

# Table of Contents

- Curriculum overview and purpose (2-7)
- Toxic Stress and Poverty (8-11)
- Health and Poverty (12-13)
- The Myth of Self-Sufficiency (14-20)
- How Do You Feel About Poverty? (21-23)
- Realities of Poverty (24-29)
- Why Talk about Basic Needs? (30-32)
- Asking Questions Differently (33-48)
- Summary (49)

# BASIC NEEDS- INFORMED SERVICE DELIVERY

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Addressing Toxic Stress with Families

*or*

The Myth of Self Sufficiency

*or*

Small Things Affect Big Things

*or*

Filling the Gap Between 100% FLP and Self Sufficiency

# Goal

To improve assessment of basic needs as a critical foundation to the more effective delivery of services and supports to children and families living in poverty.

- You will leave here better able to identify basic needs and have ideas about how to access these things for your clients
- You will have a better idea of how your own feeling impact the work we do with people who struggle financially
- We will not give you things!

# Context

Understanding basic needs is a critical foundation to the delivery of services and supports to children and families. Social workers and health-care providers are more effective when they better understand the impact that concrete poverty has on how families are able to respond to services and supports.

# Why This is Different

- Lots of models, programs and providers help families with their basic needs
  - Usually those models are working around an issue of mental health, substance use or some other “high-level problem.”
- Sometimes, poverty IS the problem.
  - Not having money to provide for your children’s basic needs is a stressor that needs to be alleviated – with or without – other services.

# Basic Needs-Informed Care

We want to create a basic needs informed workforce.

- To understand the evidence of lack of basic needs as compared to active neglect
- To understand interventions available in cases of lack of basic needs
- To understand the effect of lack of basic needs on mental, physical and emotional health

# Is there a clinical intervention for not having toilet paper?

- Our training directs us to look for underlying psychosocial causes for our clients' problems.
- The resources we have available to us focus on those causes.
- What would be easier for you to do: Get a client mental health treatment? Or get a client toilet paper, toothpaste and bleach?

# What Is the Impact?

- Health and well being of children are at risk when families cannot afford basic needs.
- When we know kids are at risk, we have an ethical obligation to act.
- This is a **preventable** problem. We know how much it costs to maintain a family. We know how much aid clients and patients receive. We know there's a gap.

# Why think about basic needs?

- How much do YOU spend on hygiene products every month?
- How much do you spend on cleaning supplies?
- Could you go a month without spending any money on hygiene products or cleaning supplies?
- Where do you keep important documents?

# Money is a Big Deal

Research shows that giving aid to a family increases the chances that a child will not continue to live in poverty as an adult. If we want to end intergenerational poverty in America, we should be giving families more aid – not less.

# Toxic Stress

- Toxic stress affects developing brains.
- These effects can be permanent.
- Research consistently shows that improving the environment can protect children from the worst effects of early adversity.

# Executive Functioning

- Executive functioning is a set of mental skills that help the brain organize and act on information. It enables us to plan, organize, pay attention and get started on tasks.
- We know that stress affects executive functioning.
- Poverty causes stress.
- Any assessment that does not look at the concrete realities of poverty is incomplete.

## ➤ REMEMBER

All of us have  
diminished cognitive ability  
when under

Stress

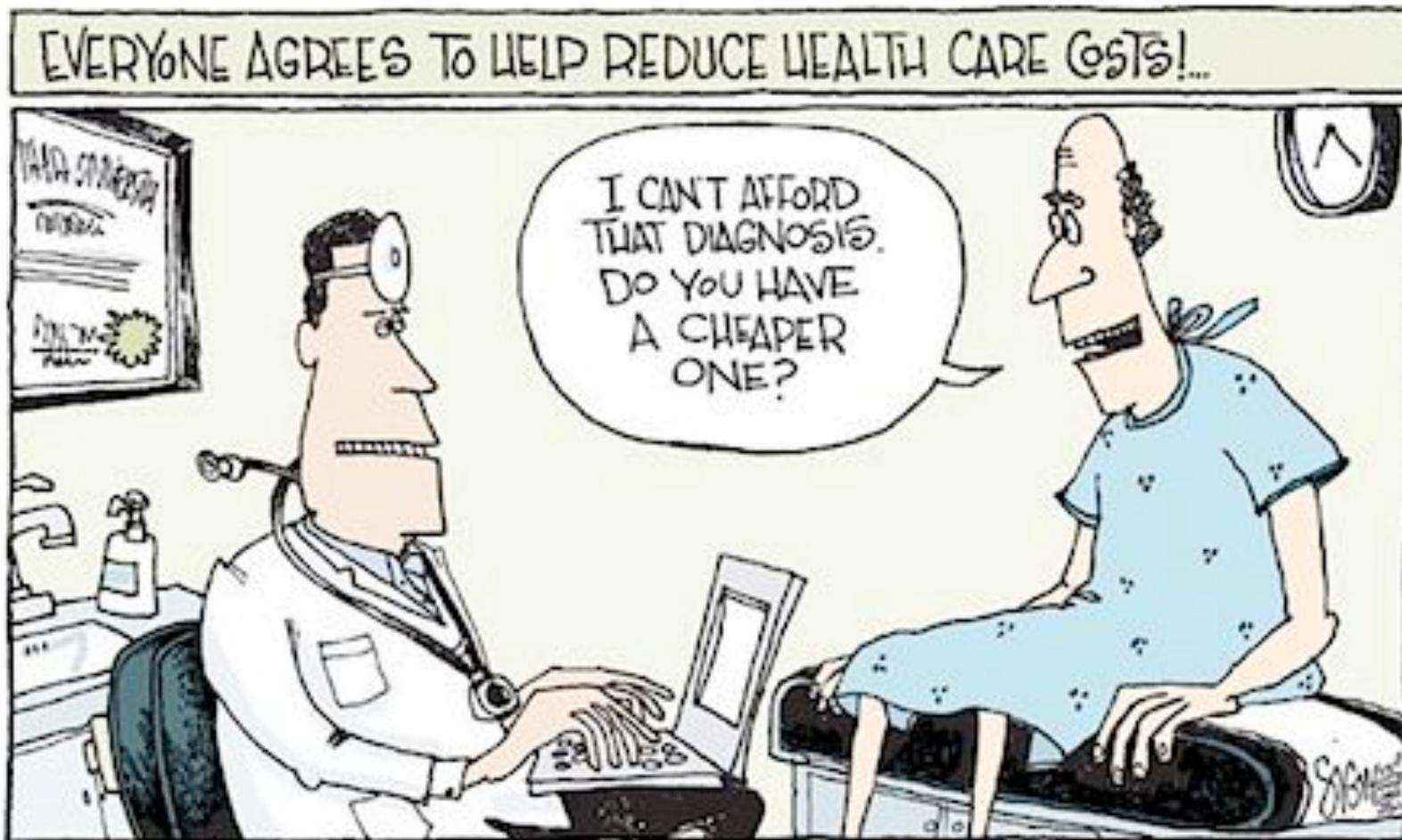


Image from AmericanProgress.com

# How Government Programs Address Poverty

Medicaid – doesn't cover transportation to appointments, some meds, etc.

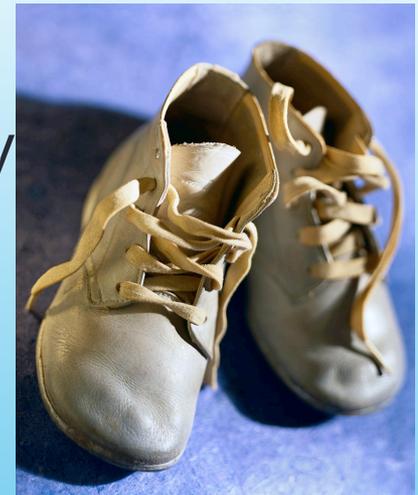
TANF – funding fails to keep pace with inflation. In every state, a TANF family of three can't afford a two-bedroom apartment at market rate.

WIC – What about diapers, ointment, baby shampoo, etc?

SNAP – can't be used to buy many essentials.

# Living off minimum wage

- Working full time at the federal minimum wage of \$7.25 brings in \$15,800 a year
- WA State minimum wage of \$9.47 an hour would bring in \$19,697.60 a year
- Arizona's minimum wage is \$8.05 an hour and would bring in \$16,744 annually
- The federal poverty level for a family of 3 is \$20,090



All figures as of 2015



Welfare pays more than minimum wage in 35 states — Study

# Is a poverty-level income enough to support a family?

- Research suggests that families need an income of twice the federal poverty threshold to meet their most basic needs.
- Low Income (200% of poverty)
  - \$47,248 for a family of four with two children
  - \$37,502 for a family of three with one child
  - \$32,114 for a family of two with one child

# Myth of Self Sufficiency

Filling the gap  
between 100% FPL  
and real self sufficiency.  
How can you be self  
sufficient with no money?



# Your View of Poverty

What do you think when you see expensive items in a client's home?

Checking assumptions

- Have you ever splurged on an item? Especially when you were depressed? Did that make you an irresponsible person?
- Do you have items in your house that were gifts from family?
- How about expensive items that you purchased during a particularly good year or after a windfall?

*Give a man a fish and he will eat once – teach him to fish ...*

What does that proverb imply about people in poverty?

# Things to Consider

- Things are not always what they seem
- Things are more complicated than you might think
- Things are much less complicated than you might think
- Sometimes what you see is what you get

# Questions We Don't Usually Ask

Concrete issues that effect daily life

- Do you own a vacuum?
- Can you afford personal care products like toothpaste and tampons?
- How do you do laundry? Have you ever put off doing it because you just didn't have the money?

# Basic Needs-Informed Care

Include a layer of questions and actions to our normal “needs assessments” or intakes.

- Focus on basic needs
- Assess family’s access to “stuff” necessary to live with dignity

Basic needs are integral not incidental.

# The questions matter as much as the answers

As service providers we often ask our clients or patients very direct, very personal questions.

I ask you to think about your questions a little differently – think about actions in a way that can answer questions

If a client's home is dirty, should possible mental health issues be the first problem addressed?

# Unspoken Rules and Understanding

Who makes the rules about the relationship you have with your client?

Who has the power?

Do the rules promote open communication?

# Power Dynamics

The provider holds the cards in the relationship. No matter how relationship-centered you are, how much you really care ... you have power — real or imagined.

# Boundaries

So — you are sent to work with a family that is homeless and make sure that they have everything they need. If they don't have what they need you should look for resources ...

# What Can You Do?

- Create a relationship with a dentist to get toothbrushes and toothpaste for patients or clients
- Keep socks and underwear in your car or office for emergencies
- Ask a local school or company to do a drive for basic needs for your clients
- Add basic needs to your budget

# How do you keep your baby clean and healthy if you can't afford diapers?



# A Hand Up, Not A Hand Out

- Why would someone who had just been handed money go out and earn more of it?



# Climbing Out

- Less income → less disposable income
  - Poor people spend a greater proportion of their money on housing, food, and transportation
  - According to the Consumer Expenditure Survey, for those with pretax incomes of less than \$30,000, the average annual expenditure exceeded the average income by \$7,500 or more
- Paying more for items because
  - Predatory credit practices
  - No access to larger stores
  - Cannot buy in bulk
- Assistance programs may have asset limit
  - 24 states impose asset limits of \$2000 or less on those receiving TANF
  - 5 states eliminated the asset limit, with no rise in number of cases
  - Until last year, Medicaid had an asset limit

# Rent a Centers

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Home > Money > rentacenter

### Money

Print Email ↗

**In this report**

Overview ▶

[Alternatives to rent-to-own shopping](#)

[Sizing up rent-to-own deals](#)

### Consumer Reports Investigation: Would you pay the equivalent of 311 percent interest to own a big-screen TV

Rent-A-Center and other rent-to-own companies tout hot products with appealing payment plans, but their deals are a costly way to buy appliances, electronics, and furniture

Last reviewed: June 2011

Would you buy a \$600 computer knowing that it would cost you nearly \$1,900 after less than a year's worth of payments? How about a \$1,000 clothes washer/dryer combination at an equivalent interest rate of 100 percent, leaving you \$2,700 out of pocket after two and a half years?

Those are the types of deals you could end up with if you get your electronics, furniture, appliances, or other items from



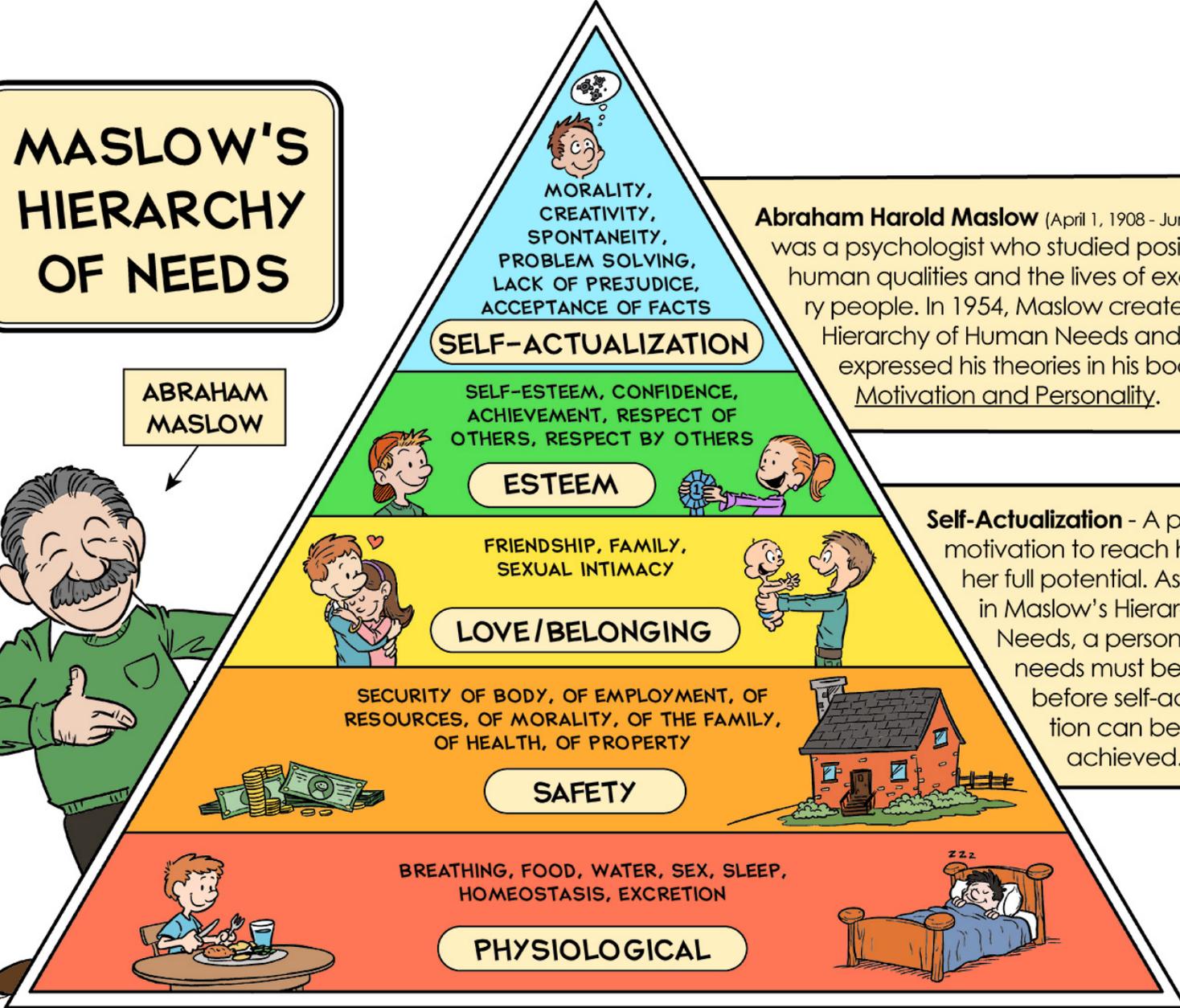
# Things cost more for people with less money

<http://www.washingtonpost.com/wp-dyn/content/article/2009/05/17/AR2009051702053.html>

The screenshot shows the top portion of a Washington Post article. At the top is the newspaper's masthead, "The Washington Post". Below it is a navigation bar with links for "In the News", "Jeb Bush", "Ebola", "Climate change", "Waterboarding", "Marijuana", and "Colt". A red "Watch now" button is visible next to a video player area. The article title is "The High Cost of Poverty: Why the Poor Pay More" by DeNeen L. Brown, dated Monday, May 18, 2009. The article text begins with "You have to be rich to be poor. That's what some people who have never lived below the poverty line don't understand." A photo shows two men in a laundromat. A sidebar on the left lists "THIS STORY" and "» Poor? Pay Up." with a link to "dot.comments: Debating Poverty's Cost Cause".

# MASLOW'S HIERARCHY OF NEEDS

ABRAHAM MASLOW



**Abraham Harold Maslow** (April 1, 1908 - June 8, 1970) was a psychologist who studied positive human qualities and the lives of exemplary people. In 1954, Maslow created the Hierarchy of Human Needs and expressed his theories in his book, Motivation and Personality.

**Self-Actualization** - A person's motivation to reach his or her full potential. As shown in Maslow's Hierarchy of Needs, a person's basic needs must be met before self-actualization can be achieved.

# Where Does School and Education Fit in Maslow's hierarchy?

- How about drug treatment ?
- Mental health treatment?

# Information Is Essential

- Obtaining education, health care or benefits all require documents
- Replacing those documents can cost money and be time consuming (especially hard for people who punch a time clock)
- Find a secure place in the home where these documents can be stored
- Help clients take an inventory of what they have/what they need

# “Tools” for the Field

## Goods

- Toothbrushes
- Toothpaste
- Underwear
- Soap
- Bus Tokens
- Laundromat Tokens
- School uniform vouchers
- Diapers
- Feminine hygiene products

## Information

- Bus Schedules
- School transportation phone number
- City Hall phone numbers
- Lists of needed documents to register for school
- DSS phone numbers
- List of needed documents for DSS applications
- HANH phone numbers
- List of food pantries with days and times they are open

# Vital Records File

- Long form — Original birth certificates for each child (not a photocopy)
- Social Security card/ number for each child
- Proof of address
- Marriage license
- Divorce decree
- Death certificate
- Immunization records for each child
- Adoption
- Proof of income

# School Related Information

- Name of each child's school
- Main phone number for each school
- Receptionist's name
- Principal's name and number
- School social worker's name and number
- School nurse name and number
- School bus route #
- School transportation #

# Medical Information

- Each child's birthday
- Each child's insurance #
- Parent insurance #
- Insurance company phone #
- Doctors name
- Doctors phone #

# Being Basic Needs-Informed

- Changes the way we approach problems
- Changes the tools we use to help clients
- Requires a different kind of communication
- Gives us the potential to help clients improve their circumstances dramatically.

With thanks to:

Office on Women's Health award: CCEWH111021

Annie E Casey Foundation

MOMS Partnership



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