

# Assessing Families' Financial Needs

HFNY Lunch & Learn Session

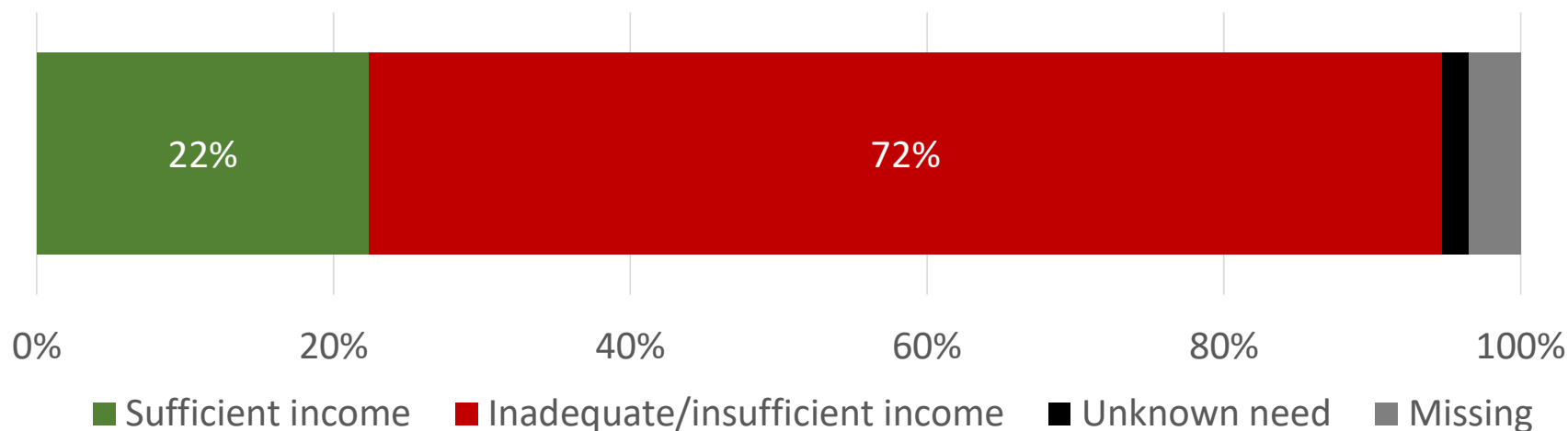
20 September 2022



CENTER FOR HUMAN SERVICES RESEARCH  
UNIVERSITY AT ALBANY State University of New York

## Today's discussion: Why Financial Information Matters

- About  $\frac{3}{4}$  of families have generally inadequate or insufficient income at assessment



- But we don't have many specifics about that need

## Today's discussion: Why Financial Information Matters

- Why YOU need this information
- Why WE need this information
- How we can help FAMILIES feel comfortable sharing this information

## YOU need to know, because:

- One of families' largest sources of stress!
- Relevant for determining potential benefits, resources
  - *As you know: NOT HFNY eligibility! But many other benefits are income-dependent*
- Helpful for working with families on self-sufficiency goals

## WE need to know, because:

- Helps us better understand needs of families: overall need, patterns of financial need or distress, within programs and across the system
- Required for federal reporting: proportion of families who fall below federal poverty line
- Will be required for HFAST reporting!

## Ok, it's important... how do we ask?

- So yes, worth getting specific about
- We know there are family AND staff hesitations in sharing, asking
- Some staff are especially skilled in gathering this information: Let's hear from them!

## Introducing: Our Special Guests!

- Arline Joy (Herkimer)
- Emma DePew (Wayne)
- Viviana Valencia (Morris Heights)
- Sarah Lanese (Otsego)

# Translations into MIS data

- Intake Form items:

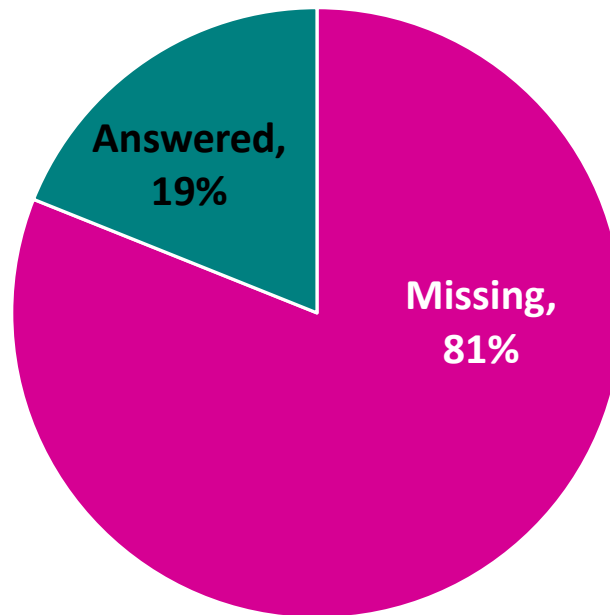
28. Number of people who live with Primary Caregiver 1 (Include Primary Caregiver 1)

29a. Average total monthly income of your household (including all earnings and other sources of cash support from family/friends etc.)?



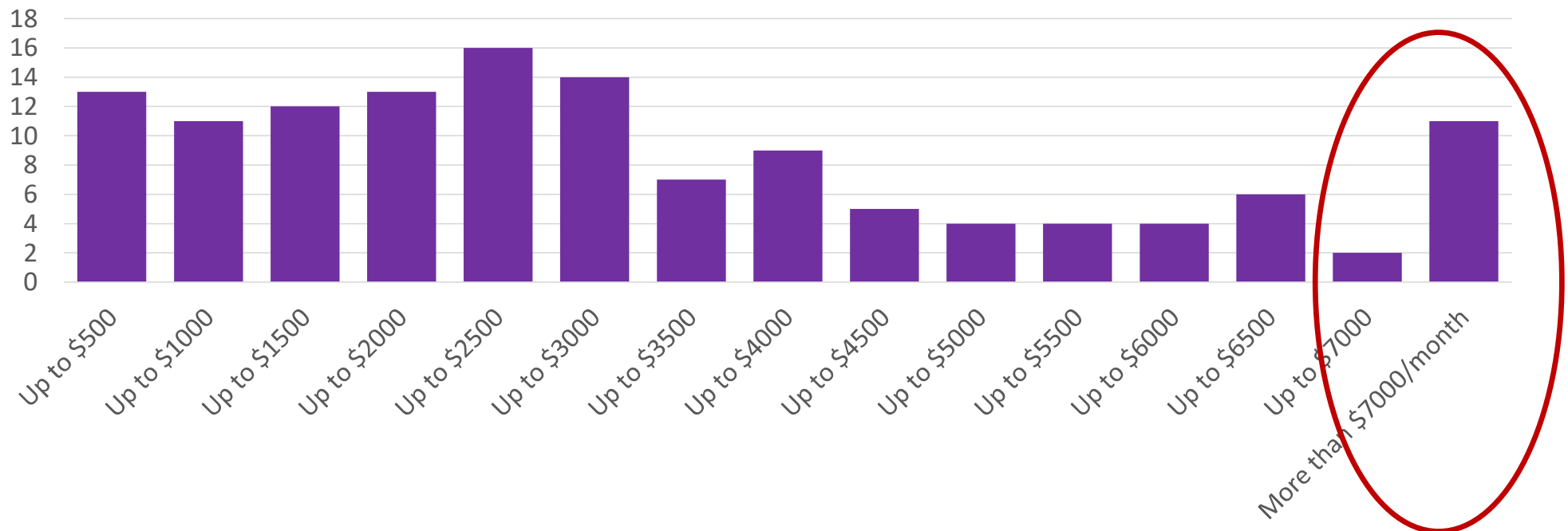
## Translations into MIS data

- Over 80% new cases in 2021 missing available monthly income information at intake



## Translations into MIS data

- And even when we do get it: potential some data quality questions?



## Strategies to Gather this Information

1. Use an intro script to “lower the threat level,” motivate sharing:
  - Normalize, address concerns, remove barriers/reasons to withhold

## Strategies to Gather this Information

2. Remember that approximate is better than nothing!!
  - Prompt with intervals of \$500/month? e.g.,
  - *Do you think you have between \$500 and \$1000 available each month?*
    - *Less? Ok, so \$0 to \$500?*
    - *More? Ok, so \$1000 to \$1500, or more?*
    - *etc.*

## Strategies to Gather this Information

3. “Convert” monthly income into whatever unit of time is relevant for your families: weekly, biweekly, or annual

- *\$800 every 2 weeks  $\approx$  \$1600/month  $\approx$  about \$20,000/year?*
- *\$10,000/year  $\approx$  \$800/month  $\approx$  about \$400/biweekly?*

## Strategies to Gather this Information

1. Use an intro script to “lower the threat level,” motivate sharing
2. Remember that approximate is better than nothing!
3. Use whatever unit of time is most appropriate for your families

# Breakout Groups: Script development

*Let's talk about the financial resources available to you. Most of our families have some current financial struggles or stressors. Learning more about your situation will help me figure out what resources and benefits you might be eligible for, and it helps us understand the situations of all the families we serve. No matter your answer, you will still be eligible for Healthy Families, and your information won't be shared with anyone outside HFNY.*

- *Do you have any current financial struggles or stressors?*
- *Do you have financial goals that you'd like to work towards, and that we could work on together?*
- *Do you think you have particular financial strengths?*
  - *Prompts, if needed: like knowing how to stretch a dollar; knowing about resources that aren't often readily known or advertised, such as special resources at church and community centers; and the sharing and supporting that often takes place within families and extended families?*

*Can you give me a sense of about how much money comes into your household each month?*

- *Prompt, if needed: Would you say it's about \$250 a week/\$500 every other week/\$1000 a month/\$12,000 a year? More or less than that? Somewhere between \$500 and \$1000/month? (etc)*

*How many people would you say live in your household right now?*

# Breakout Groups: Share Back

- Welcome Back!
- Share your scripts, discussions



## Wrapping Up



- Let us know if you have further thoughts:
  - [cnoble@albany.edu](mailto:cnoble@albany.edu)     [eberical@albany.edu](mailto:eberical@albany.edu)  
[aroszavolgyi@albany.edu](mailto:aroszavolgyi@albany.edu)