

Homelessness is not a Problem

It's a Symptom of POVERTY



What is Poverty?

How do our frameworks view poverty?

- **The #1 Bestseller (the Bible) speaks of the Poor**
 - **Psalm 41:1 “Happy are those who consider the poor”**
 - **161 Old Testament passages demand kindness and generosity to the poor, often referred to as 'the widow' or 'the orphan.'**
 - **78 New Testament passages demand kindness and generosity to the poor**
- **The Quran states:**
 - **“Those who establish regular Prayer, and give regular Charity, have the assurance of the Hereafter.” (31:4)**
- **BUT WHO ARE THE “POOR?”**



The official poverty rate is 12.3 percent in 2017 – when last studied (39.7M Americans)

US Government Definition of Poverty

US 2019 Federal Poverty Levels

Family Size	100%	133%	138%	250%	400%
1	\$12,140	\$16,146	\$16,753	\$30,350	\$48,560
2	\$16,460	\$21,892	\$22,715	\$41,150	\$65,840
3	\$20,780	\$27,637	\$28,676	\$51,950	\$83,120
4	\$25,100	\$33,383	\$34,638	\$62,750	\$100,400
5	\$29,420	\$39,129	\$40,600	\$73,550	\$117,680
6	\$33,470	\$44,515	\$46,189	\$84,350	\$133,880

Deep poverty, incomes below 50 percent of the poverty line, has been stable at **5 percent of the population for about 40 years**



A NEW IDEA
FOR
DEFINING
THE “POOR”

Independence vs.
Dependence on Others

Stability
vs
Instability

Participating in mainstream
economy vs an alternate
economy

NEEDS & WANTS THAT MIGHT CHARACTERIZE INDEPENDENCE

	Being	Having	Doing	Interacting
Subsistence	physical health, mental health, sense of humor, adaptability	food, shelter, work	Feed yourself & family, procreate, rest, work	Healthy living environment in a social setting
Protection	care, adaptability, autonomy, equilibrium, solidarity	Insurance, savings, social security, health care, family	cooperate, prevent, plan, take care of, cure, help	living space, social environment, dwelling
Affection	self-esteem, respect, tolerance, generosity, passion, determination	friendships, family, relationships with nature	express love, express emotions, share, take care of things	privacy, intimacy, home, space of togetherness
Understanding	curiosity, astonishment, discipline, intuition, rationality	literature, teachers	investigate, study, experiment, educate, analyze, meditate	schools, universities, academies, groups, communities, family

NEEDS & WANTS THAT MIGHT CHARACTERIZE **INDEPENDENCE**

	Being	Having	Doing	Interacting
Participation	adaptability, willingness, dedication, respect, passion	rights, responsibilities , duties, privileges, work	propose, share, dissent, interact, agree on, express opinions	parties, associations, churches, neighborhoods
Idleness	imagination, tranquility , sensuality	games, events , clubs, parties , peace of mind	daydream, recall old times, relax, have fun, play	privacy, free time, landscapes
Creation	intuition, imagination, boldness, autonomy, inventiveness	abilities, skills	invent, build, design, compose	workshops, spaces for expression
Identity	sense of belonging , differentiation, self- esteem	language, religion, values, norms, historical memory, work	integrate oneself, get to know oneself, actualize oneself, grow	social rhythms, everyday settings, maturation stages

PROGRAMS FOR NON-INDEPENDENT PEOPLE AND FAMILIES

FOOD & CASH

- **Food Assistance Program (SNAP)** – 200% of FPL with many rules
- **SUNCAP** – food for SSI recipients
- **Temporary Cash Assistance (TCA)**
- **TCA - Relative Caregiver Program**
- **Unemployment Compensation Insurance (UCI)**
- **Supplemental Security Income (SSI)**
- **Social Security Disability Insurance (SSDI)**
- **VA Disability Compensation and Special Comp**

HOUSING ASSISTANCE

- **Section Eight Vouchers** – waiting list
- **FHFC Tax Credit Housing** – many hurdles
- **VA HUD-VASH Vouchers** – Includes case mgt
- **Nonprofit organizations** – last resort

HEALTH CARE

- **Medicaid** – medical coverage to low-income individuals and families
- **Medicare** – medical coverage for 65+
- **VA Health Clinics**
- **Healthcare.gov** (thresholds and costs rising)
- **FQHC's, Health Dept, EMS, ER**
- **Medicare Prescription Drug program**
- **Florida Discount Drug Card Program**
- **WellCare, Humana** - \$50 - \$150 pharmacy items per month for Medicare recipients

Daycare Assistance

- **Florida School Readiness Program / Early Learning Coalition**

Stability vs Instability



Substance Abuse

Self-medication
Surroundings
Self-esteem

Treatment options for poor:

Detox
Outpatient - self manage



Mental Health

Crisis Mode

Depression, anxiety, panic disorder in 25% or more of general population

Treatment options for poor:

- FQHC's
- Outpatient Mental Health Svs



Unemployment

No address, unreliable circumstances, hygiene & appearance

ID, employment readiness, job application support, work clothes, certifications

Participating in Mainstream Economy vs an Alternate Economy

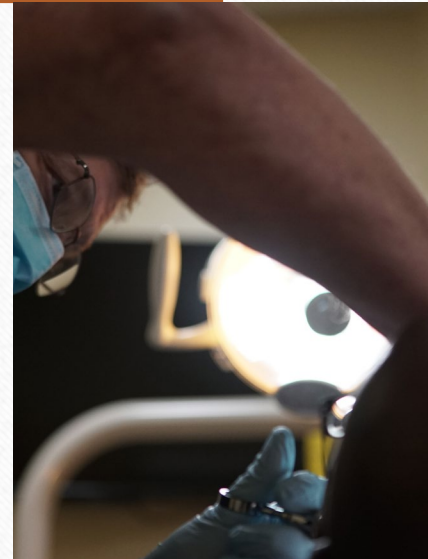
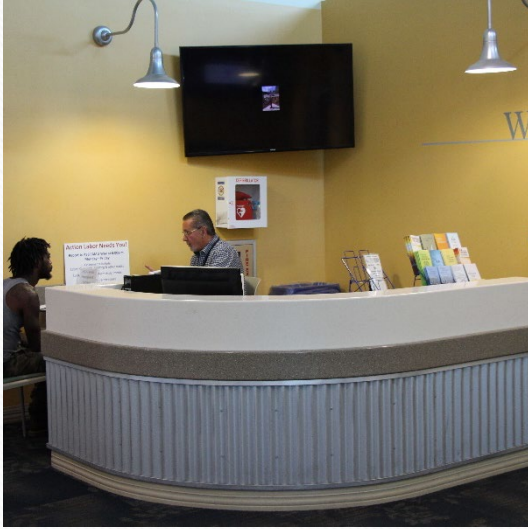
Mainstream Economy

- Paycheck with FICA & FUTA contrib
- Employer health insurance (all facets)
- Disability Insurance
- Credit Cards / Debt Cards / Checks
- Savings & Retirement Accounts
- Apple Pay
- PayPal
- W2 or 1099 taxpayer
- College Savings accounts for children

Alternate Economy

- **Food Assistance Program**
- **Obama phone**
- **FQHC's, County Health, EMS, ER health care**
- **Under-the-table income - legal**
 - Personal services like driving, wheelchair driving, parking lot sweeping, yard services, errand running, home sitting
 - Re-rolling cigs from butts
 - Re-cycle products
 - Panhandling / sign holding / dialing for \$
- **Illegal income**
 - Runner for drug dealers
 - Selling SNAP funds for cash at 50%
 - SMURF (buying pseudoephedrine)
 - Prostitute / Pimp

SOLUTIONS



- Kearney Center for Emergency Services
- CESC FREE Health Services
- Westgate Community – Transitional Housing
- The Dwellings – Small Home Community
- MANY Points of entry to FULL services
- Over 45 Partners in close collaboration

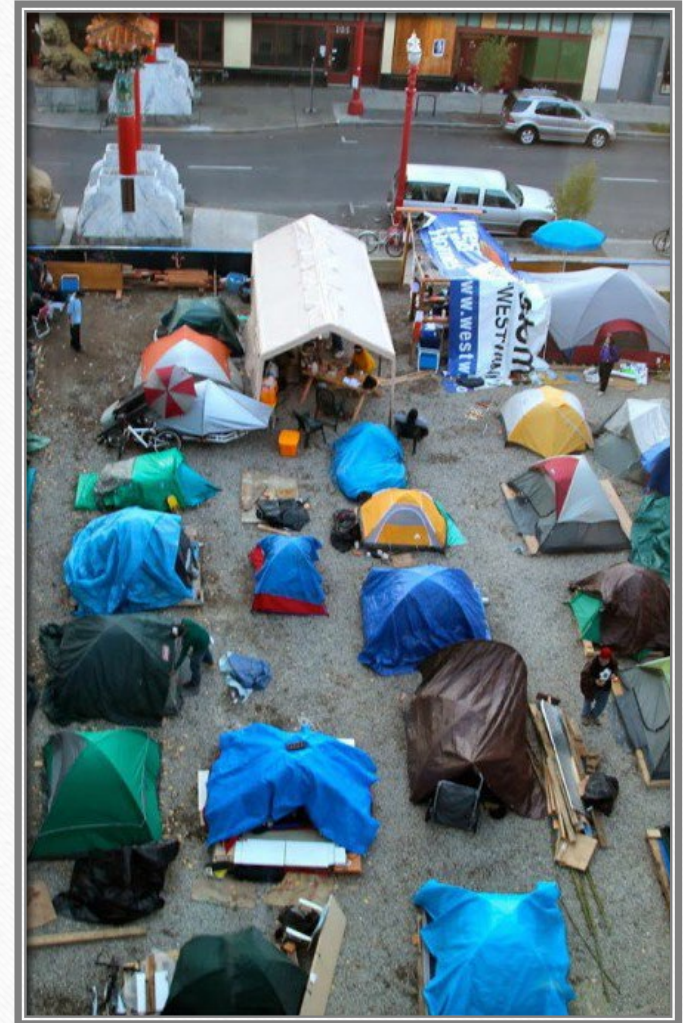
How Can We Create Solutions for Poverty In Our Community?

Multiple Points of Entry for 360 Degree Services

EVERYTHING First!

- Quality Housing in 48 Hours
- Immediate Health Care and Dental Care Services Provision
- Mental Health and Substance Abuse Services
- Immediate re-Employment support OR
- Immediate Case Management for Entitlements (SSI, SSD, VA)
- Immediate Access to Healthy Food
- Continuous Access to Health Socialization, Education, Culture
- Productive Activities for Seniors and Disabled
- Child Care and Children's Services for Families

This Requires A PROFESSIONAL Team to connect all the existing providers and benefits into ONE COMPREHENSIVE Program



FUNDING

- **Cities and Counties Financially JUMP-START the funding Engine**
- **Most of the Ongoing Funding will come via each person's Employment or Entitlements**
- **Additional FUNDING requires partnerships with Local Business particularly Developers and Large Employers**
- **Significant Funding will come through Positive Outcomes after 3-5 Years**
- **Additional Sustainability can be supported by adding Market Housing with Affordable Housing Units**
- **With a Solid Data Collection and Reporting Model, Social Impact Funds (loans and grants) are available via Financial Advisor Firms**
- **Make a 20-Year Plan and update annually**



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