

## **Transcript of Supporting Financial Wellness, with Oscar Jimenez-Solomon and Rita Cronise**

Broadcast on June 14, 2019 for the NYC Peer and Community Health Worker Workforce Consortium, Professional and Leadership Development Webinar Series.

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00:00:08.069 --> 00:00:19.680

Welcome, everybody. Welcome to today's webinar on supporting financial wellness with Oscar Jimenez, who is an expert in this area. A lot of work in this area.

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00:00:20.280 --> 00:00:29.340

It is the second in the professional leadership development series that is being offered by the New York City peer and community health workers workforce consortium.

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00:00:29.910 --> 00:00:40.410

My name is Rita Cronise and I am assisting with this webinar. I and with the Academy of Peer Services and I'm the coordinator for the virtual learning community.

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00:00:48.150 --> 00:00:53.730

So this is, again, this webinar is being brought to you by the peer community health worker workforce consortium.

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00:00:54.360 --> 00:01:01.950

In collaboration with the Academy of her services virtual learning community and the New York state offices mental health officer consumer affairs.

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00:01:02.340 --> 00:01:08.910

It's really wonderful that they're able to provide us with this WebEx platform because it's one of the few technology.

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00:01:09.270 --> 00:01:16.800

Opportunities that will get into all of the New York State facilities. Many of the facilities do not allow video, audio, video,

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00:01:17.160 --> 00:01:28.710

In. And so this is a way that we can reach to all of the peers that are in the state system. It's also being brought to you by Columbia University and the New York State Psychiatric Institute that Oscar is a part of

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00:01:30.540 --> 00:01:30.960

Next,

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00:01:34.110 --> 00:01:45.900

And I will now hand up the baton over to our partners with the New York City peer and clean help with health worker person sessions for a little bit about what they're up to.

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00:01:47.280 --> 00:01:54.540

Everybody that's my gosh, I'm going to associate shame on the project associate here at the regiment the consortium.

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00:01:55.260 --> 00:02:03.810

Into collaborates with the community organizations to address the needs of individuals who work in a variety of conditions work and your support role.

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00:02:04.590 --> 00:02:17.760

And who employ them so we look across the field of mental health, substance abuse families with food and Youth Service are also understood and infected and paste into the world's places.

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00:02:18.900 --> 00:02:30.750

Recently we have launched wonderful need space to get that as good as your head support organizations in the creation of peer in community health workers into the workforce.

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00:02:31.140 --> 00:02:42.810

So basically it is a self assessment that word has the organization est services and the link is on the website on the

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00:02:43.350 --> 00:03:04.950

Mental side and you can see it under the resources tab and we'll be sending out a follow up email with the link. And so, I'm sure. As you can see the other members of our consortium level, the trees of Beaver and there's these two, hope you enjoyed the webinar today. Thank you.

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00:03:11.100 --> 00:03:11.640

Thank you mom.

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00:03:12.900 --> 00:03:17.370

Venture is Oscar. Yeah, I'll go ahead and let him introduce himself.

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00:03:19.620 --> 00:03:29.760

Thank you, thank you mom died. I really appreciate the opportunity to be with all of you for this webinar and also part of the report on financial wellness.

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00:03:30.570 --> 00:03:46.620

Always excited to talk about this with any group because I'm very passionate about it, like say is I needed something is not only a topic or research topic or even area of interest, but it's actually very personal. I

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00:03:48.360 --> 00:04:01.170

Went into what I have gone through a number of times in my recovery process. Here's a major financial hardship homelessness unemployment and

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00:04:01.860 --> 00:04:18.420

Any other forms of financial exposure and then I have experienced firsthand and I've seen many friends on many years experience the power of the poverty dependence DN Pineapple Express have like one of the participant of the urinal here and say tonight. They

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00:04:19.530 --> 00:04:28.620

As she says affects our hearts our souls or spirits and that's exactly why we're in the business of your is to

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00:04:29.700 --> 00:04:39.570

Think about how together as peer workers community health worker for Korea little kids you eaters family your providers, etc. We can

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00:04:40.350 --> 00:04:51.960

Support other people that are in our spheres to build the hope again that is possible, improve our financial situation that we don't have to live in St.

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00:04:52.650 --> 00:05:06.000

LUCIA dependencies poverty and financial hardship, just that many of us have been living in some very pleased to be doing this. We've read up on us on a partnership we did have a few services, I am beside the Columbia Medical Center in Europe city.

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00:05:07.020 --> 00:05:21.930

Where we have these Psychiatric Institute as part of the network where I work, specifically at the Center for cultural competence that is also funded by the State of New York, New York. So can I help with information or Marcus to develop

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00:05:23.700 --> 00:05:34.710

Practices best practices and evidence based interventions to address disparities, one of them being around economic and cultural disparities poverty being one of them.

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00:05:37.020 --> 00:05:43.980

We actually have a number of people who are contributing to this webinar is going to comment on some of the people that you're going

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00:05:45.210 --> 00:05:45.600

To

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00:05:57.060 --> 00:06:08.040

Introduce them later. But presenters are people that we reached out to and asked for inspiring stories of regaining financial wellness after financial hardship and we had some amazing stories. So you'll

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00:06:08.310 --> 00:06:23.460

Hear a little bits and pieces of the story to the webinar. We are also developing a course for the Academy of peer services and supporting financial wellness. You'll hear much more of their stories. If you're able to take the course later on when it's launched in the fall term fantastic

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00:06:24.810 --> 00:06:28.890

Things for young girls. I want to acknowledge their number. God is present at

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00:06:29.520 --> 00:06:39.300

This project, the role of developing a way of working with equal for multinational while this is for both our journey such projects that many people have been part of her in the last few years.

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00:06:40.020 --> 00:06:46.320

Here we come in. We mentioned some of the people from the IRS is again the Institute, but as close to

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00:06:47.520 --> 00:06:57.870

Acknowledge, there are some other collaborators locating see similar individuals from the collaborative support forums like fitness or brace for mental health care connection in Buffalo, New York.

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00:06:59.100 --> 00:07:02.970

More Gilliam or be as well as Fulton Street.

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00:07:05.040 --> 00:07:17.160

Employment programmable Street and some of the third quarter Michael wounded Lori by and I think networking is over the years. I think the curious much through this

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00:07:18.780 --> 00:07:26.160

So I guess let's get started paying why we went to your first is our overall with today our own home pertains to

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00:07:27.180 --> 00:07:41.880

Get a better grasp on why financial wellness matters, and more specifically specific ways concrete ways that we can all in our fear roles community health for girls take two

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00:07:42.990 --> 00:07:52.140

Monks financial wellness and we'll discuss financial wellness in the context of these what we call the five domains of financial ones you'll see a picture here.

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00:07:52.560 --> 00:08:00.630

Of what those five domains are not going to comment on them. Right now we're going to go back to this a few times during the webinar but they include

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00:08:01.620 --> 00:08:12.960

Financial Stability financial security financial phone a national economy economic citizenship not will be to find it. There's a little bit further for the webinar.

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00:08:15.150 --> 00:08:15.630

So,

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00:08:16.830 --> 00:08:23.100

Really what we're like a conference in the webinar is to recognize why poverty, all of us to be able to

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00:08:24.240 --> 00:08:41.010

Speak more specifically white poverty and economic institution matter into recovery and whether that's an area that you need to have the last take on with our mental health and human behavioral health systems and especially in our appearance, the lyrical for for bowls.

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00:08:42.300 --> 00:08:42.660

Then

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00:08:43.800 --> 00:08:50.340

You know the webinar will be able to also define more specifically what we might just five domains. So financial ones.

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00:08:51.510 --> 00:08:59.730

Describe the process that we see a year providers and community health workers being able to follow.

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00:09:00.180 --> 00:09:09.690

To promote financial wellness. I'm hoping for them support specifically into areas on engagement and building, and I'll talk more about this little webinar.

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00:09:10.410 --> 00:09:23.430

And finally, we don't have it on the webinar will still be able to identify concrete resources financial support services and some other people that are available to anyone who wants to live, work on this trust.

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00:09:24.750 --> 00:09:38.490

Zone won't mention this won't come into come back to the slides. Many times when I mean our last show with you for the first time. This is the process that we are developing and refining, with the help of many of your providers.

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00:09:40.110 --> 00:09:41.790

The Oregon State's

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00:09:43.050 --> 00:09:52.140

What you see here there's a process that involves engaging people in meaningful conversations about their financial wellness till been home.

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00:09:52.800 --> 00:10:08.190

And then more concrete aspects around developing a plan of action I system supports and services are available, security and providing fear and emotional support for the entire process, but don't worry

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00:10:09.090 --> 00:10:14.910

It seems like a lot of steps we're going to come back to this slide just wanted you guys as well. We're going to recover to the webinar.

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00:10:15.960 --> 00:10:20.760

Especially the first two sets engagement, a whole building is we're going to focus on

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00:10:24.600 --> 00:10:27.900

telling us about how to participate in our first job.

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00:10:29.670 --> 00:10:34.410

Which is an interactive WILL WILL HOLD ON PURPOSE OF basically the one minute.

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00:10:38.010 --> 00:10:38.790

And so

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00:10:40.050 --> 00:10:47.850

Early on, and you know, before the webinar started, I started coached everybody on how to find the speech bubble that's in the block of

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00:10:47.970 --> 00:10:56.490

triples at the bottom of your screen. If you have not yet opened up your chat window. And if you're on the phone. We really apologize. We can't open it up for you.

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00:10:57.000 --> 00:11:01.350

But if you have questions, you can follow up with us after the webinar for sure.

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00:11:01.920 --> 00:11:11.100

There's a speech bubble that's not what's being pointed to right now, but it's the one next to the one that's been pointed you on the screen right now that health allows you to open up the

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00:11:11.730 --> 00:11:21.480

The, the chat window. That's right. And then if you go down to the open chat window, you'll see a drop down menu and if you can select everyone from that that

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00:11:21.900 --> 00:11:27.780

Window, then you'll be able to start typing in the chat window and interacting with us.

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00:11:28.350 --> 00:11:37.200

And we wanted to ask all of you, just for your thoughts on what does financial wellness to me to you will sort of gather you know

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00:11:37.500 --> 00:11:44.370

A little bit later in the webinar and more thoughts I want financial wellness at you kind of compare it to some of the things that we're presenting

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00:11:44.820 --> 00:11:56.340

But, you know, just as a starting point. When you think about what what what it feels like when you feel financially well as things that you have and do when you feel that you're at a level of financial wellness you want

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00:11:57.000 --> 00:12:03.870

What's that like so financial wellness could be the Survival. Survival or suffering.

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00:12:04.710 --> 00:12:21.330

Or Valerie and I won't be reading them off as we go. But I'll come back to these and sort of worker themes, a little bit later on. So thank you for participating in our chat. And again, if you're on the phone. What you can do is send email to us at Academy dot

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00:12:24.060 --> 00:12:39.240

virtual community at GMAIL. COM. And we can compile your responses at that point. It also added to the list of things that we send out after the webinar. So we do want you to participate in some way, even if you can't participate directly in the chat. Thanks.

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00:12:41.250 --> 00:12:49.410

For your reader, so you'll all be wondering what we mean by financial wellness will be hearing what you think first

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00:12:51.450 --> 00:13:06.540

Before we get started, or we dive into the top of the financial wellness. I want to tell you about my favorite animals and also my family because I think they have much to tell us about financial wellness and the purpose of these approaches for

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00:13:08.460 --> 00:13:17.490

Many of you may recognize these. These are my favorite animals. These are the emperor penguins and you're never going to the movie to have this problem. It's actually

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00:13:18.660 --> 00:13:34.800

The March of the Penguins and when things that you might only be, you know, the movie is that at the end of the summer hundreds if not thousands of families and brokenness march inland towards a safer place where the ISIS bigger and where they can spend the winter.

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00:13:37.950 --> 00:13:44.400

And not just send the winner, but also hopefully playing to me and procreate as well.

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00:13:46.920 --> 00:13:56.010

But the thing is that the Winter is coming. And he can break hold. So the way that they've been with survive is

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00:13:58.680 --> 00:14:03.210

My enduring God amen, Dorian, one of the owners.

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00:14:05.640 --> 00:14:06.390

To actually

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00:14:07.980 --> 00:14:11.010

16 in Toronto himself. Take a little bit self.

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00:14:12.840 --> 00:14:14.400

Centered for one of burner.

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00:14:15.720 --> 00:14:20.040

And what's amazing is only that they do, right, what

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00:14:21.060 --> 00:14:33.090

comes next, which is that who have been bathed in the days on end, the switch places from the inside, where it's warmer to be outside where it's actually a folder and back, and vice versa.

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00:14:34.440 --> 00:14:44.490

And they do this because they know that none of them for some live alone so they know that each of them have to hold the space for

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00:14:45.540 --> 00:14:58.260

Those that are called by saying on the outside. And when the time comes when the time comes, and they start getting cool and we, they also have to switch places and come back to the insert.

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00:15:02.610 --> 00:15:10.800

So usually we start actually coming to the moral stories to my view is that they survive by staying together.

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00:15:12.210 --> 00:15:14.520

But also because they have a purpose.

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00:15:15.660 --> 00:15:19.230

And their purpose is why to hopefully bring life.

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00:15:22.890 --> 00:15:23.970

By the underwear.

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00:15:25.800 --> 00:15:28.980

And hopefully see this, surely, you're right.

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00:15:31.170 --> 00:15:31.890

But also

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00:15:33.570 --> 00:15:34.590

At any level.

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00:15:36.330 --> 00:15:42.600

To really be able to be part of to be a part of a family and community.

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00:15:44.160 --> 00:15:45.120

And this is we're

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00:15:46.140 --> 00:15:55.740

Still connected to the reason for this webinar. And I want to show you want to tell you about my first Mike. Mike berry movie.

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00:15:56.970 --> 00:16:02.010

You may have heard of this. Will this will Cuba, and it's a movie word this young man.

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00:16:03.060 --> 00:16:04.530

This early

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00:16:06.000 --> 00:16:18.540

Ellison young boy he actually has lost his father. And where's the clock Baker and she's just one of the most impressive things that I've actually heard in a movie and

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00:16:19.260 --> 00:16:27.810

We're not gonna play for you but i wanna i want to show it to you. I want to read to you a he's actually with his friends and they're overlooking

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00:16:28.680 --> 00:16:46.950

Paris. So there are actually still kind of like Lost kids. And he says, right after my father died, I would come here a lot and not imagine the whole world as one big mission but he's never come with extra parts, you know, it says they always come with excessive amounts

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00:16:48.180 --> 00:17:01.260

So I better get the entire world with one big machine. I couldn't be an extra part, I had to be here for a reason. And that means that you must be here for researcher.

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00:17:03.090 --> 00:17:08.490

What do we want to talk about this and why. What is the, what are the emperor penguins and this

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00:17:09.570 --> 00:17:24.570

All from this movie relate to it doesn't go financial wellness. Well, I actually think that they tell us something really, really essential shares that purpose for me right and connection are really

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00:17:25.620 --> 00:17:35.100

Essential reusable you. My name is and what's more important is that either absence mean the absence of purpose and he and connection.

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00:17:35.610 --> 00:17:45.570

Right, without being a part of without feeling like we have a reason to be here and I'm feeling like we actually have our part of our machine that has a greater purpose, right.

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00:17:46.470 --> 00:17:55.890

Almost always, there are suffering. And when someone was actually being is that when we talk about the psychiatric condition right and

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00:17:57.120 --> 00:18:07.320

The labels of mental illness, we are probably only talking about emotional suffering for many of us, comes from this, having lost his

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00:18:08.160 --> 00:18:18.780

Sense of connection and be part of and purpose that when it comes to certain plays are suffering gets to be so much that becomes for many of us, destructive or something.

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00:18:20.730 --> 00:18:33.030

So that says easy way basically the same way, we can actually see it a lot more complicated words from a research perspective. And this is actually went into we might have to show you in just what we know about the

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00:18:34.080 --> 00:18:36.210

economic exclusion and

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00:18:37.410 --> 00:18:40.110

Dependencies dependence poverty by nationalist verse

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00:18:41.130 --> 00:18:44.010

And we love you can see this slide.

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00:18:45.150 --> 00:18:48.000

This is a summary of what we know.

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00:18:49.530 --> 00:18:55.290

Of the research in this area. We know, for example, that living in poverty and NC

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00:18:56.910 --> 00:19:01.860

causes anxiety, depression. Hopelessness

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00:19:02.910 --> 00:19:13.680

A very difficult, but you will only apply for it will satisfy with one slide right and one of the most damaging ways that is effects when we see it as a research to is by

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00:19:15.810 --> 00:19:23.850

causing many of us to feel ashamed of ourselves and we know what Jim does Shane makes us feel isolated.

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00:19:24.900 --> 00:19:37.110

alienated from others because we think it personally. And we start feeling like they must be something wrong with us and I can meet the social isolation to appeal appeal. I know most of steam and

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00:19:38.550 --> 00:19:43.290

As soon as that this cannot be improved and went home. Those are sending

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00:19:44.790 --> 00:19:55.560

It, things get really, really hard and no we go perfect recipe for more psychiatric distress and more exclusion disability.

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00:19:57.480 --> 00:19:59.430

And we want to tell you it is not only for the research.

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00:20:00.720 --> 00:20:14.580

Mentioned, we've had several people who have shared and want to share their stories as part of this topic, and we did now introduce us to some of those personal stories and what they tell us about the way that

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00:20:15.900 --> 00:20:24.420

These experiences of poverty solution and financial hardship, how they affected their lives and later on. So, here

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00:20:25.590 --> 00:20:27.090

I think that financial woes is

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00:20:32.040 --> 00:20:32.700

Great, thank you.

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00:20:35.820 --> 00:20:37.050

Might start with the first one.

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00:20:40.650 --> 00:20:41.610

So everyone

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00:20:44.250 --> 00:20:48.750

Chris is a facilitator for smart recovery in Malone, New York.

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00:20:51.990 --> 00:21:01.530

He went to prison at the age of 16 and when he was released was treated for substance use, but denied mental treatment mental health treatment until the substance use was under control.

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00:21:01.950 --> 00:21:05.790

And as a result of that, because of the untreated mental health conditions.

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00:21:06.360 --> 00:21:16.890

For years, he was unable to keep the job and this is experiences with incarceration, substance abuse, mental health, and an unemployment legend, many, many financial hardships, but

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00:21:17.610 --> 00:21:26.340

With help he was able to turn it around. And now for the past 13 years you've used the asset financially stable and has a lot of hope for the future. So that's Chris

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00:21:29.310 --> 00:21:38.550

And this is Elizabeth. She lives in Syracuse, New York, and at one time found herself in a cycle of poverty in dependency on abusive relationships and by

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00:21:39.360 --> 00:21:49.410

She later realized that she was dealing with trauma, now known as post traumatic stress disorder and trying to fill a void that have been left left by the trauma in her life.

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00:21:50.100 --> 00:22:00.420

She was on Social Security disability for a time but receive support to get back to work for people who saw beyond the disability gave her a chance that helped her to believe in ourselves again.

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00:22:00.870 --> 00:22:14.100

She took a leap of faith to get off of SSI SSD I sorry and repay debt expense financial stress takes a toll on body, mind and spirit and fields that financial wellness is something that everybody can work towards

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00:22:20.010 --> 00:22:26.490

This is Aaron hairless in short silly arc, and that's between Rochester Syracuse. For those of you don't know upstate well

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00:22:27.240 --> 00:22:29.910

This in the Finger Lakes Region of upstate New York.

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00:22:30.360 --> 00:22:41.580

Aaron was a single mom when she struggles with mental health and substance use challenges. She could not qualify for benefits because her daughter's father was murdered and had never worked on the books.

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00:22:42.180 --> 00:22:55.140

So at one point, she was evicted from her apartment, but finally got into treatment and she later found Community resources that help to to return to college. She recently completed her bachelor's degree in is now working again.

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00:22:55.650 --> 00:22:59.310

She's happy to be able to give back some of what she was deemed along the way.

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00:23:00.870 --> 00:23:05.910

And next is Greg. Greg is a peer specialist at hunting Psychiatric Center and Syracuse, New York.

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00:23:06.330 --> 00:23:14.790

After starting a t shirt business that was robbed multiple times. He went out of business and kind of self despair and able to work for a long period of time.

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00:23:15.360 --> 00:23:22.050

Eventually, after going to the gym at the psychosis. He was approached about becoming a peer specialist there which has been a stable job.

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00:23:22.530 --> 00:23:31.470

He's still follow. He's still following is an interpreter Cockburn that entrepreneurial entrepreneurial spirit and has started up this t shirt business again.

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00:23:34.410 --> 00:23:45.330

And this is Kristin. Kristin to us embattled also senior Lakes Region in New York. She had a career good income and benefits before her life was disrupted by mental health issues and

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00:23:46.950 --> 00:23:54.150

In order to qualify for insurance. She had to spend down her entire retirement and then live on a fraction of performer income.

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00:23:54.750 --> 00:24:05.040

In her story she talks about the services and supports and strategies that restored her to financial wellness. She is now a Kool Aid is five courses away from completing her master's degree.

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00:24:09.180 --> 00:24:14.220

And this is Laverne Laverne is the director of the New York City peer and community health worker one course concert

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00:24:15.270 --> 00:24:17.040

Perhaps, director of how we, the heart.

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00:24:18.660 --> 00:24:24.090

Peer Advocacy Center, and she worked for Policy Research Associates for the Samsung gain center at one point.

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00:24:24.690 --> 00:24:29.850

In her story she speaks about a time after graduate school when she was out of work for an extended period.

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00:24:30.390 --> 00:24:42.960

Following a psychiatric hospitalization interstitial Monta credit cards went into default. She was able to have the decision reverses she could be backer that we saw her credit and even Quitter youngest brother to pouch.

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00:24:44.430 --> 00:24:50.040

And another of our, our community, our New York City peer and community health worker workforce consortium.

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00:24:51.840 --> 00:25:01.680

Partners is the trees, Patrice is an associate in her story she speaks about a time in her life when she finished school but the economy was so bad that she just could not find work.

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00:25:02.250 --> 00:25:13.830

After years of unemployment and underemployment she had a breakdown and found herself on public assistance Medicaid and welfare and she speaks about what it took to come back from that injury gave her financial wellness.

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00:25:16.290 --> 00:25:19.530

The next of our folks views Lois

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00:25:21.360 --> 00:25:28.980

Lois is not in my list or no go to hard coded scroll. Sorry.

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00:25:34.080 --> 00:25:43.140

Okay, lowest against her story at the age of 75 she was with her husband in California, until he passed away several years ago and she moved to New York City.

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00:25:43.800 --> 00:25:49.020

She found yourself homeless men in a mental institution none in residential housing.

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00:25:49.620 --> 00:25:55.080

Later she was approved for Social Security, but had to pay back the public assistance, she received so she ended up in debt.

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00:25:55.830 --> 00:26:14.490

She's worked to pay back that debt. And now as a part time job that has helped her to regain financial independence, so that she can pay rent under studio permit maintain a savings account record their supplies they provide her with the wellness that she she seeks and enjoys

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00:26:15.600 --> 00:26:23.880

And one more person. This is Shane. Shane now Liz attorney or but is lived in 16 different states in the US.

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00:26:24.450 --> 00:26:31.620

In spite of having the advantages of a good home and family growing up, he became depressed and suicidal at the age of eight years old.

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00:26:32.190 --> 00:26:45.390

He talks about multiple financial ups and downs, at one time, he started a successful business but multiple addictions and mental health issues, including gambling also spending PTSD and it suicide attempt. Put him in the hospital.

167

00:26:46.470 --> 00:26:55.680

A bright spot was was after he was finally discharged and had no place to go. A person who trusted him enough to give them the responsibility for her rental properties.

168

00:26:56.220 --> 00:27:04.980

That trust helped him to being more than the challenges he faced in his personal mission is become to help others become more like him more and more

169

00:27:05.520 --> 00:27:08.910

Like him the different to be more than the challenges they face.

170

00:27:09.510 --> 00:27:17.520

So that's our that's our group of nine people who have provided personal stories of economic impact and we have little snippets of their stories as we go through.

171

00:27:17.880 --> 00:27:28.410

But I wanted to give you kind of an idea of where they started from and what their stories were before. You see the little segments that relate to the different aspects of what's coming next. Thanks everyone.

172

00:27:37.980 --> 00:27:38.370

So,

173

00:27:39.660 --> 00:27:49.560

Now you're gonna, we're going to present a short video is about three minutes is Bo as

174

00:27:51.570 --> 00:28:00.960

We know it's just announcing or mentioning is based on the stories of the people we just are being introduced. So we go. Good job.

175

00:28:02.220 --> 00:28:03.450

We're gonna play now and

176

00:28:05.100 --> 00:28:06.990

We're going to continue with the presentation afterwards.

177

00:29:06.570 --> 00:29:08.940

I'm not hearing any audio or am I the only one.

178

00:29:12.930 --> 00:29:16.260

I'm sorry I'm essentially just save someone new to us.

179

00:29:17.460 --> 00:29:36.210

We're very close ones for me and it was very painful. Um, the kids are and what we're going on our favorite festival. Well, I would suck basically in and not so good lifestyle as far as automotive to the future. I didn't build confidence and

180

00:29:38.610 --> 00:29:40.260

No one's done and

181

00:29:41.310 --> 00:29:51.630

How did it affect my recovery. I was waiting for, you know, we haven't spoken to the longer anything like Devon you credit for it. It really does a lot of shame.

182

00:29:52.470 --> 00:30:07.290

On you know it so you don't apply to credit card, knowing that you know come up was negative is going to impact my recovery, because in fact the country equals the fact I really didn't want to

183

00:30:08.370 --> 00:30:21.690

Hold the Shift is something that was really important to me and other members of my family. I wanted to work, which I think work is this one part of recovery, and most importantly, it's really at that moment what all. My it actually finished.

184

00:30:26.610 --> 00:30:26.940

Two.

185

00:30:28.380 --> 00:30:28.800

Or

186

00:30:29.910 --> 00:30:34.350

321 here.

187

00:30:40.770 --> 00:30:45.120

actually managed to finish school that was met by

188

00:30:46.470 --> 00:30:52.650

Essentially at not so welcoming economy, if you will. And that led to hear from

189

00:30:55.260 --> 00:31:07.290

Me, very simple and very overwhelmed by all the same bands RC and professionally and let me not be focused on work.

190

00:31:08.850 --> 00:31:15.690

It made it that much more difficult for anybody to your T shirt business that I started. Well, no.

191

00:31:18.000 --> 00:31:22.080

Returns insurance company cash exact one.

192

00:31:24.000 --> 00:31:31.050

For us because station and realized that I had a mental illness. When I would get out of the house.

193

00:31:32.400 --> 00:31:34.170

It was a large Medicare's

194

00:31:35.820 --> 00:31:37.140

All roads lead

195

00:31:39.450 --> 00:32:04.380

To the way you perceive the word, one of the times and I mean in my life. I ended up losing the apartment. So while I was in the hospital and also it's very important to understand that when no one is going to breathe fresh air to strap in a warm body painting on

196

00:32:06.480 --> 00:32:08.490

A foreign service, please.

197

00:32:14.160 --> 00:32:19.350

Read a week. We are here to begin at varying sizes to work.

198

00:32:22.890 --> 00:32:30.000

Ethic errands and the very first time to the next one here. So once you play that again very well when I was little.

199

00:32:31.260 --> 00:32:40.470

I oh really inadequate, um, and when I got out, I was still through unable to to provide

200

00:32:41.610 --> 00:32:42.450

For as I am and like

201

00:32:43.680 --> 00:32:48.420

Really good job whole thing just made me feel inadequate and maybe feel

202

00:32:50.160 --> 00:33:03.510

Really isolated inadequate and I was staying in tiny apartment that I was being evicted and I was painting back and forth because I couldn't go outside and I thought that I might use drugs for or just

203

00:33:05.190 --> 00:33:05.610

People

204

00:33:07.020 --> 00:33:18.990

You know, looking at my credit is the country so much anxiety I felt powerless or unable to do anything to get packed it in any sort of filters and

205

00:33:21.090 --> 00:33:21.600

Okay.

206

00:33:29.160 --> 00:33:29.550

So,

207

00:33:32.760 --> 00:33:34.740

With the presentation part of it.

208

00:33:38.820 --> 00:33:43.530

One of the reasons why I wanted to show you this. This glimpses because

209

00:33:44.670 --> 00:33:48.510

When you're writing from some of the people who

210

00:33:49.890 --> 00:33:52.980

Are sharing their personal stories and

211

00:33:54.030 --> 00:34:02.430

As you probably have heard what we see in their stories is that they speak very rarely about some of the case.

212

00:34:03.630 --> 00:34:11.520

In fact, that poverty dependency economic exclusion has in our lives that the research also

213

00:34:12.690 --> 00:34:17.250

Nothing more powerful by hearing it directly from our personal stories.

214

00:34:19.050 --> 00:34:19.350

And let me

215

00:34:20.370 --> 00:34:29.490

Talk about this is because a really thinking about exactly, or more specifically what your workers and community health workers in general.

216

00:34:30.600 --> 00:34:32.970

Can actually do to

217

00:34:34.260 --> 00:34:40.350

Make a change in this process is really tools will think about it. From what perspective or what is the approach that we're going to see

218

00:34:40.980 --> 00:34:49.560

And also what is different. So we should not be which is really, really important. And one of the things that we want to pull your attention around is

219

00:34:49.950 --> 00:35:03.360

What we fear has actually happened. Some extent and our men, the whole system are beautiful, which is what we call and other people have called this like get precision of Harvard, what do we mean by that.

220

00:35:04.530 --> 00:35:12.690

When I show you a picture to represent important what we are talking about over 100 years ago because of paint this this and the

221

00:35:14.550 --> 00:35:30.750

Title of his faith in his hand on the medical students. And if you can see the slides because the medical students, the person in the picture has one I covered right. And just what we think you're just trying to represent that.

222

00:35:32.130 --> 00:35:43.830

Part of the training the medical profession I liked it isn't any other professional, not just the medical profession. Really what it requires is that the person moans with a training store seeing

223

00:35:45.210 --> 00:35:53.250

The world just from that one I you know from UI of the professional though we are actually before and important what

224

00:35:54.720 --> 00:36:00.450

We think has happened is, is that we have medicalized something that is really

225

00:36:01.950 --> 00:36:04.980

Which is poverty and financials phone right

226

00:36:06.210 --> 00:36:22.170

And what we ask ourselves is our worry here anxiety frustration and our feelings of shame, you know, feeling isolated or or they become an isolated right or sadness extreme sadness and hopelessness, you know,

227

00:36:24.330 --> 00:36:41.910

Even more feelings or thoughts of suicide or pretty much ourselves, are these necessarily symptoms of mental illness or are they sometimes relatively natural human responses to poverty financial stress financial insecurity, right.

228

00:36:43.680 --> 00:36:44.220

We would

229

00:36:45.750 --> 00:36:51.840

We would say someone was saying that much of what we see in people.

230

00:36:53.010 --> 00:37:02.400

Much of this struggle that we see, we see been that the Health and Human Services is not part of a mental illness or hope but it's actually

231

00:37:02.730 --> 00:37:11.580

Part of the social condition of them were living importantly consequences that poverty and the dependency that are consequences of these are being in business.

232

00:37:12.840 --> 00:37:30.750

And other areas that we also want to be cautious about is that also we see as part of this, I get the station or medical occasional poverty and actually solution is this focus on like a capacity and like a cognitive abilities that

233

00:37:33.210 --> 00:37:36.570

Part of the system says to be really worried about right.

234

00:37:37.770 --> 00:37:48.480

We see for example assessment tools where we asked question on such does as the person, then the big data or mean friends to be a big theater or

235

00:37:48.720 --> 00:38:05.370

Not had enough to meet their basic needs a square shows to determine the capacity, their capacity manage their own money and when we wonder is, are these really symptoms don't like them capacity or interesting terms of like a money. Great. If you put me in that spot right

236

00:38:06.780 --> 00:38:15.210

And you wouldn't mind. Many of us, if not most of us in very difficult spot. So having to depend on very little right probably many of us would not be making

237

00:38:16.230 --> 00:38:27.750

What would see livery some choices we make it under a lot of spirits and that doesn't necessarily mean that we lack the cognitive or mental capacity, but we're just living in

238

00:38:29.760 --> 00:38:36.450

Poverty, because the unconditional fortunate. Right. So maybe we want to ship this question for them. This is something which year providers.

239

00:38:36.750 --> 00:38:51.300

And community health workers working from a recovery or into perspective, we think about right maybe thinking of shifting the focus on chronic mental illness to chronic poverty right chronic financial stress insecurity and dependency.

240

00:38:52.350 --> 00:38:54.390

That seems to be the main closer than any of us.

241

00:38:55.980 --> 00:38:58.650

So from my perspective or definitional financial wellness.

242

00:38:59.790 --> 00:39:09.240

Is for him to different than it would be from a medical perspective, right, so before we dive into what we see as the definition of financial wellness.

243

00:39:10.020 --> 00:39:17.310

Realize you want to comment on some of the things that you've heard in the chat that we just had with purpose about what financial wellness is to

244

00:39:18.840 --> 00:39:28.830

Share. I'm not going to read verbatim every one of them, but there were a couple of different categories, which I thought was interesting, you know the the freedom to enjoy which you've worked hard to earn and be able to

245

00:39:29.430 --> 00:39:37.020

Be stable and secure. So there were new responses, but we're moving towards your goals and dreams and really wanting what they wanted out of life.

246

00:39:37.440 --> 00:39:45.930

And there were others about, you know, not worrying about paying bills, all the things that you kind of avoided the stress, you know, if you're able to avoid the stresses

247

00:39:46.680 --> 00:39:57.240

Of not having enough then that was, you know, kind of defining financial wellness. So a couple of them were being having enough resources to be independent of the mental health system. Yay.

248

00:39:58.650 --> 00:40:00.420

Not worrying about paying bills.

249

00:40:01.680 --> 00:40:12.690

Being self sufficient financial wellness needs not experiencing high levels of stress, allow me not to live paycheck to paycheck, which I think so many people fall into

250

00:40:13.440 --> 00:40:24.630

There's one that I really wanted to sort of highlight both and also the capacity to have food, you know, just being able to eat some of the some of the very basic things are for some people, that is financial wellness.

251

00:40:25.530 --> 00:40:33.390

One. I really enjoyed was Jenny square. She said to me, it's more than just being able to pay my bills. It's the security. That means I can purchase items I enjoy

252

00:40:34.140 --> 00:40:42.270

The to enjoy life and to donate to causes an organization to support others. It's not just having to worry about money and having enough food, housing and healthcare.

253

00:40:42.570 --> 00:40:52.560

It's enjoying the benefits of recovery by having pets gardens going on trips enjoying meals with my friends, I am enjoying financial wellness for the first time in my life.

254

00:40:53.130 --> 00:40:57.960

I'm able to use financial resources to support my artistic work getting it back to the community.

255

00:40:58.410 --> 00:41:07.110

And I think that was just, you know, that's, you know, kind of a peer supporters. I think we're all wanting to help people to regain those dreams and goals and just

256

00:41:07.320 --> 00:41:18.210

What you really want out of life and not just worried about the stressors and paying bills are getting a better credit score. So I think that's my summary of what came out of the chance to financial wellness.

257

00:41:19.470 --> 00:41:31.260

Great. Excellent. Thank you. Rita and then very hopeful because I can work with you is just propose a framework that summarizes in many ways.

258

00:41:33.000 --> 00:41:38.940

Your views and our collective view. So what financial one is is and that's basically what we've tried to do

259

00:41:42.150 --> 00:41:42.630

Its own

260

00:41:44.820 --> 00:41:50.040

In order to talk about what we think financial wellness is we want to start talking about what

261

00:41:51.300 --> 00:42:02.610

Financial wellness maybe how we used to see financial wellness and how we are view has progressed, I mean when I say our end of our system, our society.

262

00:42:03.540 --> 00:42:21.420

And make sure your why when I emphasize here is that years ago it was very much an emphasis on on knowledge and skills and the idea that if we all just knew more and had the skills, then we would hope would work better financial

263

00:42:22.650 --> 00:42:25.770

And in time, we realized that that's not quite

264

00:42:26.790 --> 00:42:29.070

Sufficient right that

265

00:42:30.330 --> 00:42:39.870

Having knowledge and the skills is important, but what is also really essential is to have access to the opportunity

266

00:42:40.380 --> 00:42:51.780

To put those in practice. And really what that is or this services and supports that can make a difference. Right. It's like thinking letter. Another example right if I actually want to stop smoking.

267

00:42:52.290 --> 00:43:01.590

Um, I actually know that smoking is not good. Um, I actually want to stop smoking. But if I don't help reports to stop smoking it will it will be just on much harder. Right.

268

00:43:01.890 --> 00:43:12.210

And what many of us are not as their liking his knowledge or skills, but the opportunity to put those in practice, and that essentially the emphasis on capability and an

269

00:43:12.750 --> 00:43:28.380

Emphasis on what we call having the capability to actualize realized make a real the things that our goals and our dreams and that brings us actually to this broader than just

270

00:43:29.640 --> 00:43:35.430

There will be financial wellness, we can find as it will be in the souls from having

271

00:43:38.130 --> 00:43:47.250

Been able to practice those financial capabilities in the way that we summarize it are using desire right is

272

00:43:48.990 --> 00:44:01.050

In five areas or five domains financial ones first one on comment on his financial stability in some of the comments that read I just ran or summarize

273

00:44:02.580 --> 00:44:07.530

May have you thought about very concretely about the ability to maintenance needs. Right.

274

00:44:08.850 --> 00:44:14.100

How stable, I feel financial on a day to day basis, on a month to month basis. Right.

275

00:44:15.150 --> 00:44:24.120

And then the other domain, which is the one here on the left side of this violent circle is financial security.

276

00:44:24.600 --> 00:44:44.520

Which is really is more much more little farm. Right. It's not only being worried about state, but also is very much more right having some secrets having an emergence on right having certain assets of these default back right that can actually help us whether financial crisis.

277

00:44:45.720 --> 00:44:50.280

There. And then there are two other domains that you also talked about that are really important just

278

00:44:51.900 --> 00:45:03.090

Having the financial full report. Right. Well, we eat my nice being able to participate in the financial decisions within our lives right not just simply being a backseat.

279

00:45:04.800 --> 00:45:10.530

Passenger but actually being of the problem, right, they can part of the decisions, the financial decisions in our lives.

280

00:45:11.010 --> 00:45:25.020

And what I'm also many of us is coming on representative feeds right being decided maybe with a partner or family members or whoever is in our lives together. You know what we want our lives to

281

00:45:26.820 --> 00:45:33.210

The other domain is financial economy, which really has to do with the dependence from public benefits right and

282

00:45:34.320 --> 00:45:37.980

Many of us have depended for a period of time, and those

283

00:45:39.210 --> 00:45:49.740

There's nothing wrong with dependent and receiving all the benefits of different sort. But what we've heard. And when we hear is for many of us. This is not where whenever

284

00:45:50.640 --> 00:46:02.400

So not only mom what financial wellness is for some of us, and then finally there's what we call an economic citizenship, which is this much broader and a little bit more abstract and

285

00:46:02.730 --> 00:46:05.670

Some of your started talking about that, right, being able to donate

286

00:46:06.120 --> 00:46:13.650

Causes that we have even been able to give back to the site in the communities that were part of bread, being a citizen right with

287

00:46:13.980 --> 00:46:29.460

Rights and Responsibilities so that is in somewhere definitive we'll come back to this a couple more times right it was free. What we mean by this. We want to show you a video clips from some of our co presenters that we heard from

288

00:46:39.060 --> 00:46:46.110

So first we're gonna hear from a couple people talk about what it means to them.

289

00:46:51.630 --> 00:46:52.710

Very nice. He

290

00:46:53.880 --> 00:46:59.460

Represented me became a recipe. And after I moved out of the program because

291

00:47:01.800 --> 00:47:02.430

My pet.

292

00:47:03.750 --> 00:47:12.240

Recipe for about six months by me by psychiatrists necessary to get the approval for you to be a

293

00:47:13.560 --> 00:47:40.080

Last 13 years I've been financially stable, one of the month is over the age of fun. I was able to make my own choices only into my own forces me to do my own choices for recreation. So certainly one thing in life was to take ownership of my own gave me some time to cosmic serpent.

294

00:47:41.700 --> 00:47:44.520

Different direction is due to my community.

295

00:47:45.720 --> 00:47:50.550

So those are the symbolism of financial control again, we're here to talk about

296

00:47:51.900 --> 00:47:59.910

Being able to participate in their own financial decisions and for someone was my knees, you know, represented

297

00:48:01.110 --> 00:48:02.010

Now we're gonna hear

298

00:48:03.690 --> 00:48:10.500

Bits about financial stability through some of our co presenters and how they've actually got them.

299

00:48:19.980 --> 00:48:32.820

The opportunity to leave without devastating consequences, and that's really important for somebody who was going to help myself because the devastation in there already. I gave you a long list of

300

00:48:34.110 --> 00:48:40.350

Facilitating imagine having the consequences of financial instability for financial gain.

301

00:48:41.850 --> 00:48:48.330

Instead of making your money out of trying to spend it before people get the money I

302

00:48:50.190 --> 00:48:52.500

You know, I paid off charges against me.

303

00:48:59.880 --> 00:49:00.120

Well,

304

00:49:02.040 --> 00:49:02.550

Right.

305

00:49:09.570 --> 00:49:09.960

Now,

306

00:49:20.550 --> 00:49:21.150

Today,

307

00:49:23.580 --> 00:49:25.680

Whether you have a pencil. The

308

00:49:26.820 --> 00:49:32.010

OpenStack inside hard or I should say.

309

00:49:33.390 --> 00:49:49.230

That I wouldn't have medical bills or you're working to pay us a certain company not covered in your dad gave me the fishing income to begin to dream about independence owning a home or

310

00:49:50.280 --> 00:50:06.240

You know, being able to rent an apartment. It was trapped or if you want to be as kind of the normal want to do. We don't go extinct. They bring us joy and happiness for us for two years, like, three stable, after nearly the same time as

311

00:50:07.830 --> 00:50:08.070

We're which

312

00:50:09.240 --> 00:50:10.200

Is really good

313

00:50:13.620 --> 00:50:18.210

Grades on point, you've heard a little bit more about, which is nice to others, right, and

314

00:50:18.660 --> 00:50:26.100

I just wanted to highlight one thing by that we heard that with your logical. We asked this question about financial stability is is

315

00:50:26.850 --> 00:50:42.750

How important is for all of us to be responsible and to pay our bills on time. This is something that we all want. Right. And when we can do it is Open Table. We don't do it again. Right. So we hear about that he's

316

00:50:44.700 --> 00:50:56.370

Being able to share our basic needs are low is, for example, vulgar, but some basic things right be able it fills your early people have an apartment in our

317

00:50:59.460 --> 00:51:01.830

Offense, read, read a lot of stress.

318

00:51:03.300 --> 00:51:10.710

And then actually service will hold you ever actually done a little bit in, in essence, the

319

00:51:12.180 --> 00:51:13.800

The definition that we are proposing.

320

00:51:16.380 --> 00:51:21.060

That you can keep in mind when you're supportive of it. So we're going to go to a number of years.

321

00:51:22.200 --> 00:51:22.440

You're

322

00:51:26.490 --> 00:51:31.200

Going to get my credit cards and he's been in

323

00:51:32.820 --> 00:51:34.350

Charge and

324

00:51:35.820 --> 00:51:36.960

We created zero

325

00:51:39.420 --> 00:51:39.810

Credit

326

00:51:40.950 --> 00:51:43.470

So that's something I'm gonna recommend

327

00:51:45.000 --> 00:51:52.860

Any trouble is to get a feature credit. Love it. And that will set you up with that.

328

00:51:56.730 --> 00:52:00.300

Money market, which is another scene in the company.

329

00:52:02.790 --> 00:52:10.980

Now I have tireless nice day. I also have a couple things out. I call my Bible squash on but

330

00:52:12.120 --> 00:52:14.370

We are true and one

331

00:52:16.530 --> 00:52:27.450

Of the things that I like wine club towards me and my house. I don't forget to pass from academics, Dr. Archer number of points towards those

332

00:52:28.830 --> 00:52:30.420

Next steps.

333

00:52:32.250 --> 00:52:32.940

Is happening.

334

00:52:34.500 --> 00:52:35.520

Every five

335

00:52:37.500 --> 00:52:39.090

Or because I've

336

00:52:41.460 --> 00:52:42.180

Done since

337

00:52:43.650 --> 00:52:44.460

Really believing

338

00:53:02.190 --> 00:53:04.560

I actually was able to to

339

00:53:06.270 --> 00:53:25.560

Get my credit score of old creditors properly and properly in order to establish new credit by my own full what you see in the background was in my office in my home. It has also given family members and versus security.

340

00:53:28.560 --> 00:53:34.200

So before we hear a lot financial economy swing to highlight were other things that I hear

341

00:53:35.640 --> 00:53:36.990

A lot here is

342

00:53:38.370 --> 00:53:40.950

How important is baited for all these

343

00:53:43.410 --> 00:54:00.540

People sharing their stories to be able to have some credit or building some credit that can give us peace of mind to be able to actually have something rely on or to be able to make bigger purchases for which we need some help. Right.

344

00:54:02.310 --> 00:54:12.030

Also, some of the basic things again heard was something very basic, which is this ad know what is some money away having

345

00:54:13.080 --> 00:54:26.730

The practice and also the ability to put some money away. So then we can have a rainy day fund it. When things hit us. In addition to other more long term things like

346

00:54:28.050 --> 00:54:29.070

retirements

347

00:54:30.390 --> 00:54:31.110

homeownership

348

00:54:32.790 --> 00:54:40.350

So we're going to continue now with financial force army if you're with them each to other people, for sure. And there's for us.

349

00:54:42.930 --> 00:54:55.080

He actually helped me enroll in a program out of Texas at third party in that dance around with his family when it's not worth it helped me to all

350

00:54:56.070 --> 00:55:19.410

Are certain things that I needed to support myself in becoming independent and it also allows me to be independently. Get all 3030 I can't say enough about how fearful and and i know because again for people to get off the facility, but any as

351

00:55:20.430 --> 00:55:21.270

Well, we're

352

00:55:30.090 --> 00:55:30.480

Very

353

00:55:35.040 --> 00:55:36.300

Very well.

354

00:55:37.500 --> 00:55:38.520

Trained for

355

00:55:42.720 --> 00:55:43.050

Church.

356

00:55:48.510 --> 00:55:48.840

Here.

357

00:55:58.080 --> 00:55:59.070

And also,

358

00:56:01.260 --> 00:56:02.580

Here, I need you to

359

00:56:08.430 --> 00:56:08.850

Nine.

360

00:56:13.110 --> 00:56:22.680

Years to listen to anyone. You are here for the car car. I mean that God

361

00:56:23.970 --> 00:56:24.720

Has nothing

362

00:56:30.600 --> 00:56:30.810

On

363

00:56:41.190 --> 00:56:46.950

The on the comments here is that what you've heard from the tool participants is really about

364

00:56:48.840 --> 00:56:57.750

Specifically about their journey of areas of surgeons purity and I just want to point to you when I hear from Greg say

365

00:56:58.440 --> 00:57:07.470

Which will come back to in a few minutes, which is this idea that that sometimes it is learning about a very specific service and support.

366

00:57:08.160 --> 00:57:18.450

That can change be a game changer for me right learning about what is the one thing that maybe they've been concerned about and his case, he talks about

367

00:57:19.080 --> 00:57:30.180

Learning about the process how he would slowly start getting all so you security, especially how in something that happened he could get back on.

368

00:57:30.570 --> 00:57:39.210

Which is actually something that escapes made a big difference. So we just want to highlight that as we're hearing their stories. You can actually pay attention to some of the

369

00:57:39.600 --> 00:57:47.940

What is the is the turning point. Right. What is, what are some of those moments because those are the moments that we went to look for when we're supporting others.

370

00:57:49.320 --> 00:58:00.510

To see what connects with them their main concern the reporting. And what do we know what supports a we know about that could address that very concerned because that is the moment that we teach the whole building

371

00:58:01.770 --> 00:58:10.020

So we're in a container now finish up this section by listening to this other this fifth domain of financial wellness whole economic

372

00:58:20.220 --> 00:58:28.860

Good. You have to do that rather than being envious right so grateful for all the help of you guys are super excited

373

00:58:31.980 --> 00:58:34.560

Unity. I'm getting chiseling

374

00:58:35.790 --> 00:58:39.450

For me, I'm just tracking results and

375

00:58:41.070 --> 00:58:45.060

One of the far as our own church partial

376

00:58:46.290 --> 00:58:52.410

Sort of, I decided there are as the actual effects to their

377

00:58:53.940 --> 00:58:56.970

Staff when all our bloggers. Also, if

378

00:58:58.710 --> 00:59:03.600

You're not comfortable or not moving averages about our house in order.

379

00:59:05.070 --> 00:59:07.140

Well, I think the current state and I was kidding.

380

00:59:08.250 --> 00:59:23.190

And I have a million my younger brother I purchased the home. What about nine years ago and I was able to be financed by mortgage to help people to outreach unable to make calls for me.

381

00:59:23.970 --> 00:59:41.160

I'm able to support individual sweating is doing a great job today. He doubted out and not have funds available. Sometimes when you are recording sessions bars and you know have money is hard to you.

382

00:59:42.870 --> 00:59:43.350

Know,

383

01:00:02.610 --> 01:00:07.260

Okay, so we'll continue it looks like from the comments in the chat that

384

01:00:08.490 --> 01:00:11.340

Now that we are in online with everyone.

385

01:00:12.390 --> 01:00:12.870

The

386

01:00:13.890 --> 01:00:29.340

Sound has been has not been as good as we thought it would be. So I apologize for that. So like it's been hard for some of you to a bottle or follow the stories of what I'll comment on

387

01:00:31.530 --> 01:00:43.800

The last section which is economic citizenship is what we're hearing from some of the people sharing their stories is. How important has been for them. But for liberating. For example, able to

388

01:00:45.090 --> 01:00:48.180

Support someone in your family goes to college.

389

01:00:49.920 --> 01:00:50.580

Or

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01:00:52.800 --> 01:00:59.850

For other people being able to just be part of your hand. Get back whether this job or for participating in organizations are

391

01:01:01.020 --> 01:01:05.430

Not really asked what brings back to many of us dignity.

392

01:01:06.570 --> 01:01:10.410

And really the recovery that that we need

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01:01:11.550 --> 01:01:25.800

So in your words. What you're really talking about here is helping people regain a sense of purpose of connection going back to the story of the families of it. That is really

394

01:01:26.400 --> 01:01:33.450

essential part of being human. That is for many of us. The reason why we struggle on why we suffer and not only because of

395

01:01:34.980 --> 01:01:48.240

An isolated or independent mental illness or health diagnosis, but also for many of us, especially because of the lack of purpose that we have experienced and the disconnection that we experience.

396

01:01:49.170 --> 01:02:01.260

I'll just mention briefly this question of what is that we're trying to overcome because it's important, so that we know how to help the boys have to help people in what he

397

01:02:02.070 --> 01:02:08.220

What are the barriers that people have and where are the facilitators that house. I'm just going to focus on this part for now.

398

01:02:08.640 --> 01:02:19.830

When I pointed out a couple things that we often don't pay enough attention when it comes to this topic of financial ones. The first one is this area that we call financial shape.

399

01:02:21.120 --> 01:02:24.840

What do we mean by that when I show you this. Hopefully you can see this slide.

400

01:02:26.190 --> 01:02:28.710

And what that is is

401

01:02:29.910 --> 01:02:31.620

We have done a site.

402

01:02:32.670 --> 01:02:36.240

That we can continue analyzing the data, helping inform a lot of a

403

01:02:37.440 --> 01:02:42.630

Lot of the work that we are presented to you and that's that we have the conditional wonder

404

01:02:43.230 --> 01:03:02.340

From the following. Which ones have how much each of these are barriers to you can ruin your financial situation. And when we were very surprised, is that I'm on the barriers that were presented feeling ashamed of how bad my financial situation is what the most

405

01:03:03.960 --> 01:03:10.890

Indoors barrier with the barrier that most people identify with them say that they strongly agreed or they agree.

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01:03:13.560 --> 01:03:26.910

Almost even more than not knowing about financial services, you have more than being afraid of losing benefits or not believing that we could actually improve our financials.

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01:03:29.160 --> 01:03:32.940

So what we wanted to highlight here mainly is

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01:03:34.080 --> 01:03:34.890

These are really

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01:03:38.550 --> 01:03:42.450

Three different areas, three different kinds of things that can actually help

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01:03:43.920 --> 01:03:58.410

Either become a barrier for people to improve their bios wish and that on the flip side can become facilitators can actually help improve their financial situation. The first one is so they sent that are more

411

01:04:00.060 --> 01:04:24.630

Personal and how we deal with entrepreneurs, such as, for example, we feel shame about it. We feel hopeless around, right. The second set of barriers that can also be facilitators is of concurrently, how much we know about money and services, especially right

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01:04:25.920 --> 01:04:29.130

People know when the service supports that can actually help

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01:04:30.540 --> 01:04:31.110

And then

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01:04:32.580 --> 01:04:36.330

The third group is more concretely two people have a plan.

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01:04:37.380 --> 01:04:40.110

People have clear goals. So actions to take

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01:04:41.490 --> 01:04:42.270

So from this

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01:04:43.500 --> 01:04:45.960

From this perspective, when

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01:04:48.030 --> 01:04:53.760

We when I go back to these concrete actions or steps that

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01:04:54.900 --> 01:05:05.970

We can all follow from one financial one again. The first one we said at the beginning, is this resident engagement. If there is one thing that we

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01:05:06.570 --> 01:05:24.930

Do that can make all the difference in the world is to engage people in conversations that are being about our live streams are financial goals or aspirations. Because really, that is the one thing that can really be any one of us to work on our process.

421

01:05:26.190 --> 01:05:33.870

The second one is this area that we own financial whole building right build the whole sense that

422

01:05:34.230 --> 01:05:44.280

I can do what's right and what's for the many of us. What that means is, is supporting each other and to make on the I'm a loser. It's never going to have her for me.

423

01:05:44.640 --> 01:05:51.510

I've never been a mom to a friend. I've been actually it's been on my life old is fine. And now I

424

01:05:52.290 --> 01:06:06.960

It's all over. Right. Which is, I don't know about you, but that's also what I hear in my own head right and but we need to support each other right so change that to reframe that because those narratives something getting narratives are the ones that

425

01:06:08.490 --> 01:06:27.000

That can make that hold us back. Right. And when we started believing in possibilities, right, and seeing that maybe there is a different financial future forever was then we can actually get it, which is the third and next step is to start planning what actions we need to take

426

01:06:28.110 --> 01:06:30.450

To develop skills. Great.

427

01:06:31.800 --> 01:06:35.760

I may not actually know about budgeting, but

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01:06:37.110 --> 01:06:41.970

Maybe you can help me break I may not know about the services and support that.

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01:06:43.380 --> 01:07:00.240

But maybe you can help me to find out about we weren't the file taxes for free, where I can open a bank right where or who can help the baby open on April accounts and achieve a better life experience accounts, how

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01:07:01.380 --> 01:07:03.180

Could I benefit from a test plan.

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01:07:04.380 --> 01:07:08.130

To help build some savings. I'm not a big beard.

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01:07:09.360 --> 01:07:09.870

And then

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01:07:11.310 --> 01:07:16.470

The six but really cool the entire process is providing emotional support.

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01:07:17.700 --> 01:07:22.470

To and peer support to anyone involved in the process.

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01:07:24.090 --> 01:07:24.510

So,

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01:07:30.420 --> 01:07:36.900

That could be the, the issues with the sound. I'm going to skip the

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01:07:38.100 --> 01:07:43.800

short clip on on various and I would suggest that we actually continue on by

438

01:07:48.120 --> 01:07:54.120

Focusing on right Chad, I know this stuff discussion about how we build an engagement with others.

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01:07:55.770 --> 01:08:01.440

And and then come back to a wrap up with some reaction. So we can

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01:08:03.450 --> 01:08:12.720

Encounter Yes, mainly because we're all you know many of us who are coming to this call our peer specialist or community health workers or

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01:08:13.140 --> 01:08:24.630

You know, financial or I'm sorry, family advocates wherever you're coming from, what would you do, what, what do you do, you do have to engage in this or how, what could you do

442

01:08:25.110 --> 01:08:31.230

To engage other other people around their financial wellness situation, and in particular bill hope.

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01:08:31.710 --> 01:08:37.920

That regaining financial wellness as possible, just some of the strategies that you can think of anything that you already do.

444

01:08:38.280 --> 01:08:43.560

Or something that you think you might do if you were to approach somebody who was really feeling hopeless, helpless.

445

01:08:43.830 --> 01:08:55.590

You know, in one of these areas where I just did that team possible to be able to regain financial wellness and I'll take a few of your ideas. And again, summarize them at the end and let Oscar go on to the next section.

446

01:09:01.980 --> 01:09:07.680

So what I want to focus on right now is have on

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01:09:09.240 --> 01:09:17.850

Your topics that we are asking you to comment on. And maybe we have as we're

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01:09:19.050 --> 01:09:22.530

Talking about this, we can actually hear a little bit of your phones.

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01:09:25.020 --> 01:09:26.880

This is one of the faces that we

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01:09:28.020 --> 01:09:38.460

That we met that is really, really, really. Absolutely. For just engaging people in culturally meaningful conversations. And there are some very basic questions so we can all ask each other.

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01:09:40.380 --> 01:09:47.460

What are your life dreams and aspirations what life goals do you have for which of money or

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01:09:48.630 --> 01:09:50.670

Improving your financial situation is for

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01:09:52.290 --> 01:09:53.040

One of the things that

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01:09:54.240 --> 01:10:06.780

That we can share it as a follow up to this webinar is a an engagement tool that we have developed and this being violated right now.

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01:10:07.200 --> 01:10:20.490

On engaging people in culturally meaningful conversations that is based on the cultural relation interview best part of the DSM five, and that is the first time that

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01:10:21.420 --> 01:10:34.260

really at the core of the medical system, there has been a great tool to have conversations about cultural identities and why is important because for most of us.

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01:10:35.430 --> 01:10:38.400

Are like dreams are very much connected so cultural beings.

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01:10:40.050 --> 01:10:58.410

I know for example that one on my life dreams is to have a child or build another child one day hasn't happened for a number of different reasons. And the fact that special living in New York City. I would like to be a much better place financially able to have a child here.

459

01:10:59.580 --> 01:10:59.910

But

460

01:11:01.230 --> 01:11:13.590

I know that for me and live stream of light gold is very much connected to Michael Jordan how family and how important family is where I grew up. And the people that I grew up.

461

01:11:15.000 --> 01:11:23.730

We also heard love and, for example, talk about important it was. It's been for her to be able to support someone in your family.

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01:11:25.290 --> 01:11:37.200

By her paper with financial right and like if you really think about it every person will talk about the need of financial wellness to them, whether it was full.

463

01:11:37.620 --> 01:11:50.430

Or autonomy or stability or security or citizenship. If you really pay attention to what that means to them. I can guarantee you that it's very much connected to who they are as spiritual beings.

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01:11:51.030 --> 01:11:59.670

Right, whether it is giving back, whether it is having a level of autonomy and maybe perhaps certain values and things that we grew up.

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01:12:00.270 --> 01:12:08.250

So we actually start not talking about money, but he started talking about what really matters was we manage a good partner.

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01:12:09.180 --> 01:12:18.660

So starting from this broader perspective of what our cultural dreams are dreams, aspirations, desires, really a school will be as a whole.

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01:12:19.230 --> 01:12:31.530

Right, and then talk about how money and how are fascists operation could help us get there and tell us kids who was dreams and those things are really matters worse.

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01:12:32.880 --> 01:12:38.010

On that one things that really want to focus on. And there's really an area where

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01:12:38.580 --> 01:12:49.470

Fear workers as a community health workers to really be very helpful. Brown is being very mindful in around this area that we call financial shame.

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01:12:50.040 --> 01:12:55.590

Like we mentioned earlier unashamed is one of the barriers that people bring up the most.

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01:12:55.920 --> 01:13:02.490

feeling so bad about our financial situation but it feels stuck feeling so bad about my financial situation that I feel like

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01:13:02.760 --> 01:13:11.430

It's not only that I have a problem, but I am a problem, which is really the definition of shame is not I made a mistake, but I am on stage right and

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01:13:12.150 --> 01:13:29.310

The reason is, is that big deals. Unfortunately, we know from the research that experience of shame feeling really bad about ourselves, right. It is a very common experience for the world about living in poverty and limited

474

01:13:30.570 --> 01:13:41.760

And one of the main reasons why that is so different model and our society right in our country, for instance, live experience in financial hardship. It's not just the thing

475

01:13:42.360 --> 01:13:55.800

He often means in our society that it's a personal failure that somehow we have failed us right and when that causes really is a few on our face. And that's what's important. Right. It's important that

476

01:13:57.150 --> 01:14:07.050

We support each other right and we be very careful when we have this conversation with someone we provide support to people blacks to support services.

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01:14:07.680 --> 01:14:20.010

Have conversations, right, or even learning together about financial resources that we do it in a way that he's very conscious of the shame that people can actually feel or the judgment or the blaming right

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01:14:21.750 --> 01:14:32.250

Because shame, just like every, every addiction can be isolated and instead of motivating people change actually can be paralyzing and provoking actions.

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01:14:33.750 --> 01:14:43.050

So we're not gonna have time to show you this. But we went to comments this morning is inspired on Britain and France work.

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01:14:44.640 --> 01:14:56.520

Where the main idea here is that people experience chain right of what we need the most is empathy. Great. And that is one area where your providers can be really unique that

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01:14:56.910 --> 01:15:05.130

Is we can provide each other with the empathy, you know, and so I have been for true I've been in financial struggles

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01:15:06.000 --> 01:15:14.280

Maybe there was a time when I could not, they might. It's true. Maybe there was a time when I even did something that was not really kosher financial right

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01:15:14.850 --> 01:15:23.310

But I understand it. Right. And I may not be able to make it all better for us. But I'm very glad you told me and maybe together we can support each other.

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01:15:24.600 --> 01:15:38.970

And what we can actually avoid leaving a shaming right we already have enough programs and policies out there, starting from Social Security. Some of the things, some of the things are supposed to benefit us right they really have this conclusive message that that

485

01:15:40.110 --> 01:15:48.960

You are the person to blame for that I am the person who play right that the reason why I struggle is because I'm not doing it right.

486

01:15:49.530 --> 01:16:06.720

And if I just did a range, then I wouldn't be fertile. Right. So we really need to be supportive of each other to make sure that we keep in mind. And remember, is that a world when our best at every given moment right and that if someone has gotten themselves into a hole right it

487

01:16:08.010 --> 01:16:17.280

Is no place for us to judge or for anyone who wants to judge and blamed for whatever start will there in the middle so that he can stand

488

01:16:18.870 --> 01:16:32.010

Right, our supporters to old school recover from the financial shaman and the reason for that is your word and the word friendly people and so on for this because of this thing is printed Ron says that we are so they're so

489

01:16:32.520 --> 01:16:37.680

Important, which is that Shane can only raise a certain level before will disengage.

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01:16:39.600 --> 01:16:46.350

Know anything that we want to talk about is, and will come to you for three more minutes and then open it up to

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01:16:47.400 --> 01:16:52.500

Discussion. Is it a whole building right hope is indispensable.

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01:16:55.410 --> 01:17:03.480

And Rita. Maybe you can comment on maybe just like a good time to comment on what people actually may have said around fulfillment.

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01:17:06.840 --> 01:17:15.660

Turn curling cheering right now. Again, there were a couple really good ones in the first round. So they love the idea of light breeze.

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01:17:16.260 --> 01:17:24.570

And in there are experiences of course also know that there's legal recourse. You know, when things happen. You know, people don't always know that

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01:17:25.410 --> 01:17:30.270

I love this one. This is one that I really love leaving an inheritance for the children's children.

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01:17:31.020 --> 01:17:40.200

So being able to be financially to have that dream or being able to leave an inheritance satellites. My children, but to my children's children just that seemed really powerful to me.

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01:17:40.920 --> 01:17:49.860

And then providing resources and things. One thing I wanted to point out that we've talked about was, oh yeah, they, they also said it was horrible than when they went to to apply for

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01:17:50.370 --> 01:18:01.500

Food stamps for SNAP when they had to be fingerprinted and get mugshots it just felt like criminalization of having a being a poverty, just really shaming shaving stuff.

499

01:18:02.310 --> 01:18:04.380

There were a number of comments like that.

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01:18:04.920 --> 01:18:13.650

You and I had talked a lot of times about the idea that especially peer specialist may not be in a financial position to say I'm financially fit and financially well

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01:18:13.980 --> 01:18:20.970

But that shouldn't prevent us. In fact, it actually may be a way to connect with other people who are in similar circumstances to say

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01:18:21.210 --> 01:18:35.940

You know, I'm not there, but I have a vision of where a low I have hope because I've seen other people do it or to work on this together. You know, we talked a little bit about that. So that whole idea of why hope is so indispensable and when one person catches it, it can be continued.

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01:18:37.230 --> 01:18:38.850

Exactly, exactly. And

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01:18:39.960 --> 01:18:48.150

Thanks for mentioning that Rita and I, we actually even argue that in many ways that is more peer support and the other way around. Right.

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01:18:48.840 --> 01:18:54.210

One of the things that some of us saves that peer support is never a relationship between the heels.

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01:18:54.630 --> 01:19:04.620

On the wind. Right. That is another relationship with someone who's already all the way there, and someone was really down here, but he's really a relationship between people and

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01:19:05.340 --> 01:19:14.580

That can be often much more inspiring to hear someone say, you know what I was struggling with it yesterday. If I open my envelope. I actually still have a lot of dead.

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01:19:15.060 --> 01:19:23.040

But I'm working on it and we support each other around, right. So really this area. If I am struggling financially and and you're struggling financially Rhea

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01:19:23.340 --> 01:19:33.210

Maybe this is an area where a reciprocal peer support that'd be really important. Right, very principle they so essential peer support, there is a precedent in each quality your support.

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01:19:33.750 --> 01:19:44.580

is even more important when we're all not there. Right. We all have to work on. We will be working on our financial so on that. The last thing I will mention is that

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01:19:46.050 --> 01:19:56.010

Is that when we talk about a whole it's really important and home film, and it's really important to talk about what we need. My whole and we went to share with you.

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01:19:56.970 --> 01:20:07.770

This framework which is comes from Snyder. He's a Bigfoot researcher and what he and others actually say, is that really hope requires three components.

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01:20:08.760 --> 01:20:19.350

First requires that I have an unclear or somewhat clear about what goals I have what my goals are, where are the scenes I want I don't like this.

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01:20:20.310 --> 01:20:38.610

Which is one of the three components of this really good nuggets. The second one is a sense of agency sends that I can do this right, that I am capable of pursuing his goals that matters and lunch. Okay, so again this goals are embedded in why am which really is a cultural be right.

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01:20:39.690 --> 01:20:46.200

And this is an agency, a lot of it. The thing that I am capable of achieving this thing that really matters. Make sense right

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01:20:46.770 --> 01:20:54.960

But then the third leg of the school, which is really essential, is that I can imagine, or I can see athletes.

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01:20:55.440 --> 01:21:03.120

To achieve those goals, the matter so much to me. And that allow me to exert or whatever to exercise this agency that I have

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01:21:03.840 --> 01:21:13.710

If I have goals. And I think that I can do this, but I don't see pathways. You know, I don't see road. So see ways that I can achieve those goals.

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01:21:14.220 --> 01:21:19.140

Then hope is probably going to be very limited. So what are we saying really fear is that

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01:21:19.740 --> 01:21:27.780

Hope the bombs and I have this goals for visions for me to look towards the future, but also that I have

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01:21:28.320 --> 01:21:35.430

A sense of agency. We're going to call him willpower right that I had the willpower. But we also need to think about the way packs.

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01:21:36.030 --> 01:21:45.570

The power of the ways that I can have the Cheetos bowl and there are two main tools. So we have us year providers and from miracle workers, I think.

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01:21:46.110 --> 01:21:57.750

To help each other. One of them is to help each other, build a sense of willpower agency right this is I can do it through the power that are stories that

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01:21:58.470 --> 01:22:07.080

You've actually heard from a number of schools today and talk about how they've done it and how they're in the process of it policy, it's making a difference in their lives.

525

01:22:07.440 --> 01:22:18.660

And build on those stories very close friends sharing those stories capturing them in video is really didn't take a lot for us actually people's data through their own computers.

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01:22:19.230 --> 01:22:27.720

We put them together and you can actually ask people if they're willing to share their stories share them with others share your own story. Share this story.

527

01:22:28.080 --> 01:22:43.020

encourage others to share their stories. Their stories with other people, your programs and the status report record them write them up right leg to show them to eat right because they have a power bill home from ways that no other

528

01:22:44.910 --> 01:22:57.360

Information happening here and the prefrontal cortex can actually ask. And then the second one, which is really important to where there's fortunately it's not something that we can cover in this webinar is by sharing

529

01:22:58.350 --> 01:23:12.690

Phil way power, meaning what ours is path which learn the ways that people can achieve their goals. What cycle cruelly reversal is this specific services and supports that exist in many ways are not utilizing

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01:23:14.670 --> 01:23:22.500

Many of their support them to access and there's many people out there that are needed, you know that exists and the research that we've done. We've asked people

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01:23:23.070 --> 01:23:38.730

That could be benefited from whether they knew about deteriorating heard about and what I can tell you is that at least have some pieces at 90% hadn't even heard from some of the some of the support the fact that there's free counseling pre

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01:23:40.260 --> 01:23:50.760

tax preparation, Assistant. Some of the tax credit. Some of the city and some of the services that support, like so many people save money to buy a home or start a business, right.

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01:23:51.240 --> 01:24:04.590

Is running the linking table program that helps people with disabilities to save money significantly \$15,000 a year or \$100,000 in a lifeline and not Mr.

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01:24:05.130 --> 01:24:13.920

Tire is yards, right, and many other work incentives or other. So one of the things that you're really in the business of pride that healthy want to help people.

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01:24:14.220 --> 01:24:26.760

Achieve financial wellness. There may perhaps too quick thing to really important things. He thinks that you can help with. One of them is by sharing the stories of recovery around financial wellness and the other one is by

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01:24:27.420 --> 01:24:41.040

helping people learn about an access some of these services and supports because those are the services and support that can help people imagine is that we split up you their goals and the billable so let me stop here.

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01:24:42.270 --> 01:24:55.500

And we have a little time length sorry that we have ran over so hopefully we can actually have a little time here or if not a little bit of what you can say in the chat. Sorry, guys.

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01:24:56.670 --> 01:24:57.750

What would you suggest from here.

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01:25:00.210 --> 01:25:10.260

I was going to say, we can take questions in the chat for the next few minutes, you can certainly email want to flip on to the last slide where we've got our contact information.

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01:25:10.650 --> 01:25:17.550

You can send information to us and we can answer questions that we can share with everybody who isn't registered for the webinar as well.

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01:25:17.940 --> 01:25:27.180

I did want to talk about the financial services supports because our partners, the officer mental health, consumer affairs group does trainings around

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01:25:27.660 --> 01:25:40.260

That if it's advisement. And a lot of the financial asset building capabilities. So they often will have on you can you can break them in to do those training. So that's another resource for you.

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01:25:42.300 --> 01:25:47.550

And actually there's a lot of resources available, but they they they do a great job with the training itself.

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01:25:50.460 --> 01:26:03.450

So any questions. If you want to put them in the chat or if you want to just go ahead and email to us after the fact, that's fine too. And we'll, we'll maybe people mentioned the number of topics. And although there were a couple of comments about

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01:26:05.790 --> 01:26:20.310

Asian people in conversations I try to write grants that are the last part of the talk, well before maybe thinking we're sending any questions also wanted to share with you this will be in the PowerPoint. There are a few resources that are free and available for

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01:26:21.420 --> 01:26:29.940

Your, your work or community health worker and winning part of his work. There are some tools you can actually use this one that was

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01:26:31.020 --> 01:26:44.160

Developed by a group allows and published by the neck and I average the year the city, most likely after a location services of years ago, the link is here, it will be the PowerPoint that will kill for everyone.

548

01:26:45.420 --> 01:26:57.660

This one is actually a guide that complements the guy that I just referred to you for this spend for providers with more specific tools for providers and how to promote financial wellness and this is a more recent

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01:26:59.880 --> 01:27:06.390

Tools. Also, one for for this event from the other one for facilitators on a very concrete curriculum.

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01:27:07.590 --> 01:27:12.150

Six sessions. This was in all of my biggest will break in a few other people

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01:27:14.280 --> 01:27:22.110

And published by the collaborative support groups of New Jersey and also the University of Illinois that you guys will

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01:27:23.310 --> 01:27:36.360

In they've also been made publicly available. These are some resources that you can also use to help people build the skills and going to run financial wellness.

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01:27:52.080 --> 01:27:54.690

No. No. Okay.

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01:27:56.130 --> 01:27:58.770

Here we go. So we're not going to do that right now.

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01:28:00.030 --> 01:28:04.560

There was a question as to whether or not the PowerPoint will be available by email.

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01:28:06.720 --> 01:28:07.230

Or just

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01:28:09.630 --> 01:28:10.500

send it out to

558

01:28:12.420 --> 01:28:27.900

Dinner with one person who asked about the TV program. Okay. Well, great. Well, I could say very briefly. And again, we don't, we're not able to like cover in detail here, but evil program is achieving a better life experience.

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01:28:29.130 --> 01:28:37.260

And what I'll just do very quickly, is I want to show you, you can actually go if you there is a website.

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01:28:39.000 --> 01:28:48.120

Here for once you get a better life experience, New York. So just Google it. Right. It's cold in white label program. Right.

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01:28:48.600 --> 01:28:54.060

And if you click here, it will take you to the website, it will tell you about the benefits and eligibility right

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01:28:54.420 --> 01:29:04.080

When I think that you will see here is that if the program for people with disabilities. Right. And I'll tell you a little bit more about what that means for them. Um,

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01:29:04.590 --> 01:29:20.550

Where someone can save tax exempt and without affecting Social Security. Our Father public benefits if he doesn't last for a year is going to be either for your earnings or even your social security in common, or forgets from other people.

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01:29:21.660 --> 01:29:22.110

And

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01:29:23.370 --> 01:29:30.390

Save on \$200,000 amount of picking your Social Security benefits. One of the limitations bring out is that

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01:29:31.290 --> 01:29:43.020

In order to be eligible. Someone must have had a disability or yield the document disability before the age of 26 which is fairly young media was developed the disability later on.

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01:29:44.760 --> 01:29:57.630

Their spring. Now a bill in Congress that is obligated for that HTTP recent 42 so that people who became disabled before the age of 42 between

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01:29:58.770 --> 01:30:04.170

Can also do it for it for right now eligibility one and six. But in either case with

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01:30:06.000 --> 01:30:16.890

The when this savings account can do is that you can allow basically still be having a special needs trust fund, right, that is a little more complicated.

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01:30:17.190 --> 01:30:31.140

You can help you put money aside, put it in a savings account that is protected from nice testing, meaning that it will not affect your benefits and will allow you to actually use it for probably about expensive something qualifies as you are actually very broad.

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01:30:32.970 --> 01:30:43.560

We will always want people to make decisions based on some on lies, but generally be a lot of things that can be justified as disability expenses.

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01:30:45.240 --> 01:30:50.340

expenses related to one disability and qualified included vacation house and

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01:30:51.690 --> 01:31:01.170

Employment for patient number. All the things that people need and then with healthy funds for things is that

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01:31:02.220 --> 01:31:05.340

A bomb if you're on Social Security income, for example.

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01:31:07.140 --> 01:31:13.380

When supplemental security income on opening said, you know, is that I'm late 80s, as the acid limit is 2000

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01:31:13.980 --> 01:31:29.040

This for someone who's eligible has enabled down brings up the ass and limits from 2000 200,000, you know, live turn you're more interested in learning more about encourage you to have a building of the anyway.

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01:31:30.330 --> 01:31:40.110

My NY April that work web page is that we don't we don't do, and my and why and why able

578

01:31:48.330 --> 01:31:58.620

Okay. Well, I think we're at the end of the webinar again on monster chance to put our contact information so that people can say that would be me. That would be great.

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01:31:59.190 --> 01:32:07.920

We encourage you if you have other questions to reach out to us. We're happy to answer their questions that we read, everybody else's benefit producers to

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01:32:08.370 --> 01:32:16.740

Will be sure to include them in a fallen world, which will be assaulted include some resources include some of the things that we have and what is a webinar itself.

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01:32:17.250 --> 01:32:29.010

And as I promised to work towards getting these video of themselves and not shape that we can drop them into the actual recording of the webinar, so they'll be a little bit more, you'll be able to hear the movie theater.

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01:32:30.360 --> 01:32:30.690

Very

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01:32:31.980 --> 01:32:32.790

Good girls will be

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01:32:33.810 --> 01:32:36.000

Yeah, or maybe sure draw

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01:32:38.640 --> 01:32:40.320

For Google Drive or our shared drive

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01:32:42.000 --> 01:32:54.240

Yeah. What I would, I'd like to do it either you or I can be downstairs to closed caption videos. First, so there you go see what people were saying, and then out of the closed captioning. We can pull out a transcript. Sounds great.

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01:32:57.120 --> 01:33:05.700

Well, thank you, everyone. Thank you, everyone. I really appreciate the opportunity to be with all of us. Thank you. Rita where Elvis Presley days and also in New York City.

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01:33:06.660 --> 01:33:18.240

Here in Community Health Workforce consortium annoying page for older support. Thank you for attending and we'll look forward to following up least in that has needs to contact us by email.

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01:33:20.520 --> 01:33:23.820

You need any of the resources that we mentioned or questions.

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01:33:25.230 --> 01:33:25.650

Next time,

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01:33:28.950 --> 01:33:29.460

Have a good day.

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01:33:53.010 --> 01:34:05.520

Welcome. Thank you very much for talking to us today about the toolkit that you developed over at the New York City peer and community health worker our show. So tell us a little bit about how this started

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01:34:06.630 --> 01:34:16.860

So Martin. Thank you for having me talk about this at the opportunity to share the tool kit. So this got started as a project from the consortium that you mentioned, which was

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01:34:18.090 --> 01:34:29.520

A That was sort of a centralized leadership body created at work for summit to really focus in on the elements of the behavioral health workforce and how we can see

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01:34:30.300 --> 01:34:39.450

What's going on at this point and what can we do better. So really first starting out by a lot of information gathering a lot of thinking about

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01:34:40.260 --> 01:34:47.520

What do we know already, and who are the different people who are involved, what's going on. What practices tend to be most common

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01:34:47.850 --> 01:34:58.680

What practices seem to be perceived differently among different people across the workforce and this was really something that was brought to our attention in relationship to be

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01:34:59.520 --> 01:35:07.530

Here in community health worker workforce in particular because there is a growing recognition of the value of this workforce and

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01:35:07.770 --> 01:35:15.420

The diversity of the types of positions has really grown as well. And so with that, there's also been a great variety

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01:35:15.900 --> 01:35:26.790

In terms of the types of roles that peers are feeling. And so what we wanted to be able to do was really pretty and understanding of that and really make sure that we preserve the integrity of the whole also creating

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01:35:27.270 --> 01:35:33.030

Opportunities, then after we did much of this information gathering and you'll see a little bit about that as we go on.

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01:35:34.110 --> 01:35:34.680

There.

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01:35:35.910 --> 01:35:36.300

Some

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01:35:37.380 --> 01:35:47.100

Some recognition of the need to really be start thinking about not just the peer themselves. But who was on the other side in terms of employers and what can we do to better support yours.

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01:35:48.300 --> 01:35:59.610

Excellent. Well, before you get started and even tell us a little bit about you yourself. Sure. So, um, I work in here as the coordinator of the consortium.

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01:36:00.030 --> 01:36:10.620

I also served as an earlier point as the visa today Regional Coordinator at do he needs for this portion which is out of the Office of Consumer Affairs and

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01:36:12.630 --> 01:36:15.240

someone with experience myself a

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01:36:16.260 --> 01:36:17.220

Social Worker.

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01:36:18.540 --> 01:36:28.950

A really am interested in blending those two together, but also really pursuing from the interests that are having a good

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01:36:29.460 --> 01:36:43.920

Practice and thinking about implementation and how we can really just go from Knowledge to Action and thinking about what can we do, so I felt like it's opportunity to really get involved with the workforce of peers was a perfect opportunity for me.

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01:36:45.390 --> 01:37:03.150

So this is just a little bit about the toolkit itself and for somebody mentioned, what is the consortium. I'm really focusing on integration and I think that's something that really also warrants a bit of a mention of what we mean when we say in creation, because that's been

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01:37:04.980 --> 01:37:10.350

A legitimate concern throughout the process of really thinking about integration on as a blending or for the

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01:37:11.250 --> 01:37:24.420

blurring of roles but more about coming together as sort of a complimentary team and thinking about how the unique strength appears and going to contribute to the workforce justice unique strengths other roles can as well.

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01:37:24.840 --> 01:37:36.750

And so to really think about how we can do that. We wanted to recognize that, like any role in any group there are strength and there are also some gaps to consider. And so we started to think about

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01:37:37.950 --> 01:37:43.260

What can we do to address these needs, given that they are something first. And so

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01:37:44.310 --> 01:37:54.060

You know, we recognize recognize the diversity of us individually and we're getting. We're getting better about that after but we really wanted to really bring that into the organizational element as well and

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01:37:54.630 --> 01:38:00.180

There's only so much that can be done in knowing what would be ideally best practice. But we wanted to be able to help organizations.

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01:38:00.480 --> 01:38:08.700

To really think about how they can all do this differently, but in a way that is effective. And what I mean by that is really supporting them decrease in offering here is

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01:38:09.300 --> 01:38:21.360

We're pleased that understands their role that allows them to be supported and supervised and recognized for the sense that they bring to the mall. And so that's really what this tool. It was designed with

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01:38:22.470 --> 01:38:30.870

The intention was to be able to address individual parts of approaches to organizational readiness from the organizational perspective.

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01:38:33.690 --> 01:38:37.530

Just an overview, as we mentioned some of the information gathering

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01:38:38.670 --> 01:38:40.560

That was a part of this.

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01:38:42.360 --> 01:38:56.940

Pill again began with a lot of different types of information gathering some surveys and literature reviews or background we spoke with many types of employers and employees and training programs reviewed contents of various roles and descriptions

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01:38:57.990 --> 01:39:03.000

And then really, from there, we wanted to think about what were some of the common elements that we're seeing.

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01:39:04.980 --> 01:39:15.030

So we found that for all of the key points that really went to the needs of the workforce, um, for that. Except that

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01:39:15.450 --> 01:39:20.970

Requires we're not interested in going forward with this idea. Some had already and we're just having some trouble.

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01:39:21.960 --> 01:39:34.860

In fact, there were many employers, I think out of the 227. As you can see, who responded to the organizational survey. There were many were very interested still in

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01:39:35.730 --> 01:39:45.630

expanding their peer workforce over the next three years. But some of the challenges has to do with money and not knowing. Well, in terms of what kind of budget.

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01:39:46.140 --> 01:39:53.700

Would be helpful. Knowing even need policies and procedures around reimbursements and Medicaid and

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01:39:54.600 --> 01:40:08.130

Understanding of the role itself was problematic. I'm really not understanding what the intention of the role is and how to contribute to the existing models that were in place. This is also very significant in terms of

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01:40:08.670 --> 01:40:17.940

successful integration, I'm thinking about the other staff and that understanding of the role which really isn't is an important element for

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01:40:18.660 --> 01:40:27.510

working as a team and respecting the other roles within the board. So the peers also had some dissatisfaction with from the training that was received and

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01:40:27.930 --> 01:40:42.000

Minimal opportunities for career advancement. So sometimes coming into the workforce and getting stuck because there weren't really opportunities to go on from there. Despite having great experience and continuing to grow in the skill sets.

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01:40:43.380 --> 01:40:46.770

And really not being recognized in terms of the wages that were given

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01:40:48.150 --> 01:40:51.090

There was some dissatisfaction with with

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01:40:52.200 --> 01:41:00.390

Some of the training specifically around management and supervision, which is an important part to really facilitate that that opportunity for growth and for career advancement.

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01:41:01.680 --> 01:41:12.030

So thinking about the self assessment, we actually began this process separating the two. I'm really having a separate self assessment and separate tool kit and then we realized

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01:41:12.690 --> 01:41:22.860

This is really difficult for many reasons, but because needs all these organizations are so varied and so diverse and different combinations of me. It's

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01:41:23.700 --> 01:41:36.600

Just in terms of even the types of practices going on. So we really wanted to be able to find a way to blend the two and think about how this toolkit could be important and relevant and meaningful for the people who

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01:41:37.050 --> 01:41:47.880

Are accessing it. So thinking about how a self assessment and really identifying the areas that can be improved on potential sort of informed the toolkit was really our next step.

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01:41:48.960 --> 01:41:55.350

And so we wanted to think about nine areas, in particular, we had settled on a recommended practice.

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01:41:55.800 --> 01:42:05.880

And after reviewing some of those thought about how they can fall into these categories. And that's essentially what we mean when we're talking about these nine domains practice on and these are areas that

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01:42:06.120 --> 01:42:14.070

Have been really thinking again, both in terms of the challenges that are present, but also in terms of what's been successful in supporting integration in the

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01:42:16.560 --> 01:42:24.720

So this is sort of just an overview of how it works. We will access it after we don't need to get that link. But, um, there is a link on the deal beach and each

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01:42:25.410 --> 01:42:28.500

Wednesday at this 22 and it

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01:42:29.370 --> 01:42:35.160

Allows you also to download the full version of the tool kit with or without the automated features that

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01:42:35.370 --> 01:42:48.510

Is something that has been provided. But if you prefer to have some of the PDF printed out and everything and has on self scoring guide as an option. But you can also go to this link and check automated assessment, which one of the questions we get

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01:42:49.590 --> 01:42:56.250

Frequently is it only for people in New York providers and organizations in New York City or can anybody access it.

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01:42:57.300 --> 01:43:05.880

That's a great question. So anybody can access it. Absolutely. And we also realized that most of it is even beyond the geographic sort of

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01:43:06.990 --> 01:43:15.600

Application. Most of these practices aren't necessarily limited to the needs of peers and community health workers.