Addressing the Economic Determinants of Suicide: Strategies to Reduce Financial Hardship and Build Financial Hope and Shame Resilience

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Columbia University Medical Center

Learning Objectives

1. Research on economic determinants of suicide: Humanizing the "social determinants"

2. Hypothesized mechanisms: the role of financial hope and financial shame

3. An intervention framework and community-based strategies to:
   • reduce ‘objective’ financial hardship and ‘subjective’ financial hardship
   • build financial hope and financial shame resilience

Suicide is in decline globally, not in the U.S.

Selected countries

Suicide* per 100,000 people

Russia
South Korea
Japan
India
China
United States

Global average

United States, by race

Hispanic
White
Asian
Black

31% Increase in U.S. Suicide Rate (2001-2017)
Age-Adjusted Suicide Rates in the United States (2001-2017)
Data Courtesy of CDC

Suicide Rates in the U.S.
2002-2004
2008-2010
2014-2016

Leading Causes of Death in the United States (2016)
Daily Deaths of 2016

<table>
<thead>
<tr>
<th>Rank</th>
<th>Department of Health</th>
<th>Cause of Death</th>
<th>18-24</th>
<th>25-34</th>
<th>35-44</th>
<th>45-64</th>
<th>65+</th>
<th>All Ages</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Motor Vehicle Traffic</td>
<td>Accidents</td>
<td>2.06</td>
<td>2.49</td>
<td>2.92</td>
<td>3.30</td>
<td>4.04</td>
<td>3.81</td>
</tr>
<tr>
<td>2</td>
<td>Intentional Injury</td>
<td>Suicide</td>
<td>1.89</td>
<td>2.17</td>
<td>2.07</td>
<td>1.87</td>
<td>1.39</td>
<td>1.58</td>
</tr>
<tr>
<td>3</td>
<td>Unintentional Injury</td>
<td>Unintentional Injury</td>
<td>2.47</td>
<td>2.46</td>
<td>2.47</td>
<td>2.48</td>
<td>2.50</td>
<td>2.47</td>
</tr>
<tr>
<td>4</td>
<td>Chol</td>
<td>Chol</td>
<td>1.24</td>
<td>1.24</td>
<td>1.24</td>
<td>1.24</td>
<td>1.24</td>
<td>1.24</td>
</tr>
<tr>
<td>5</td>
<td>Diabetes</td>
<td>Diabetes</td>
<td>0.97</td>
<td>1.06</td>
<td>1.15</td>
<td>1.25</td>
<td>1.49</td>
<td>1.28</td>
</tr>
<tr>
<td>6</td>
<td>COPD</td>
<td>COPD</td>
<td>0.82</td>
<td>0.96</td>
<td>1.07</td>
<td>1.15</td>
<td>1.34</td>
<td>1.09</td>
</tr>
<tr>
<td>7</td>
<td>Stroke</td>
<td>Stroke</td>
<td>0.75</td>
<td>0.88</td>
<td>0.95</td>
<td>1.04</td>
<td>1.21</td>
<td>1.00</td>
</tr>
<tr>
<td>8</td>
<td>Chronic Lung Disease</td>
<td>Chronic Lung Disease</td>
<td>0.67</td>
<td>0.78</td>
<td>0.87</td>
<td>0.96</td>
<td>1.06</td>
<td>0.89</td>
</tr>
</tbody>
</table>

**Essential human needs**

**Purpose**
- meaning, life dreams, a goal

**Connection**
- belonging
- Support
- love

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**In the absence of purpose & connection**

**There is, almost always, suffering**

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*Head of the Medical Student* (Picasso, 1907)
Suicide Research and Prevention Paradigm

• Medical paradigm has predominated in suicide research and prevention:
  
  Suicide = pathological outcome
  (to be understood in the context of the clinical signs and other traits of individuals)

• Suicide research centered on clinical and other individual-level risk factors, immediate causes of suicide, such as:
  • Depression
  • Hopelessness
  • prior suicidal ideation and attempts
  • prior psychiatric hospitalizations

Source: Franklin et al (2017)

Suicide prevention interventions in last 50 years

• Largely centered around clinical interventions seeking to address clinical and other individual-level factors (Zalsman et al 2016; Mann et al, 2005):
  • Suicide risk screening
  • Medication treatments
  • psychotherapies

• Community and ecological interventions:
  • public awareness
  • access to means of suicide
  • none aimed to addressed economic stressors

The “Non-Modifiable” Risk Factors Fallacy:
What can’t we change or what don’t we think we can change?

RISK FACTORS (yellow = modifiable)

Demographic: risk, violence, death, single, increases with age, etc
Psychiatric: toxic, chemical, cognitive, etc, or a more economic status, race, sex, age, etc
Psychology: physical, cognitive, etc, or a more economic status, race, sex, etc
Physical: pain, etc, or a more economic status, race, sex, etc
Psychological: neuroses, neuroses, etc, or a more economic status, race, sex, etc
Behavioral: neuroses, neuroses, etc, or a more economic status, race, sex, etc
Cognitive: neuroses, neuroses, etc, or a more economic status, race, sex, etc
Childhood Trauma: neuroses, neuroses, etc, or a more economic status, race, sex, etc
Genetics, & Family: neuroses, neuroses, etc, or a more economic status, race, sex, etc
Durkheim’s main thesis about suicide (1897)

Suicide = act of individuals

Suicide rate = social phenomenon

Le Suicide: Étude de Sociologie, first published 1897, Paris

Impact of chronic economic exclusion on psychosocial wellness

Psychological distress: depression, anxiety, suicide

Economic exclusion: poverty, dependency, financial stress

Social isolation

Hopelessness, low self-efficacy

Poor quality of life

Life dissatisfaction

Shame


The Economic Determinants of Suicide:
A brief look at the research
The Effect of Deprivation on Suicide Rates

Unemployment rate:
- Increases in unemployment are positively associated with increases in suicide rate [8].
- Countries with active labor market programs have less marked increases in suicide rates than those that do not [9], [10].
- Economic Recession of 2007-2009 is linked to increases in suicide deaths due to high unemployment rates [12].

Income inequality:
- Higher inequality (Gini coefficient) at the state level is associated with higher probability of dying by suicide (Kim et al., 2016, [13], [14], [15]).

Economic policies:
- Higher welfare expenditure is associated with lower suicide rates: Countries with sustained welfare spending during times of recession report less increases in suicide rates than countries with fiscal austerity policies (Haw et al, 2015).
- More generous economic and welfare policies were associated with suicide rates of the regions in Japan (Kuroki et al., 2012).
- In the United States, generous state unemployment benefit programs have been shown to offset the impact of unemployment rates on suicide (Cylus et al., 2014).
Economic policies:

- In the United States, higher minimum wages and higher Earned Income Tax Credit (EITC) benefits (Dow et al., 2019):
  - 10% increase in the minimum wage reduces non-drug suicides among adults with high school or less by 3.6%.
  - Increasing both the minimum wage and the EITC by 10% would likely prevent a combined total of around 1230 suicides each year.

### Economic determinants of suicide risk: Individual level factors

<table>
<thead>
<tr>
<th>Factor</th>
<th>Author</th>
<th>Indicator</th>
<th>SI</th>
<th>SA</th>
<th>SD</th>
<th>OR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>Bhise &amp; Bahare, 2016</td>
<td>Annual income (below RS 50k/800USD)</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Qin et al., (2003)</td>
<td>Lowest income level</td>
<td></td>
<td>X</td>
<td>3.3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Qin et al., (2000)</td>
<td>Lowest income level</td>
<td></td>
<td>X</td>
<td>2.3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Li et al., 2010</td>
<td>Males in Lowest income group</td>
<td></td>
<td>X</td>
<td>3.26</td>
<td></td>
</tr>
</tbody>
</table>

SI: Suicide ideation, SA: Suicide attempt, SD: death by suicide, OR: odds ratio

### Impact of financial factors on suicide risk: A review of the research

<table>
<thead>
<tr>
<th>Factor</th>
<th>Author</th>
<th>Indicator</th>
<th>SI</th>
<th>SA</th>
<th>SD</th>
<th>OR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment</td>
<td>Meltzer et al., 2010</td>
<td>Being unemployed</td>
<td></td>
<td>X</td>
<td>5.1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chain et al., 2009</td>
<td>Being unemployed</td>
<td></td>
<td>X</td>
<td>2.4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Miller et al., 2014</td>
<td>Being unemployed</td>
<td></td>
<td>X</td>
<td>1.6</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wong et al., 2008</td>
<td>Being unemployed</td>
<td></td>
<td>X</td>
<td>6.8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Gururaj et al., 2004</td>
<td>Being unemployed</td>
<td></td>
<td>X</td>
<td>6.4</td>
<td></td>
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<tr>
<td></td>
<td>Lundin et al., 2012</td>
<td>Being unemployed</td>
<td></td>
<td>X</td>
<td>1.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Kposowa, (2001)</td>
<td>Current unemployment</td>
<td></td>
<td>X</td>
<td>3.1</td>
<td></td>
</tr>
</tbody>
</table>

SI: Suicide ideation, SA: Suicide attempt, SD: death by suicide, OR: odds ratio
## Impact of financial factors on suicide risk: A review of the research

<table>
<thead>
<tr>
<th>Author/Year</th>
<th>Indicator</th>
<th>SI</th>
<th>SA</th>
<th>SD</th>
<th>OR</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Debt</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chen et al., 2006</td>
<td>Indebtedness</td>
<td>X</td>
<td>6.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wong et al., 2008</td>
<td>Indebtedness</td>
<td>X</td>
<td>9.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chan et al., 2009</td>
<td>Unmanageable debt</td>
<td>X</td>
<td>9.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hindikka et al., 1998</td>
<td>Having debt</td>
<td>X</td>
<td>2.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Białowolski et al., 2016</td>
<td>Has credit and over-indebted</td>
<td>X</td>
<td>2.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bhise &amp; Behere, 2016</td>
<td>Debt in last 3 years</td>
<td>X</td>
<td>4.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gurung et al., 2004</td>
<td>Bankruptcy</td>
<td>X</td>
<td>7.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Financial hardship

- Meltzer et al., 2010: Had a major financial crisis in last 6 months X 7.7
- Hiswåls et al., 2015: No cash margins X 3.0
- Taylor et al., 2007: Spending more than income X 3.2
- Kealy et al., 2018: Ability to manage finances scale Correlation with SBQ-R: \( R^2 \) = 0.29
- Fakenbaum et al., 2017: Financial threat Coeff=0.54
- Fakenbaum et al., 2017: Economic hardship X Coeff=0.24

## The Effect of Deprivation and Urban/Rural Setting on Suicide Rates

![Graph showing the effect of deprivation and urban/rural setting on suicide rates](image)

*Lemieux et al. (2019)* - *Contextual Factors Associated With County Suicide Rates in the United States, 1999 to 2016*
The Effect of Social Fragmentation and Social Capital on Suicide Rates

<table>
<thead>
<tr>
<th>Variables</th>
<th>IRR (95% CI)</th>
<th>P Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median age*</td>
<td>1.004 (1.002-1.006)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>% Non-Hispanic white*</td>
<td>1.005 (1.004-1.005)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>% Men*</td>
<td>1.004 (0.999-1.008)</td>
<td>.13</td>
</tr>
<tr>
<td>Social fragmentation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fourth vs first quartile</td>
<td>1.077 (1.058-1.103)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Third vs first quartile</td>
<td>1.056 (1.035-1.077)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Second vs first quartile</td>
<td>1.037 (1.020-1.055)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Social capital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fourth vs first quartile</td>
<td>0.917 (0.891-0.943)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Third vs first quartile</td>
<td>0.936 (0.914-0.958)</td>
<td>&lt;.001</td>
</tr>
<tr>
<td>Second vs first quartile</td>
<td>0.961 (0.943-0.979)</td>
<td>&lt;.001</td>
</tr>
</tbody>
</table>


Mechanisms for Intervention


Economic Determinants of Suicide: Hypothesized Mechanisms

Economic Hardship, Financial Threat, and Suicide Risk: The role of subjective experience

Financial Wellness: The Importance of Objective Indicators and Subjective (Personal) Experience

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38

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Are the following BARRIERS to improving your financial situation...

- Don't believe I can improve my financial situation
- Feel ashamed of my financial situation
- Not clear what my financial goals are
- Afraid I will lose my SSA benefits if I take steps
- I don't know enough about money or financial issues
- Don't know enough about financial services/supports
- Agree
- Strongly agree

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Oscar Jimenez-Solomon at oscar.solomon@nyspi.columbia.edu
A focus on financial shame ....


- The shame of living in poverty is associated with depression, anxiety, and suicidality.

- In our society (Edin et al, 2000):
  - Financial hardship = personal failure

- Shame = how financial exclusion affects psychological wellbeing (Starrin et al, 2009)

Shame as a barrier to financial empowerment

- Policies, programs, and providers can trigger shame (Wilton, 2004).

- Shame reduces agency
  - Shame = isolation, paralysis, inaction

- Financial shame: most endorsed barrier to financial wellness (Jimenez-Solomon et al, in prep)

Shame can only rise to a certain level before people disengage

Brene Brown, PhD
What is Financial Wellness?

The Five Domains of Financial Wellness

- Economic Citizenship: Exercising economic rights, responsibilities
- Financial Security: Savings, assets, retirement, ability to plan financial future
- Financial Control: Being own payee, making own financial decisions
- Financial Autonomy: Self-sufficiency from public benefits that limit choices
- Financial Stability: Income to meet needs, ability to repay debts


From Financial Literacy to Financial Wellness

- Financial Literacy: Knowledge and skills about money and financial services to make financial decisions
- Financial Capability: Financial knowledge and skills & opportunity (access to financial and asset-building supports) to actualize goals meaningful to us
- Financial Wellness: Objective and subjective wellbeing resulting from ability to exercise financial control, autonomy, stability, security, and economic citizenship


Strategies to Address Economic Determinants of Suicide

- "Strategies to Address Economic Determinants of Suicide"

11/4/2019
Strategies to Address Economic Determinants of Suicide

Screening: identify sub-groups with highest risk, high financial hardship and high suicide risk (short, financial hardship and suicide screening tools).

Touchpoint examples:
- Mental health system:
  - Emergency rooms
  - Crisis respite programs
  - Inpatient discharge
- Financial supports:
  - Loss of employment
  - Unemployment benefits application
  - Drastic decrease in earned income
  - Tax debt collection/default
  - Debt judgements/serious collections
  - House foreclosure, home eviction
  - Bankruptcy filing

Referral from community-based financial and asset-building supports: link individuals with high suicide risk to mental health services, including emergency rooms, crisis respite programs, and outpatient clinical services (mental health services directory).

Financial Hardship Screen:

<table>
<thead>
<tr>
<th>Considering your current financial situation...</th>
<th>Not at All</th>
<th>Somewhat</th>
<th>Very Much</th>
<th>Critical Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is hard for me to pay for the very basics like food, housing, medical care, and heating</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I pay my bills on time</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I have too much debt</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I feel ashamed of how hard my financial situation is</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Please indicate how you feel about your current financial situation by answering the following questions.

Strategies to Address Economic Determinants of Suicide (cont’d)
Psychosocial Strategies:

• Building financial hope and financial shame resilience

• Support individuals and families to activate social support in times of financial hardship

• Economic empowerment: Support individuals and families to:
  • make financial adjustments
  • build financial capabilities
  • develop a financial wellness action plan

• Monitoring and follow-up: assess financial hardship and suicide during and after discharge (e.g., phone, text, apps)

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Economic Empowerment Process

1. Financial wellness engagement: Engaging individuals in culturally meaningful conversations about life dreams & financial goals

2. Building financial hope: inspiring & reframing self-defeating, shame-based narratives

3. Financial wellness assessment & action planning

4. Financial skills coaching: personally relevant, hands-on skill building

5. Supporting individuals to navigate and utilize financial services & asset-building supports (e.g., work incentives, bank accounts, tax credits, matched & tax-free savings, free financial counseling)

6. Mutual emotional & social support to achieve financial goals (e.g., overcome shame, fear, paralysis, isolation)

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Building Financial Hope

What is Hope?
Snyder’s Hope Theory

- Not just an emotion or set of emotions.
- It also involves a **thinking process** about our ability to achieve a meaningful life goal:
  - Positive emotions flow from perceptions of successful goal pursuits.
  - Negative emotions are a product of unsuccessful goal pursuits.
- **A definition:** "belief that one can find pathways to desired goals and become motivated to use those pathways" (Snyder et al, 2002, pp. 257).
- **Connected to well-being:** People who encounter severe difficulties in pursuit of important goals report lessened well-being (Diener, 1984).

The Three Components of Hope

**Goals:** An individual’s targets, of sufficient value (that matter enough) to occupy conscious thought

**Agency:** the perceived capacity to use one’s pathways to reach desired goals

**Pathways:** one’s perceived capabilities at generating workable routes to desired goals

The Three Components of Hope in Action

**Goal:** To bring a new penguin to earth

**Agency:** ability to carry egg, walk back and forth to sea, etc.

**Pathways:** support and warmth from penguin community
The Three Components of Hope in Action

Goal:
Financial Wellness

Agency:
Empowerment: I can do this, I can access support to overcome barriers

Pathways:
Financial & Asset-building Supports

Economic Empowerment Interventions to Improve Hope

• Receiving Earned Income Tax Credit (EITC) refunds increases hopefulness for future financial goals, dreams and mobility (Sykes et al., 2016)

• Participation in economic empowerment intervention (i.e., matched-savings for education, financial management workshops, income generation training, peer mentorship) improves future orientation, reduced depression, reduced hopelessness, regardless of its impact on reported savings. [26],[27].

Engaging individuals in culturally meaningful conversations about life dreams and aspirations

What are your life dreams and aspirations?

What life goals do you have for which money is important?
Empathy: The Antidote to Financial Shame

Brene Brown: https://www.youtube.com/watch?v=1Evwgu369jw

Beware of Blaming and Shaming

https://www.youtube.com/watch?v=RZWf2_2L2v8

The Hope-Building Power of Our Financial Wellness Stories

A Outline for Sharing

✓ What it was like:
  • Living with financial worry, stress
  • Not having enough to make ends meet
  • Having too much debt
  • Depending on public benefits
  • Having someone else make financial decisions for me

✓ My turning point:
  • What started giving me hope that my financial situation could improve
  • What goals I started to work on

✓ My pathways to financial wellness:
  • What services, supports, and strategies have been most helpful to me

✓ My financial wellness and recovery:
  • How working on my financial wellness is impacting my life and recovery

The Hope-Building Power of Our Financial Wellness Stories

I remember one day I went to the store to do food shopping—"I had a basketful of groceries and I forgot to check my ATM—and it was so embarrassing—I didn't have enough money to pay for my groceries—and I ran from the store—getting employed [...] gave me sufficient income to begin to dream about independence, ...being able to rent an apartment, or to travel or do all the things that the chronically normal want to do. Those are things that bring us joy and happiness."—Laverne

Financial Stability

Financial Security

...For a long time I had even avoided looking at my credit report... [after working very hard on it] my credit report went up 300 points...--about 9 years ago I purchased a home and I was able to refinance my mortgage to help my younger brother go through college—Laverne
Financial Autonomy

The big thing [in improving my financial wellness] was overcoming my fears...my family told me to stay on social security, my MD told me that was the best I could do.

I can't say enough about how fearful it is. I know because I did it, for people to get off of social security disability, but, in the end, it is well worth it.

Elizabeth

Financial Control

One of the poignant times of my life was when I took over as the payee of my funds...I was able to make my own choices: I was able to do my own choices for food, I was able to do my own choices for recreation...

It gave me some confidence, and it certainly moved me in a different direction when it came to my financial stability and my mental health”.

Shane

Economic Citizenship

“It feels super good to be able to give back, rather than being the recipient always, which was amazing, and I’m so grateful for all the help that we got, but I’m super excited to be able to give all of that back to the community in tangible ways”.

Erin
Financial services & Asset-Building supports
The Pathways to Financial Hope

- Free Financial Counseling services
- Earned Income Tax Credit (EITC)
- Free tax preparation assistance: Volunteer Income Tax Preparation (VITA) sites
- Individual Development Accounts (IDAs): federally-funded matched savings programs for education, home ownership, small business
- ABLE (Achieving a Better Life Experience) Savings Accounts
- PASS Plans: protected savings program for SSI recipients
- Work incentives:
  - 1619 (a) Special SSI Payments for People who Work
  - Trial Work Period (for SSDI recipients)

Awareness about and interest in using financial services

<table>
<thead>
<tr>
<th>(n=215)</th>
<th>Have NOT heard about…</th>
<th>Interested in using financial service or support in next 12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial counseling</td>
<td>51%</td>
<td>75%</td>
</tr>
<tr>
<td>Free tax prep service</td>
<td>47%</td>
<td>82%</td>
</tr>
<tr>
<td>Earned Income Tax Credit</td>
<td>53%</td>
<td>78%</td>
</tr>
<tr>
<td>Individual Development Accounts</td>
<td>85%</td>
<td>85%</td>
</tr>
<tr>
<td>PASS plans</td>
<td>82%</td>
<td>76%</td>
</tr>
<tr>
<td>ABLE accounts</td>
<td>95%</td>
<td>85%</td>
</tr>
<tr>
<td>Medicaid Buy-In for Working People with Disabilities</td>
<td>79%</td>
<td>75%</td>
</tr>
</tbody>
</table>

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Financial Services and Supports:
The Pathways to Financial Hope

When you have a defaulted student loan ... on your credit report, it really is a source of a lot of shame, so you don’t apply to credit cards knowing that its going to come up negative...

[but one day a representative] called me and said “listen, I can do something for you: We can vacate the default judgement and we can consolidate all your student loans”... I said “wow”, you know. They did everything, they were up in Albany: They vacated my judgement fault and also consolidated ...my student loans...

Laverne

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Financial Services and Supports: The Pathways to Financial Hope

the most important thing that I did is taking advantage of retirement savings plans at any job I’ve ever had…It was really important to me that I save… the other thing was getting financial savings advice… important to me that someone explain what the benefits were… And that led me to financial security.

Laverne

Financial Services and Supports: The Pathways to Financial Hope

...I was able to get myself a secured credit card, which is basically a savings account attached to a card, and it would report to all three credit bureaus— that’s something I would highly recommend everyone do if they have credit trouble. Its to get a secured credit card with your local credit union and that would set you up for success as it has done for me.

Patrice

Economic Empowerment Resources: A Workbook for People in Recovery


Economic Empowerment Resources: A Provider Guide for Promoting Economic Self-Sufficiency


Building Financial Wellness Curriculum


Academy of Peer Services

www.academyofpeerservices.org

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Certificate for 4 hrs. of continuing education*

*Recognition of continuing education for peer courses varies by state.*
“It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better.

The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who strives valiantly; who errs, who comes short again and again....

who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly....”

T. Roosevelt

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