



FINANCES & HEALTH: THE ECONOMIC IMPACT OF SOCIAL DETERMINANTS OF HEALTH



Objectives

Attendees will be able to:

- Define Social Determinants of Health (SDOH)
- Understand the key areas around SDOH
- Understand the overlapping impact from SDOH as they relate to health and wealth

Social Determinants of Health (SDOH)

The conditions in the environments where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.

(US Department of Health & Human Services)

These circumstances are shaped by the distribution of money, power, and resources at global, national, and local levels.

(World Health Organization)

Five Domains of SDOH

- Economic Stability
- Education Access and Quality
- Health Care Access and Quality
- Neighborhood and Built Environment
- Social and Community Context

Plus...

- Digital Inclusion and Literacy

Economic Stability

- Impacts access to food, health care, housing
- 1 in 10 people in the US live in poverty
- Even steady employment doesn't equal economic stability
 - Employment may also expose to things harmful for health
- Federal minimum wage \$7.25/hour
 - Doesn't get you a two-bedroom rental in any state
 - <https://reports.nlihc.org/oor>
- Disabilities may limit employment opportunities
- Lack of childcare can limit employment options

Economic Stability

- Unemployment vs underemployment
 - US unemployment rate – 3.7% (Oct 2022)
 - Unemployment – folks that have lost their job due to layoffs, closures
 - Underemployment – part-time, temporary, intermittent, or low-wage work
 - Does not provide enough income for necessities and stable living

Education Access and Quality

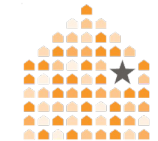
- Stress of poverty, trauma negatively effects child's development
- Those that are low-income, disabled, or have experienced social discrimination:
 - More likely to struggle with math, reading
 - Less likely to go to college
 - Less likely to get safe, high-paying jobs
 - More likely to have health problems
- Poorly performing schools, lack of funding for education
- School to prison pipeline
- Cost places college out of reach

Neighborhood and Built Environment

- Rate of violence
- Clean air and drinking water
 - Construction of factories in communities of color
 - Example: Cancer Alley in Louisiana; Jackson, MS water crisis; Flint, MI water with lead
- Exposures at work
 - Secondhand smoke
 - Chemicals
 - Loud noises
 - Pressure from employers for excessive hours
- Access to safe, affordable housing
- Access to public transportation

Health Care Access and Quality

- Access to health care providers
 - Health insurance
 - Location/transportation
 - Cost
 - Trauma
- 1 in 10 do not have health insurance
 - Less likely to have a primary care doctor
 - May not be able to afford medical care and/or medications



Health Care Access and Quality

- What impacts quality of care?
 - Number of patients being seen
 - Length of time provider spends with a patient
 - Knowledge on trauma and trauma-informed care
 - Racism, Sexism, Homophobia, Transphobia, Fatphobia

Social and Community Context

- Relationships with family, friends, co-workers, community members impacts health and well-being
 - Caregiver stress/fatigue/anxiety
 - Children who are bullied
 - Children with incarcerated parents
- Civic Participation
- Community Connection and Engagement
- Discrimination

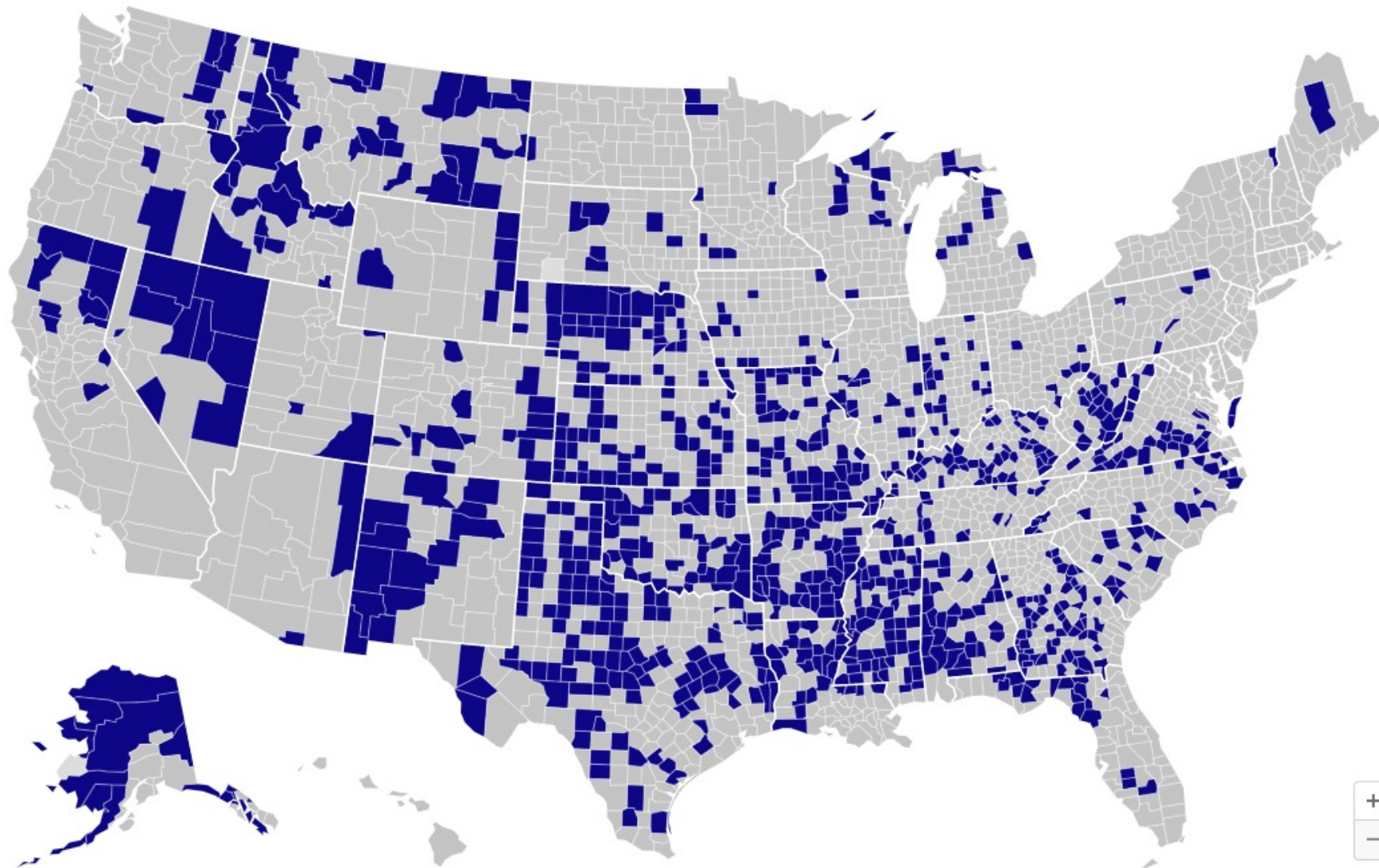
Digital Inclusion and Literacy

- Impacts the other SHOD
 - Online employment, housing, other service applications
 - Online banking
 - Online shopping
 - Access to education/training
 - Virtual health appointments, digital health portals and forms
 - Connection to family, friends, community
 - Improved health via wearable devices and health apps

Digital Inclusion and Literacy

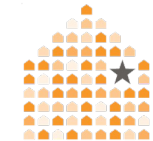
- In US, 15-24% lack broadband connection to the internet
 - Broadband = 25+ Mbps
 - 38% of households earning less than \$20k do not have a broadband subscription
 - Estimated that 9.7 Million students lack connectivity necessary to conduct school work from home (digitalbridgek12.org)
- Nearly 1 in 3 workers lack foundational digital skills (nationalskillscoalitions.org)
 - By 2016, 70% of jobs required at least medium-level digital skills (Brookings, Digitalization and the American Workforce)

Broadband Access



Percentage of people using the internet at 25Mbps or above per county.

■ < 15% ■ ≥ 15%



The Impact

- The impact of social determinants of health are intertwined with racism, sexism, homophobia, transphobia and other ism's
- We must consider the layered impact that folks may be experiencing
- Understand that lived-experience is individualized

Systemic Racism, Education, Housing, & Economic Justice

- [Redlining](#)
- 1980 study showed that banks were more willing to sign a loan to a low income white family vs. middle, upper income Black family.
- Leading to the housing crisis in 2009, studies showed that Black and Latinx borrowers were more likely to be targeted for sub-prime (higher-cost, higher-risk) loans than white borrowers (NIH.gov)

Systemic Racism, Education, Housing, & Economic Justice

- Wealth begets wealth
- 2019 for every \$100 of wealth owned by a white family, Black families have \$10. (Federal Reserve System)
- Jay-Z – *The Story of O.J.*

I bought some artwork for one million
Two years later, that ~~shit~~ worth two million
Few years later, that ~~shit~~ worth eight million
I can't wait to give this ~~shit~~ to my children

SDOH and Survivors

- May have little to no employment history
 - Employment history may be low wage
- May have no credit or damaged credit
- Affordable housing is scarce
- May rely/relied on partner for health insurance
- Trauma and violence impacts health
- Access to and understanding of technology may be limited

Economic Stability

- Abusive partners may control finances
 - Access to medical appointments, labs, treatment
 - May prevent access to preventative medications
 - Abusive partner may misuse disability checks
- Trauma impacts ability and performance at work
 - May jeopardize employment status.
- Going to appointments and the impact of unpaid time off
- Damaged credit limits housing options
 - Lack of housing then limits employment

Neighborhood & Built Environment

- Housing Instability
 - Forced to stay in abusive relationship due to rising rent/homeownership costs
 - For women, Intimate Partner Violence (IPV) is the leading cause of homelessness
 - 90% of homeless women experienced sexual or physical violence
 - 65% have experienced IPV
 - 7 million+ more affordable housing units needed
 - Fear being kicked out of home for disclosing medical issues, mental health challenges, or victimization
 - Forced to trade sex for a place to stay

Neighborhood & Built Environment

- Survivors living in shelter
 - Medication storage – fear of not having private/secure storage
 - Stigma attached to specific medical diagnosis – others not wanting to share communal spaces with someone for fear of “catching” HIV; ignorant belief of someone being “dirty”
- Transportation
 - Lack of personal or public transportation to access services
 - Personal transportation tracked by abusive partner
- Food deserts and paying more for food

Health Care Access & Quality

- Doctors may not be screening or asking questions about domestic violence due to bias
- Shared healthcare plan with abusive partners
 - Fear abusive partner sees medical bills that could reveal personal info
 - Abuser may remove partner from healthcare plan without their knowledge

Health Care Access & Quality

- Abusive partner may prohibit access to medical care
- Abusive partner may follow their partner to healthcare appointments
 - May try to control the appointments
 - May insist on being present in appointments
- Abusive partner may destroy or prohibit the use of medications
→ costing more money and health

Social & Community Context

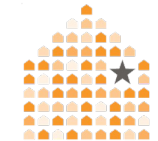
- Support Groups
 - Abusive partners may prohibit access to support groups
 - Virtual support groups from home may not be safe if abuser is home
 - Support groups may be scarce or difficult to access in rural areas
- Isolation from Family and Friends
- Victim blaming in the context of community connection

Digital Inclusion & Literacy

- Access to digital information and support
 - May not have a cell phone, computer, other device
 - Devices may be monitored by the abusive partner
 - Virtual appointments may not be safe
 - Devices may also be setup to track location of survivor
 - Survivors in rural locations may not be able to find support due to lack of internet access

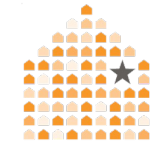
From Health to Wealth

- Child care vouchers/certificates/subsidies
 - Can't access without a job, can't get a job without child care
- Employment and access to health insurance
 - Even with insurance, is going to the doctor or getting prescriptions affordable?
 - Ex. \$40 copay to visit the doctor, plus \$40 for prescription, plus more for any specialized tests
- Can you get a job without an address? Can you get housing without a job?



From Health to Wealth

- Education is cost prohibitive in many locales
- Jobs in communities may impact overall health
 - Means more money out of pocket for health care costs
- Access
 - Employment when disabled
 - Employment opportunities without great transportation
 - Medical care when public transportation is terrible and no car
 - Housing with bad credit



Enhancing Advocacy to Address SDOH

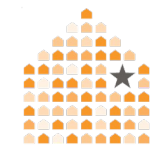
- Create Diverse Partnerships
 - Local banks, credit unions
 - Community Colleges, trade schools
 - Local employers, unions
- Be vocal in different spaces – civic advocacy that benefits survivors!
 - School board meetings
 - Community development meetings
 - Places of worship

Enhancing Advocacy to Address SDOH

- Policies and procedures
 - What do your policies/procedures convey? Are they trauma informed?
 - Asking about services beyond DV/SA?
 - Are you asking if there's anything else you can assist with to access services? (Ex. Transportation or childcare)
- Promotional materials
 - Who is represented in your materials?
 - Are materials easily available that address:
 - Sexual health, testing, healthy relationships, reproductive coercion
 - Are these materials available in languages other than English? Brail?

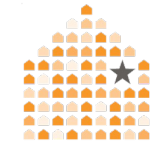
References

- Dept of Health & Human Services - <https://health.gov/healthypeople/objectives-and-data/social-determinants-health>
- World Health Organization - https://www.who.int/health-topics/social-determinants-of-health#tab=tab_1
- National Low Income Housing Coalition - <https://reports.nlihc.org/oor>
- The Social Structure of Mortgage Discrimination - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6084476/>
- Whites Have Huge Wealth Edge Over Blacks (but Don't Know It) - <https://www.nytimes.com/interactive/2017/09/18/upshot/black-white-wealth-gap-perceptions.html>
- Nearly 1 in 3 workers lack foundational digital skills - <https://nationalskillscoalition.org/blog/future-of-work/nearly-1-in-3-workers-lack-foundational-digital-skills-new-report-finds/>



References

- Digitalization and the American workforce - <https://www.brookings.edu/research/digitalization-and-the-american-workforce/>
- SC to Send Wi-Fi Enabled School Buses Around State for Online Learning - <https://www.edweek.org/education/s-c-to-send-wi-fi-enabled-school-buses-around-state-for-online-learning/2020/03>
- Interactive Map: America's Unconnected Students - <https://digitalbridgek12.org/toolkit/assess-need/connectivity-map/>
- This is a Map of America's Broadband Problem - <https://www.theverge.com/22418074/broadband-gap-america-map-county-microsoft-data>
- US Has 9th Most Expensive Broadband on the Planet - <https://www.techdirt.com/articles/20211129/07335748022/report-us-has-9th-most-expensive-broadband-planet.shtml>



Questions?

Ashley Slye

Deputy Director, Positively Safe & Domestic Violence Counts

ASlye@NNEDV.org

DVHIV@NNEDV.org