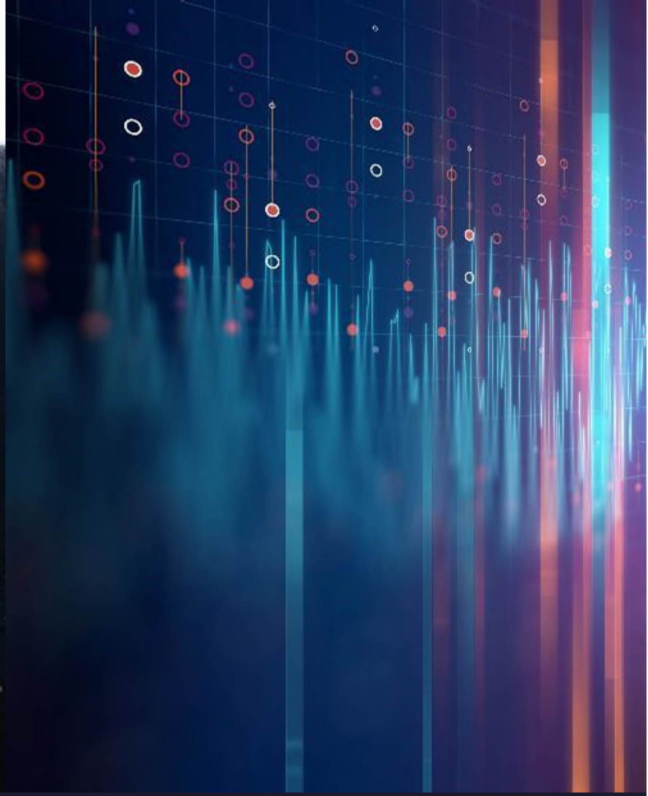
Contextualizing Poverty in Communities

Jennifer L. Koppel, MHA



Chris Espersen, MSPH, PCHM, CCE – HAP Leadership Summit, 2019

"Most Americans think whether individuals are healthy or not is solely their choice. Social determinants of health are not a patient's fault."

Complex Systems

Tame Vs. Wicked Problems

Tame Vs Wicked Problems

- “A tame problem may be complicated but is resolvable through unilinear acts, and it is likely to have occurred before.”

- --Keith Grint (2010)

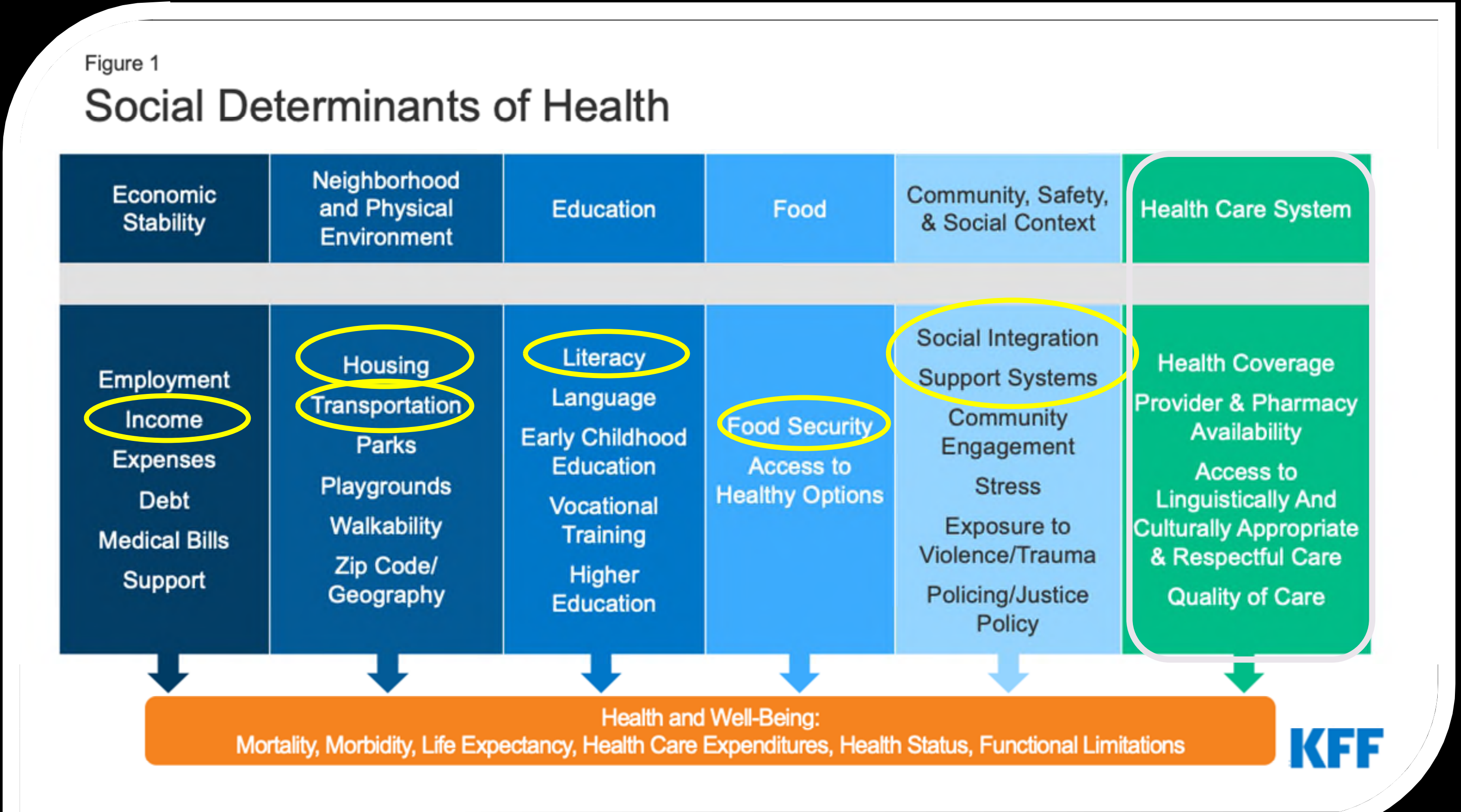
Wicked Problems

- Complex
- More than "just complicated"
- Cannot be removed from its environment, solved, and returned without affecting the environment
- No cause and effect
- Often no "stopping point"
- Examples – homelessness, poverty, crime

Social Determinants of Health

What are the Social Determinants of Health?

Social determinants of health are the conditions in which people are born, grow, live, work, and age. They include factors like socioeconomic status, education, neighborhood and physical environment, employment, and social support networks, as well as access to health care



https://www.kff.org/coronavirus-covid-19/issue-brief/implications-of-covid-19-for-social-determinants-of-health/

Some specific examples

Children born to parents who have not completed high school are more likely to live in an environment that poses barriers to health such as lack of safety, exposed garbage, and substandard housing. They also are less likely to have access to sidewalks, parks or playgrounds, recreation centers, or a library.

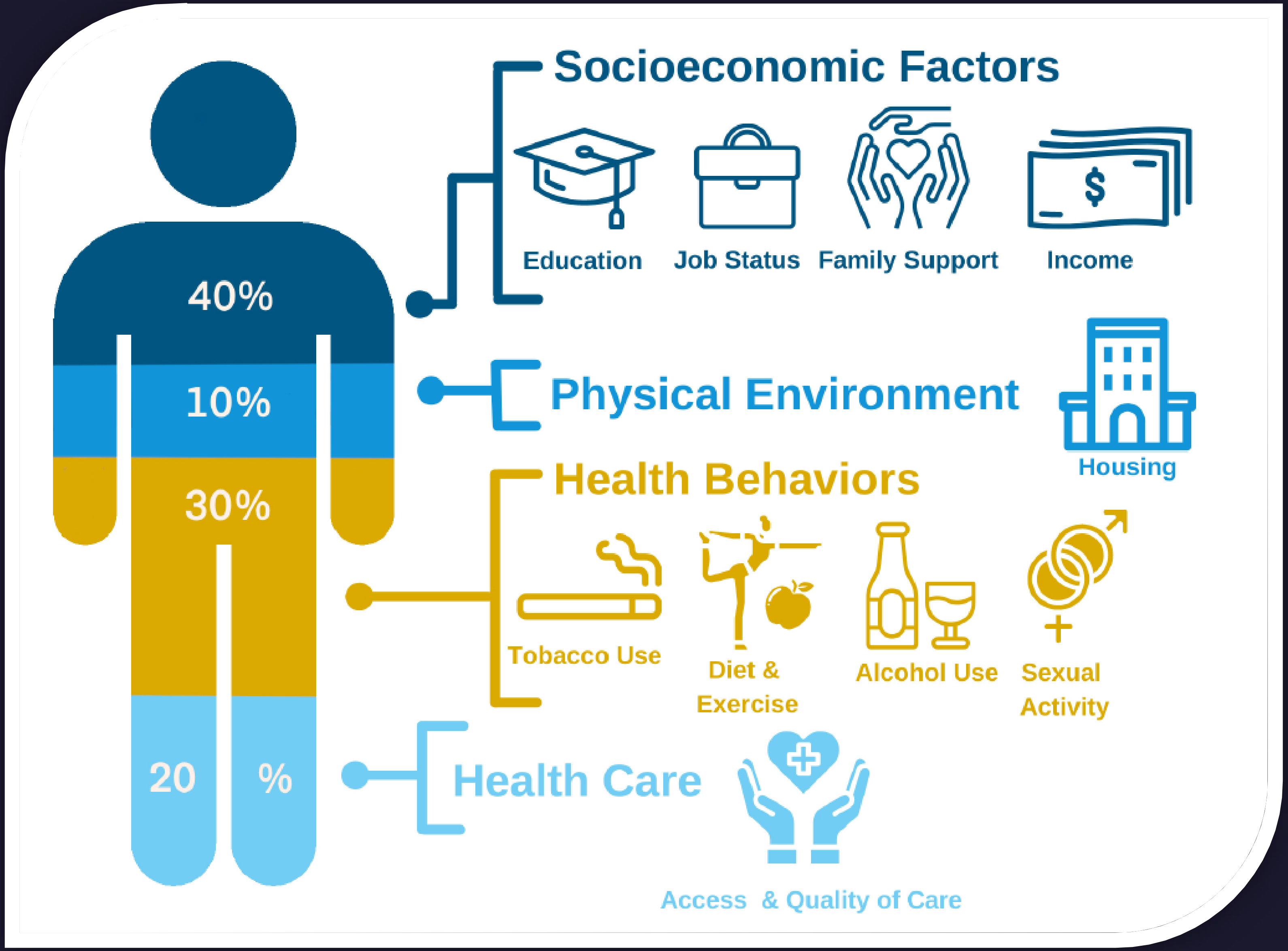
Evidence also shows that stress negatively affects health across the lifespan.

Environmental factors may have multi-generational impacts.

Addressing social determinants of health is not only important for improving overall health, but also for reducing health inequities that are often rooted in historical social and economic disinvestment.

How much does health care actually affect health?

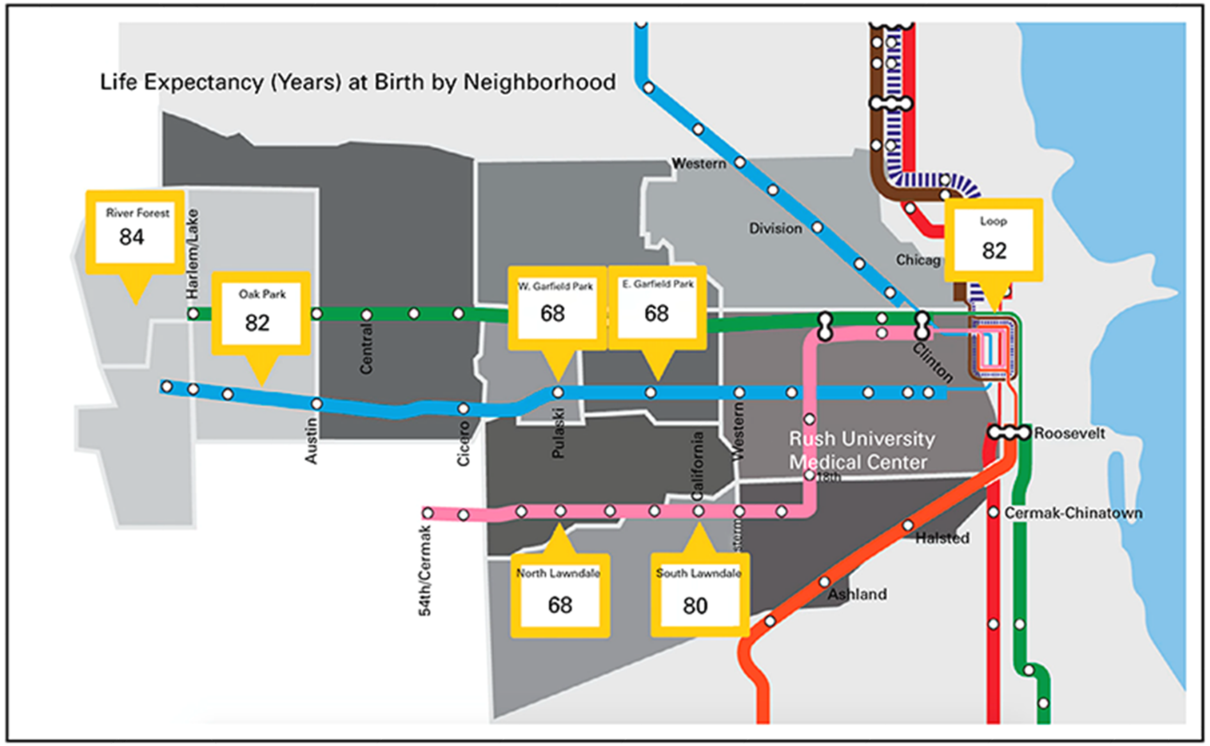
UCLA Health



Chicago

Life Expectancy Along the Chicago Transit Authority Tracks

This map illustrates the significant variation of life expectancy among communities that are close to each other, all of which are near the Rush University Medical Center campus.



Source: The authors. Based on 2017 Chicago Data. Chicago Health Atlas. Accessed March 18, 2021. https://www.chicagohealthatlas.org/.

Poverty

No State Has an Adequate Supply of Affordable Rental Housing for the Lowest-Income Renters

Affordable and Available Rental Homes per 100 Extremely Low-Income Renter Households

30 or fewer | 31 to 40 | 41 to 45 | more than 45

View Data as Table ↓

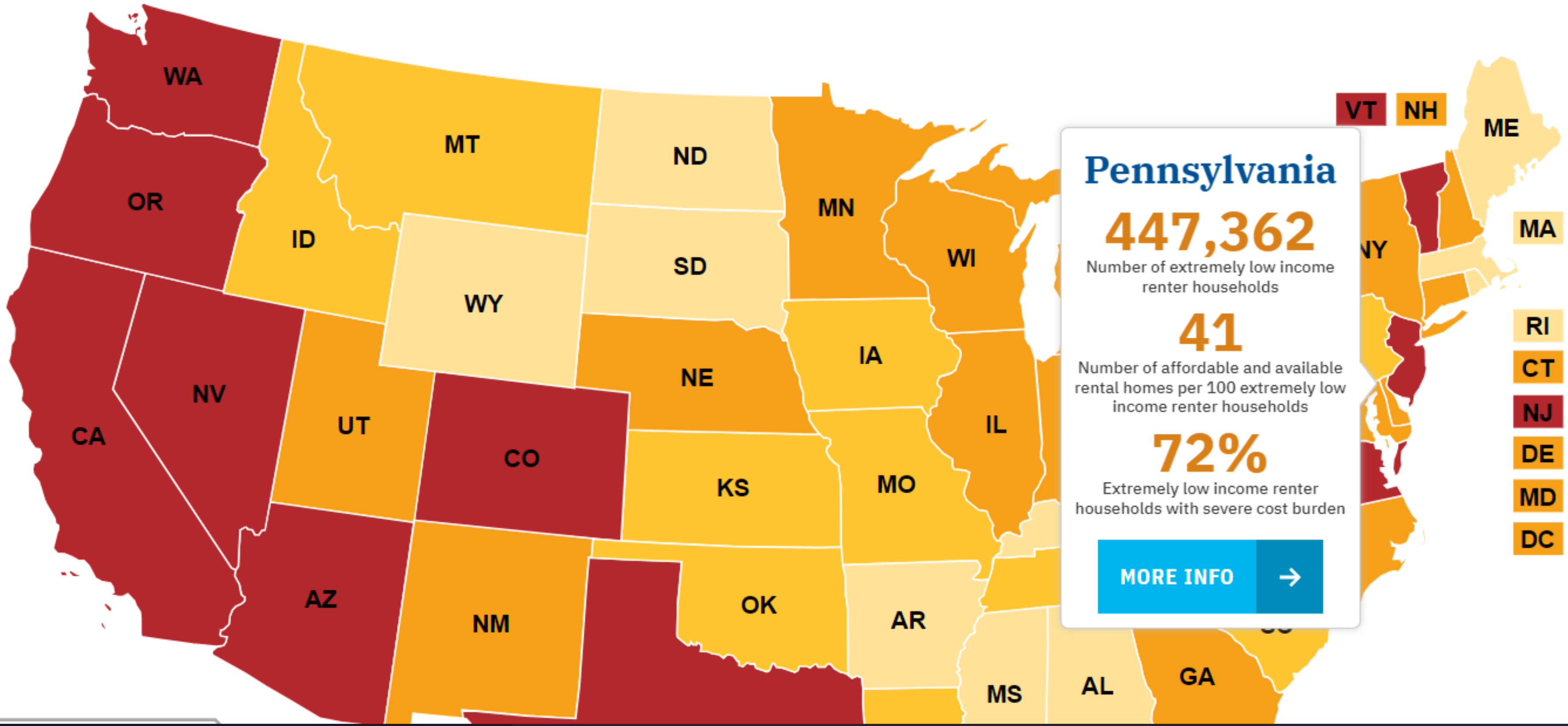
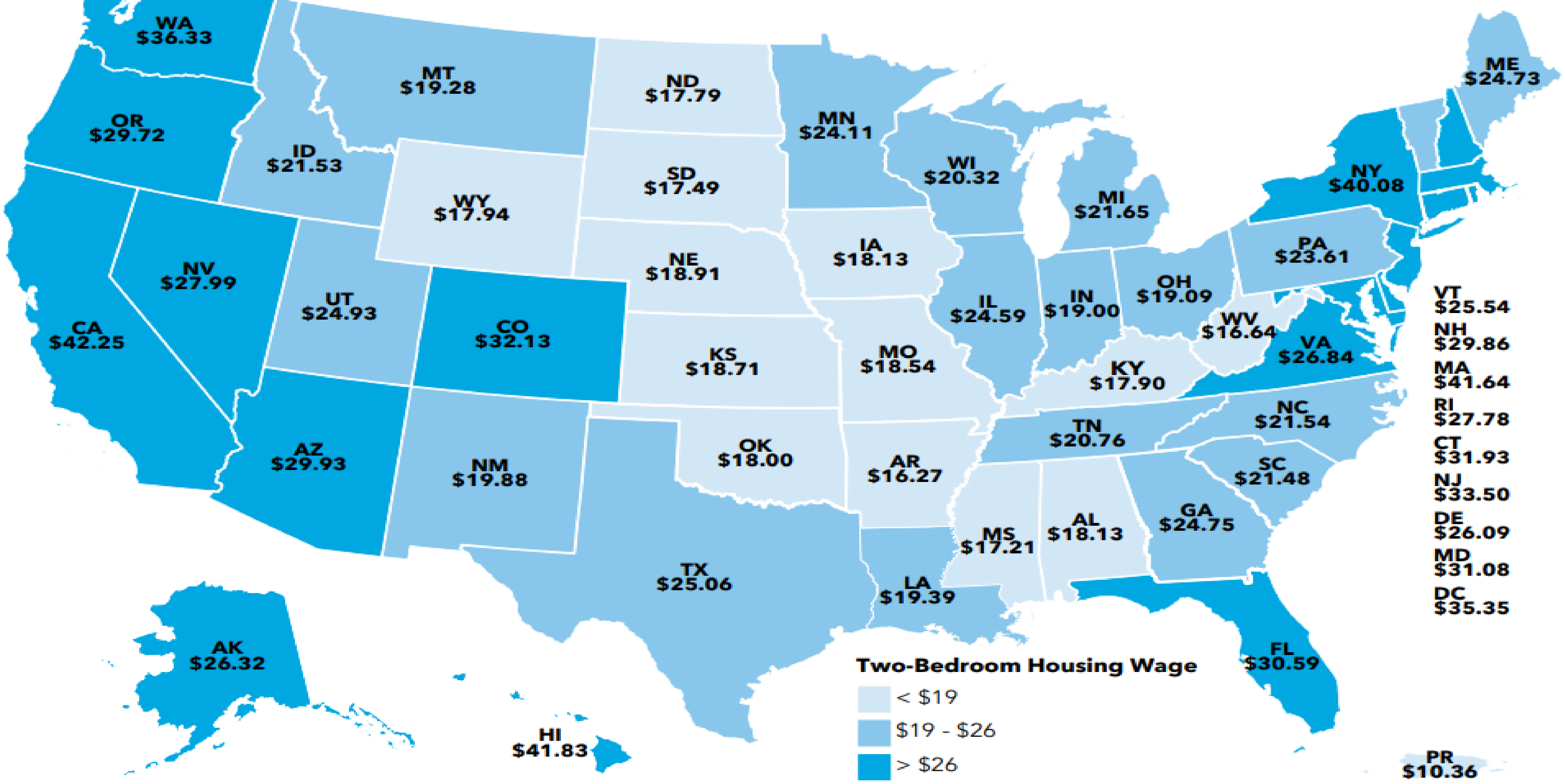
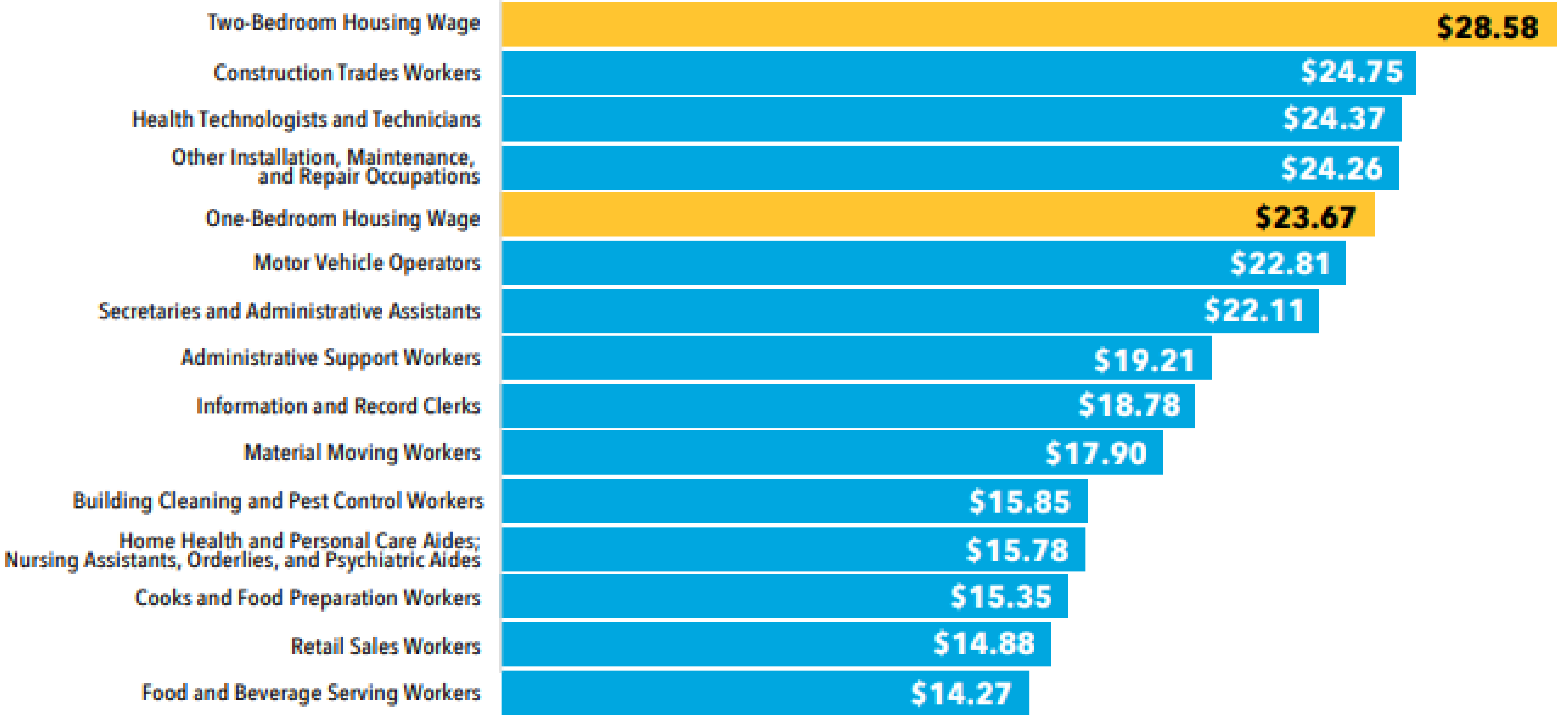


FIGURE 1. 2023 TWO-BEDROOM RENTAL HOUSING WAGES



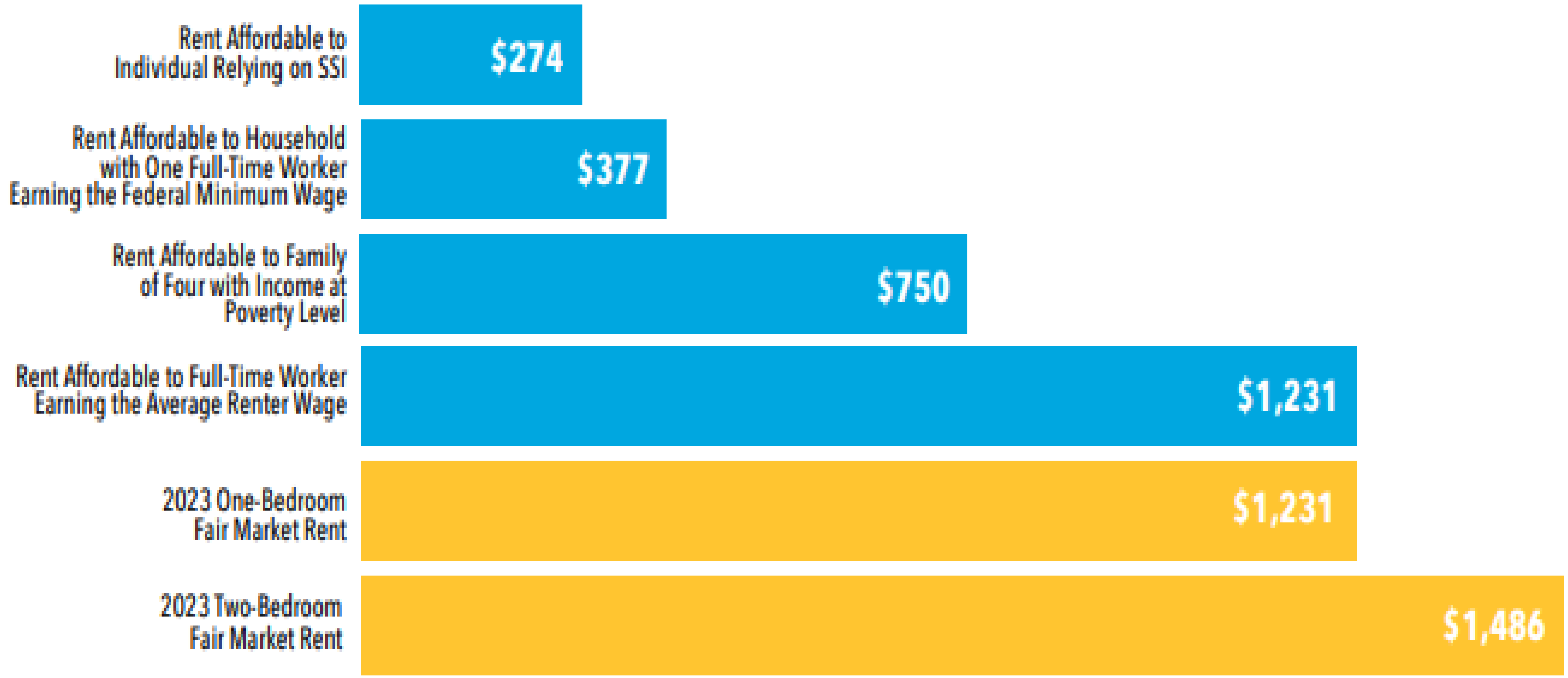
This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of income.

FIGURE 3. 13 OF THE 20 LARGEST OCCUPATIONS IN THE UNITED STATES PAY MEDIAN WAGES LESS THAN THE TWO-BEDROOM HOUSING WAGE



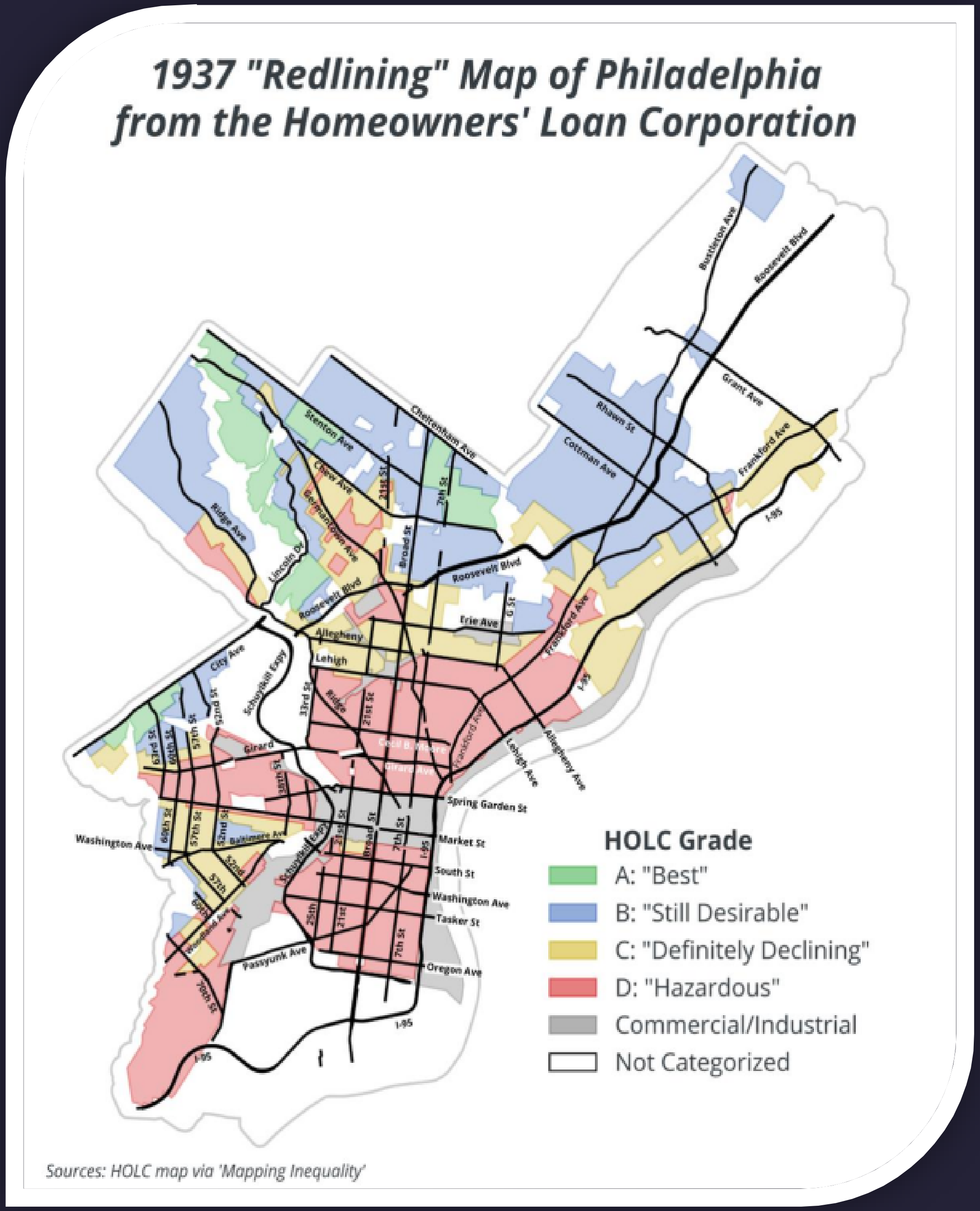
Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Occupational wages from May 2022 BLS Occupational Employment and Wage Statistics, adjusted to 2023 dollars.

FIGURE 4. RENTS ARE OUT OF REACH



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income data from BLS QCEW, 2021 adjusted to 2023 dollars; and Social Security Administration, 2023 maximum federal SSI benefit for individual.

The Process of Entering the “Stream”; One Example



https://whyy.org/segments/redlining-segregated-philadelphia/

FHA, in its 1939 “Underwriting Manual,” appraisers are warned that neighborhood property values are reliant upon consistency in “social and racial occupancy.” A particularly helpful way to conduct healthier lending, the book notes, is to insure white neighborhoods that are separated from black or mixed-race areas by physical impediments like waterways or railroad tracks.

Poverty, By America – Matthew Desmond 2023

Every year:

- $11 billion in overdraft fees
- $1.6 billion in check cashing fees
- $9.8 billion in payday loan fees
  - "Even with multiple extensions, most borrowers pay up. Lenders extort because they can."
  - A $375 loan can easily wind up costing $520 in fees.

TOTAL $61 MILLION A DAY COLLECTED BY PEOPLE LIVING IN POVERTY

- This does not count annual revenue collected by pawnshops, title loan services and rent-to-own schemes

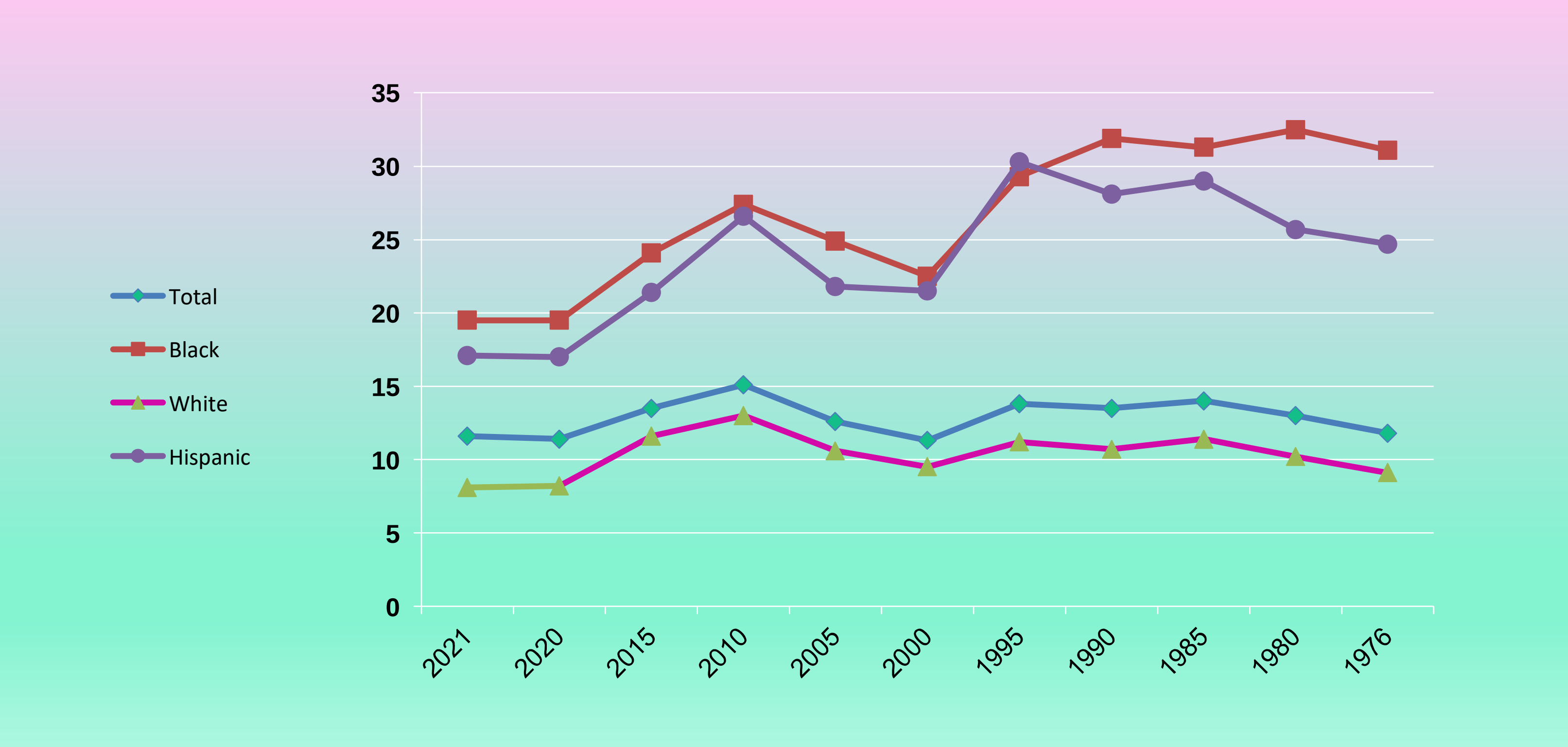
Black and Children 2-3 likely to live in poverty than white children

	Total Number of Children	Number of children in poverty	Percentage of children in poverty
All Races	72,936,000	11,149,000	15.3%
White Alone*	35,902,000	3,162,000	8.8%
Black Alone	11,187,000	3,056,000	27.3%
Hispanic**	18,647,000	4,168,000	22.4%
Asian Alone	4,199,000	371,000	8.8%
	812,352	224,933	27.7%
	147,643	33,479	22.7%

* White alone, not Hispanic
** Hispanics may be of any race.
*** Data from U.S. Census Bureau, *2021 American Community Survey, 1-Year Estimates*

Percentage of U.S. Persons Below Poverty Level, by Race and Ethnicity: 1976 to 2021

Year	Total	Black	White	Hispanic
2021	11.6	19.5	8.1	17.1
2020	11.4	19.5	8.2	17.0
2015	13.5	24.1	11.6	21.4
2010	15.1	27.4	13.0	26.6
2005	12.6	24.9	10.6	21.8
2000	11.3	22.5	9.5	21.5
1995	13.8	29.3	11.2	30.3
1990	13.5	31.9	10.7	28.1
1985	14.0	31.3	11.4	29.0
1980	13.0	32.5	10.2	25.7
1976	11.8	31.1	9.1	24.7



No significant learning occurs outside of significant relationships.

Dr. James Comer

WAYS IN WHICH A COMMUNITY HELPS PEOPLE IN POVERTY

ENABLING:

I give to you because you are in need and I have the resources to help. I do not expect anything in return although I often wonder what you are going to do to change your situation.

WAYS IN WHICH A COMMUNITY HELPS PEOPLE IN POVERTY

CHANGING:

I still give to you but I am frustrated that you are not doing anything to change your situation. I try harder and try to change you so that you can overcome your problems.

WAYS IN WHICH A COMMUNITY HELPS PEOPLE IN POVERTY

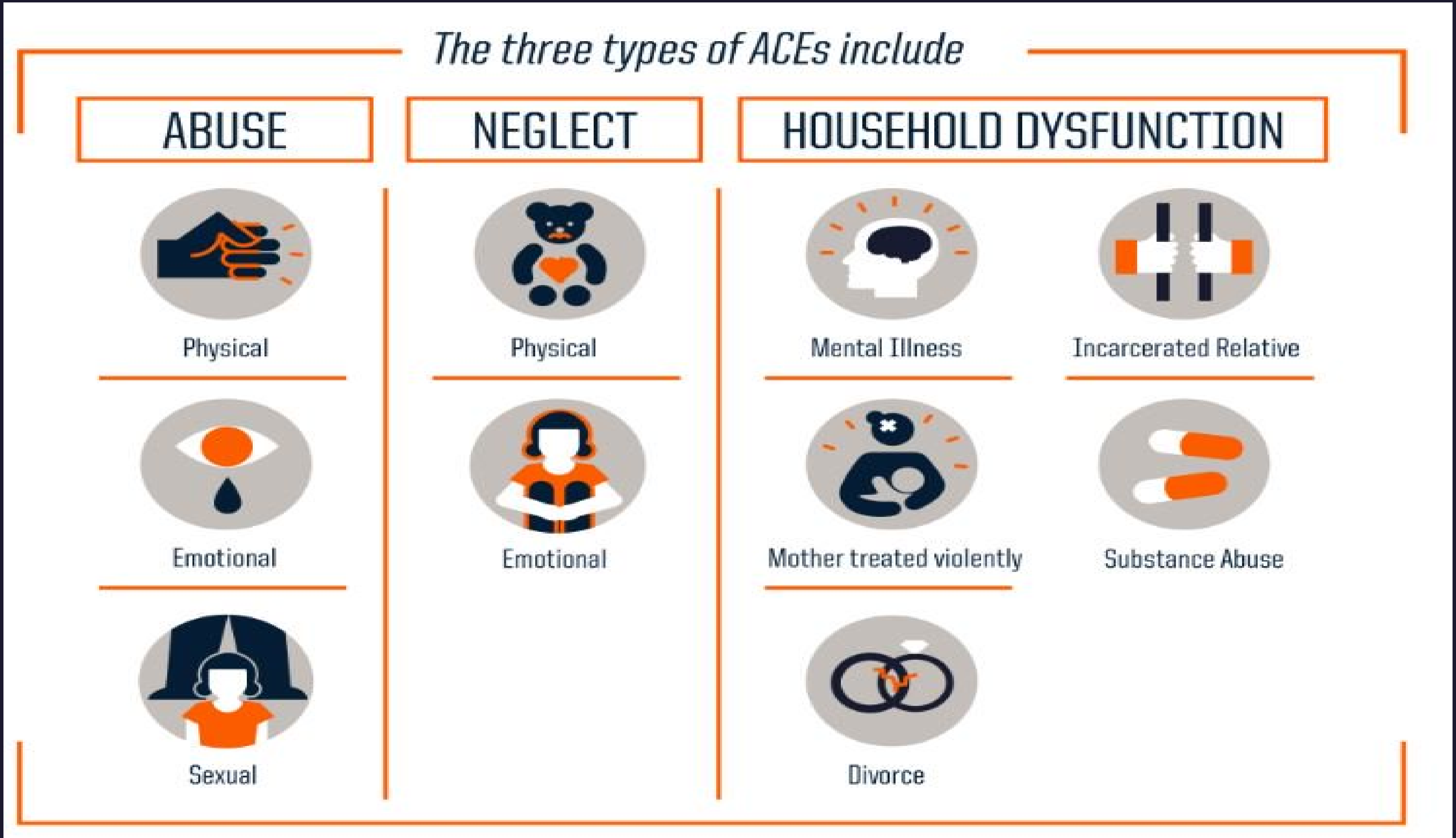
JUDGING:

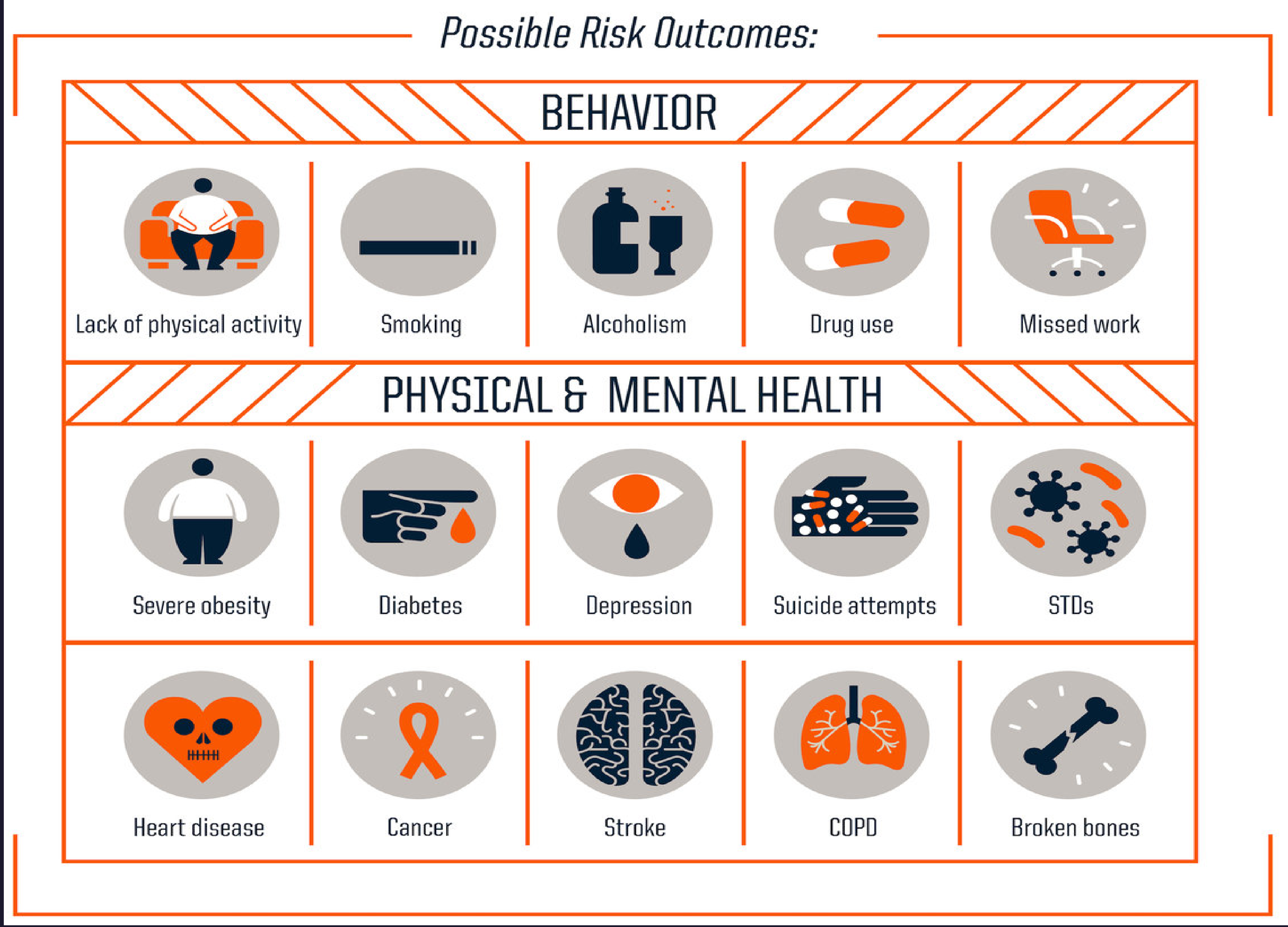
I am frustrated and decide that I am not going to help you anymore or at all. It seems to me that you are doing nothing to help yourself. I don't understand why you won't change.

AN ALTERNATIVE APPROACH: EMPOWERI

I am not going to judge you or try to change you. I realize that your situation is complicated, and my easy solutions may not work. I will support you in your journey, but I will not just give to you. I will help provide the resources that you need to make your own changes. I know that financial resources are only part of the problem and that you may need other resources including physical, emotional, intellectual, spiritual and relational.

Adverse Childhood Experiences & Trauma


The three types of ACEs include
ABUSE
NEGLECT
HOUSEHOLD DYSFUNCTION
Physical
Physical
Mental Illness
Incarcerated Relative
Emotional
Emotional
Mother treated violently
Substance Abuse
Sexual
Divorce


Possible Risk Outcomes:
BEHAVIOR
Lack of physical activity
Smoking
Alcoholism
Drug use
Missed work
PHYSICAL & MENTAL HEALTH
Severe obesity
Diabetes
Depression
Suicide attempts
STDs
Heart disease
Cancer
Stroke
COPD
Broken bones

It is imperative that we provide a safe foundation.

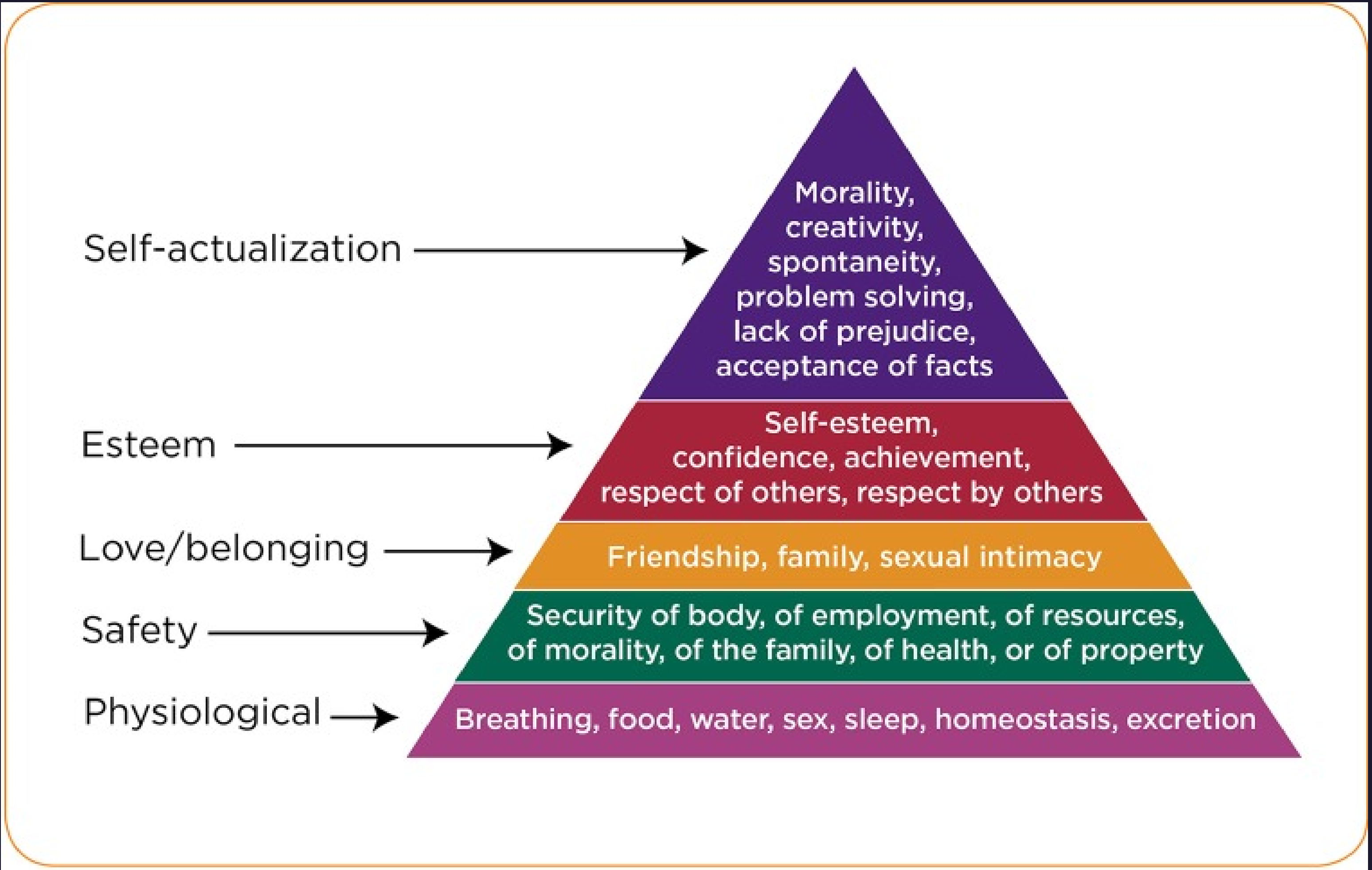


Figure 2. Maslow's hierarchy of needs. Adapted from Maslow (1954).

What does that mean for me?

- Suspend what you think you know about the person – there is no way for us to know what person has gone through to get to us.
- Meet them where they are at on their journey
  - This may mean different things for someone coming into housing from the streets or shelter. (Example – putting a tent in the living room, sleeping on the floor, finding ways to replicate noise from outdoors.
  - This may also mean crafting "how to" documents for things like paying bills, writing a check, safe food storage, etc.)
  - Understanding that behavior is often related to past experiences

Summary

Understanding what individuals and families might have experienced and how those experiences shape the current situation can help support agencies in keeping them engaged leading to success.

Thank You

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