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Social IMPACT Research Center  
at Heartland Alliance

# [ THE SOCIAL AND ECONOMIC VALUE OF HUMAN SERVICES ]

SOCIAL **IMPACT** RESEARCH CENTER  
*...dynamic information on contemporary social issues*

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## Paper Information

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## Introduction: Human Services Address Social Issues

Human services are essential programs and supports that enhance the quality of life and well-being of people and communities; they are a vital lifeblood to communities, supporting some of the most disadvantaged and vulnerable people and families in Illinois while averting more costly approaches. Human services include programs and services such as child care, mental health and substance use treatment, and job training as well as those targeting specific populations such as immigrants, seniors, people with disabilities, or people experiencing homelessness.

In short, human services address both needs tied to our lifecycle and development as well as social problems and the hardship that individuals and families suffer as a result of them. Social problems in the form of poverty, inequality, homelessness, crime, educational failure, health inequities, and so on, carry a variety of social consequences to be sure, but also have staggering economic implications:

- **Child poverty** costs the U.S. economy a minimum of **\$500 billion per year**—the equivalent of nearly 4 percent GDP—when considering lost earnings potential, crime, and health care costs.<sup>1</sup>
- The costs of **low educational attainment** come primarily from lost productivity and earnings potential. Someone with less than a high school diploma has **median annual earnings 2.6 times lower than someone with a bachelor's degree** (\$18,432 compared to \$47,510), which translates into billions of dollars in lost purchasing power and taxable income.<sup>2</sup>
- The cost of **retaining students** who do not meet standards for moving on to the next grade costs an estimated **\$18 billion** annually.<sup>3</sup>
- **Uncompensated (charity) care** for those without health insurance coverage totaled **\$35 billion** in 2004, which is largely shouldered by taxpayers.<sup>4</sup>
- The potential economic value to be gained in **better health outcomes** if all Americans had health coverage is estimated to be between **\$65 and \$130 billion** each year.<sup>5</sup>
- The **annual net burden of crime**—including costs of incarceration and the legal system, lost wages, costs to victims, crime prevention organizations, lost opportunity costs, fear of being victimized, and cost of private deterrence—is estimated at **over \$1 trillion**.<sup>6</sup>
- The monetary value of **saving a single high-risk youth** from turning to criminal activity is **\$1.7 to \$2.3 million**.<sup>7</sup>

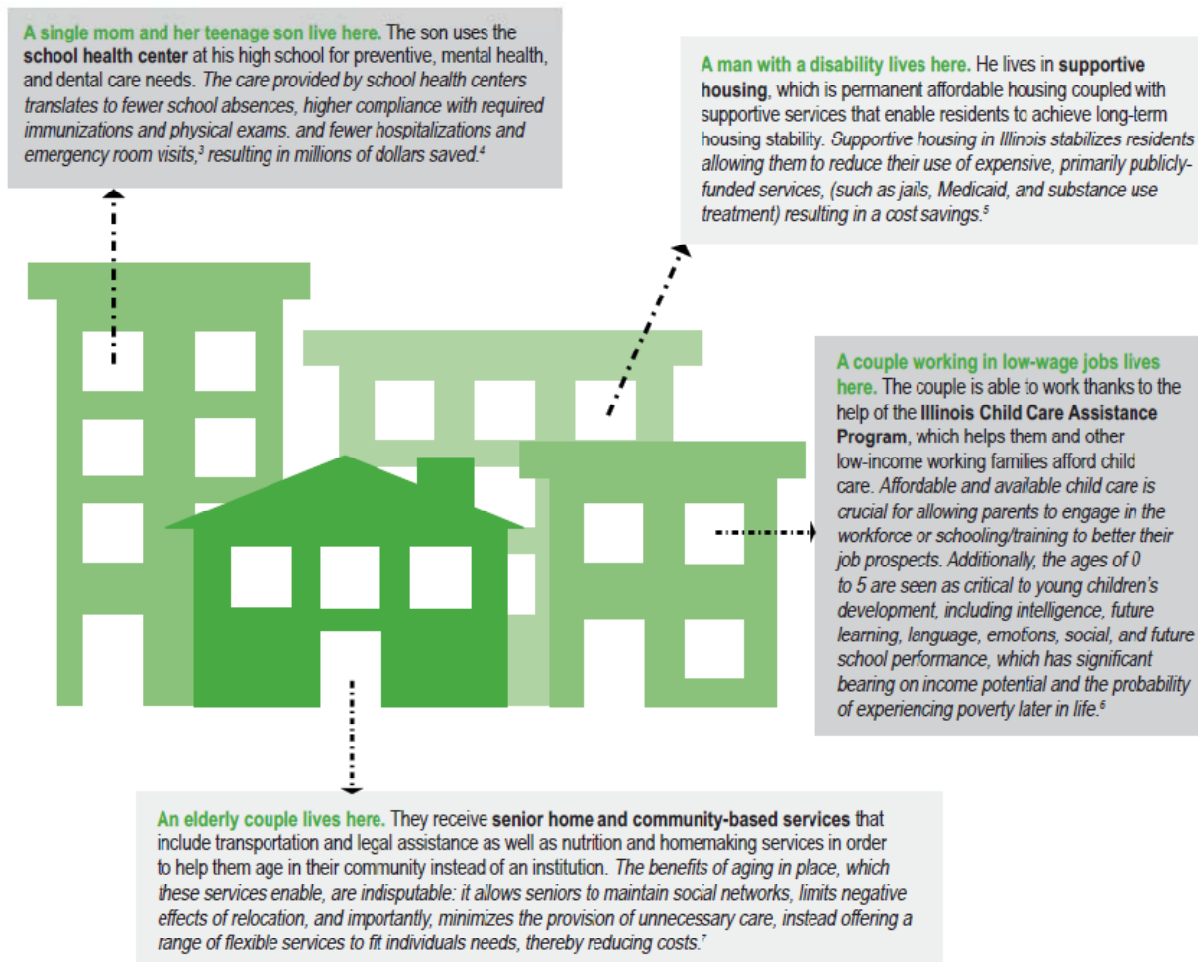
Most human services are provided by public, quasi-public, and/or private agencies at the community level. This paper examines publicly-funded services and highlights a body of evidence that speaks to both the social and economic value for society when investments are made into human services. The story that emerges points to the advantages of investments in human services in three distinct ways:

1. Human services provide a lifeline for many of the state's most disadvantaged residents—seniors, people with disabilities, people who are poor, those experiencing homelessness, children—thereby honoring concepts of human rights, equality, and the inherent dignity and worth of each and every individual.
2. There are a variety of documented positive impacts of a variety of human services programs including enhanced quality of life and stronger and more economically competitive individuals, families, and communities.
3. Such programs are wise investments, staving off the much larger immediate and/or future costs that would be incurred if the social problems they address were left unchecked.

Each of these types of effectiveness is valid in its own right, and a program that achieves even one of them serves a tremendous societal function.

## Graphic: Human Services are Vital to Our Communities<sup>8</sup>

Human services are woven throughout the fabric of community life across the state and are a critical infrastructure of economic well-being for Illinois. They are programs and services we encounter often, but might not even recognize as human services: food pantries, early childhood learning, violence prevention, disability services, workforce development, services for seniors, and much more.



# Human Services: Effective—And Cost-Effective—Solutions

A myriad of solutions to addressing social problems, reducing hardship, and improving well-being have been tested and proven effective. What follows are examples of specific strategies and programs—all of which fall under the human services umbrella—that have proven to fight poverty and related issues. This compilation is by no means comprehensive, but is intended to provide a sample of research on the topic.

## Homelessness and Housing Interventions

The *Homeless Prevention Program* provides rental assistance, utility assistance, and supportive services directly related to the prevention of homelessness to eligible individuals and families who are in danger of eviction, foreclosure, or homelessness or those are currently homeless.<sup>9</sup> The program is designed to stabilize individuals and families in their existing homes, shorten the amount of time that individuals and families stay in shelters, and assist individuals and families with securing affordable housing.

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**The return on investment for homeless prevention is as high as a \$4 return on every \$1 of public investment.**

Homelessness prevention is necessary to avoid the tremendous negative life-disrupting impacts that the lack or loss of a home would have on individuals and families. Homeless shelter stays are not only costly for communities and the public, but take a toll on individuals experiencing homelessness. Housing-based and homeless prevention expenditures are much more cost-effective than the expenses incurred on taxpayers when people become homeless.<sup>10</sup>

- Unstable housing and homelessness can be detrimental to children's health and well-being, impacting their academic achievement, which has long-term impacts on their future and development.<sup>11</sup>
- Homeless prevention programs lead to reduced dependence on government income supports and doubled the number of people in paid employment.<sup>12</sup>
- The return on investment for homeless prevention is as high as a \$4 return on every \$1 of public investment.<sup>13</sup>
- The average benefits paid by homeless prevention programs have been shown to be only one sixth of the cost of shelter.<sup>14</sup>
- When people experiencing homelessness become sick they spend an average of four days longer per hospital visit than comparable non-homeless people. This extra cost, approximately \$2,414 per hospitalization, is attributable to homelessness.<sup>15</sup>

*Supportive housing* is a solution to homelessness that combines affordable housing with supportive services that enables residents to achieve long-term housing stability. Supportive housing is designed to serve people with long histories of homelessness who face persistent obstacles to maintaining housing, such as a serious mental illness, a substance use disorder, or a chronic medical problem. A study of supportive housing in Illinois found that:<sup>16</sup>

- Supportive housing residents experienced an overall 39 percent cost reduction in the use of public services, such as inpatient mental health care, nursing homes, and criminal justice, over a two-year period after moving into supportive housing.
- The decreased need for public services yielded a total overall cost savings of more than \$850,000 – an average savings per resident of \$2,400 per year.

- The number of people using state mental health hospitals dropped 90 percent from pre- to post-supportive housing. The number of overnight stays in mental health hospitals went down by almost 100 percent. The sample of 177 residents used more than \$400,000 worth of state mental health hospital services before entry into supportive housing; this declined to \$873 after they entered supportive housing.
- Overnight stays in state prison dropped to zero during the post-housing time period with a 100 percent cost savings of over \$215,000. County jails saw an 86 percent decrease in overnight stays post-supportive housing.
- Medicaid services saw a major shift from a high-reliance on expensive inpatient/acute services before supportive housing to less expensive outpatient/preventative services after.
- Nursing home stays decreased by 97 percent, saving over \$230,000.

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### Community-Based Mental Health & Substance Use Treatment and Prevention

The way mental health services are provided has transformed in the last 30 years from a focus on treatment in institutional settings to a community-based service approach where agencies offer core mental health services such as counseling, individual and group therapy, medication, and medication monitoring.<sup>17</sup> They also offer support in getting and holding a job, finding a place to live, staying in school, improving social relationships, and gaining access to benefit programs.

Substance use treatment is comprised of a range of services that provide evaluation, diagnosis, treatment, and rehabilitation for people who abuse alcohol or other drugs.

Often mental health problems and substance use issues coexist, so best practices encourage that programs be designed to address both. Both treatment and prevention services focused on substance use and mental health show promise for generating solid returns on investments:

- Evidence-based substance use and mental health treatment can generate an estimated cost savings \$3.77 for every dollar invested.<sup>18</sup>
- School-based substance use prevention programs for children and teens are particularly effective; it is estimated that if effective school-based prevention programs were implemented nationwide, the programs could save \$18 for every \$1 invested.<sup>19</sup>
- Investing in mental health and substance use treatment has been shown to save money down the road through giving people in recovery the tools needed to work, thus stimulating local economies, as well as cutting criminal and court costs. It is estimated that California gained \$7 to \$9 for every dollar invested in addiction treatment<sup>20</sup> and that substance abuse treatment in Washington on average paid for itself within one year after treatment.<sup>21</sup>

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- One study found that an addiction treatment group was less likely than a control group to have emergency room visits. Inpatient, emergency room, and total medical costs declined by 35 percent, 39 percent, and 26 percent, respectively.<sup>22</sup>
- A study on a Community Engagement Program for dually diagnosed homeless adults found large savings for individual clients, around 35.7 percent in annual cost savings for the first year of the program, which researchers and practitioners have found to be the most expensive period of time of treatment.<sup>23</sup>

## Income Support Programs

Programs such as Temporary Assistance to Needy Families, Supplemental Nutrition Assistance Program (Food Stamps), and the Earned Income Tax Credit have been proven to play a vital role in reducing poverty, particularly for families with working members who struggle to escape poverty due to low wages. Income supports, also called safety net programs, are designed to help bridge the gap between wages and the cost of meeting basic needs.

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**The USDA estimates that every dollar spent on SNAP generates a \$1.84 increase in GDP.**

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- Research shows that low-income individuals generally must use all of their limited resources to meet daily needs such as shelter, food, and transportation. Therefore, every dollar in food stamps that a low-income family receives generally enables the family to spend an additional dollar on food or other items. The USDA estimates that for every dollar spent on food stamp benefits, the Gross Domestic Product increased by \$1.84.<sup>24</sup>
- Despite a deep recession, very high unemployment, and widespread hardship, a combination of existing safety net programs and temporary expansions in them enacted in 2009 protected millions of people from poverty that year.<sup>25</sup>
- The New Hope Project was a comprehensive initiative designed to deliver income supports that provided participants (who were required to be employed at least 30 hours per week) with earnings supplements to raise their total income above the poverty threshold as well as income supports consisting of extensive childcare assistance and health care subsidies. The outcomes of providing a menu of income supports were extremely favorable and lasting:
  - Children performed better on academic achievement, especially in reading, and this performance was sustained even two years after the program as over.<sup>26</sup>
  - Older children (ages 6 to 10) displayed more positive social behavior as well as achievement demonstrating that increased parent income can have a positive impact leading into adolescence and not only early childhood.
  - The program also had an impact on participants' long-term employment and poverty. Five years after the program began (two years after its completion), participants were less likely to be in poverty and had more stable jobs paying higher wages than the control group.<sup>27 28</sup>
- Many sociologists and economists acknowledge that the amelioration of poverty through public benefits has resulted in less crime in low-income communities.<sup>29</sup>

## Job Training

Vocational training that provides skills relevant to higher-paying jobs is valuable to help move people out of poverty. Core elements of successful job training programs include being driven by market needs and employer demand, being sector-focused, being linked closely to employers who are more likely to hire training graduates, and including



soft skills, transferable job skills, and hard skills training. Training programs have proven impacts in a number of areas:

- Training programs serving low-income adults have documented annual earnings impacts of anywhere from 10 to 156 percent beyond what similar job seekers had been able to gain without training or with job search services only.<sup>30 31 32 33</sup>
- Several studies have shown that low-income participants in skills training stand a better chance of getting jobs with benefits (e.g., employer-provided healthcare, retirement plans, and paid leave) than do non-participants, or than they themselves were able to access prior to training.<sup>34 35 36</sup>
- According to several studies, training graduates worked more regularly than they had prior to receiving training, or more consistently than individuals who did not receive training.<sup>37 38 39</sup>
- A 2008 meta-analysis of 27 evaluations of different welfare-to-work programs found that, in the aggregate, the net benefits of the programs exceeded the costs for both individual recipients and society as a whole. The societal net benefits stem from greater participation in the workforce and the nation's economy.<sup>40</sup>
- Private sector job training programs have initial returns on investment ranging from 10 to 20 percent.<sup>41</sup>

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### Subsidized and Transitional Jobs

*Subsidized jobs programs* are designed to help both businesses and workers by subsidizing—either in part or in full—workers' wages. Subsidized jobs programs targeted at low-income job seekers are a quick and effective way to infuse money into an ailing economy. Because the target population for these programs is often living from paycheck to paycheck, they are likely to spend new earnings immediately to purchase groceries, pay rent and utility bills, or purchase other items to meet basic needs. This generates additional sales tax revenue and heightens demand for goods and services, enabling local businesses that might otherwise have failed or contracted under recessionary conditions to stay in business or increase purchasing and hiring. In other words, direct investment in subsidizing wages for low-income workers creates a ripple effect, generating additional activity in the broader economy.

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**57 percent of businesses reported that the financial health of their business was better following participation in the subsidized jobs program, Put Illinois To Work.**  
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In 2010, Illinois was home to the nation's largest Recovery Act funded subsidized jobs program, Put Illinois to Work (PITW).<sup>42</sup> PITW placed over 27,000 low-income, unemployed and underemployed Illinoisans in jobs with 4,280 employers across the state. While the economic ripple effect of the program is not yet clear, even just examining the first tier of its reach—the wages paid to workers—and a bit of a second tier—income and other payroll taxes generated—point to the program's power in generating economic activity:<sup>43</sup>

- PITW infused over \$213 million into Illinois communities in the form of wages to workers.
- Nearly \$27 million was generated in federal income, Medicare, and Social Security taxes on wages earned by workers.
- Over \$5.5 million was generated in state income tax.

Businesses and workers alike reported that PITW had both immediate and forward-looking positive effects:<sup>44</sup>

- 57 percent of businesses reported that the financial health of their business was better or somewhat better following participation in PITW, and 47 percent attributed at least half of that improvement directly to participation in PITW.
- 63 percent of businesses saw the quality of their work improve as a result of having PITW workers.
- 68 percent of businesses were able to serve more customers as a result of having PITW workers.
- 87 percent of workers expressed that the program was important in helping them make ends meet.
- 78 percent of workers learned new skills through the program.
- 75 percent of workers were saved from likely unemployment.
- 72 percent of workers met new professional contacts who could be resources in future job searches.

*Transitional jobs (TJ) programs* provide temporary wage-paying jobs, support services, and job placement help to individuals who have difficulty getting and holding jobs in the regular labor market. TJ programs give participants the opportunity to gain valuable work experience, develop a work history, and earn a reference from an employer, which can significantly increase the likelihood of getting hired later on in an unsubsidized job for individuals who may have a criminal record, little or no work experience, and/or no work history. Many transitional jobs programs also include a skill development component in conjunction with the job placement. Participants may engage in work for a certain number of hours per week, and participate in education and training related to the target job on top of that.<sup>45</sup>

- Studies have shown that TJ programs create useful work opportunities for very disadvantaged people, reduce recidivism and arrests among former prisoners, and reduce welfare receipt among TANF recipients.<sup>46</sup>
- One research study looked at six transitional jobs programs across five states and found that participants in TJ programs receive more intensive support, supervision, and help toward facing employment barriers than they would in other programs designed to serve TANF recipients.<sup>47</sup>
- Qualitative studies have shown that key elements of TJ programs, including earning a paycheck, working with an involved supervisor, and having a clear work plan, help program participants not only gain skills that are transferable to future employment, but feel positively about their participation and motivated to work in general.<sup>48</sup>

### Adult Education for Work

Difficulty with reading and mathematics can be a significant barrier to finding work, and many low-skilled adults find that they have trouble meeting basic skills requirements of higher education and training programs that can improve their employment and financial outcomes. Research suggests that teaching basic skills using relatable material that is relatively easy to digest helps these disadvantaged adults acquire basic math, reading, writing, and English skills by putting learning into a context that speaks directly to their employment and training experience and goals.<sup>49 50 51</sup>

An innovative approach to increasing the rate at which adult basic skills students successfully complete their postsecondary education and training is referred to as contextualized instruction.

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**The returns to formal education are great—ranging from 4 to 13 percent in additional earnings for each year of schooling.**

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- The Integrated Basic Education and Skills Training (I-BEST) program has basic skills instructors collaborate with college-level faculty of career/technical classes to design and teach occupational vocational courses for adults. Students in I-BEST were more likely than other adult students to:<sup>52</sup>
  - Go on to take credit-bearing classes
  - Earn credits toward a college credential
  - Obtain occupational certificates
  - Increase scores on basic skills tests
- Research has demonstrated a direct correlation between higher literacy levels and higher income and number of overall weeks worked, diminishing the likelihood that an adult and his or her family will experience economic hardship.<sup>53</sup>
- The returns to formal education are great—ranging from 4 to 13 percent in additional earnings for each year of schooling.<sup>54</sup>

### Violence Prevention

Violence prevention services are necessary in developing strategies to end a very serious and complicated social problem. *Domestic violence* has devastating long-term effects on children, families, and communities. There is an obvious human and social value in preventing this type of suffering, but there is also a large economic incentive to prevent domestic violence. Domestic violence affects a society as a whole by generating a financial burden on the health care system, the homeless service system, places of work and the criminal justice system.

- Actual monetary costs of domestic and interpersonal violence include the costs of necessary medical care, mental health treatment, and legal costs; secondary costs include survivors' lowered productivity due to physical, mental, and emotional injury, which can result in difficulty holding employment.<sup>55</sup>
- The Centers for Disease Control estimates that the cost of domestic violence in 2003 was over \$5.8 billion, which includes the costs of medical care, mental health services, and lost productivity.<sup>56</sup>
- Domestic violence is a common cause of family homelessness, which also is a costly social problem.<sup>57</sup>

Aside from the devastating physical, mental and emotional harm caused by *sexual assault*, this type of violence also incurs a large economic cost on communities. It is challenging to accurately calculate the monetary cost of violence because estimates would need to include the private funds spent on crisis services, medical treatment, and the criminal justice responses, work days lost because of injury and illness, and loss of money for businesses through employee absences and sexual harassment suits. While individual victims often bear the cost of most of these services, the public also pays through provision of services to victims as well as for incarceration and offender treatment services for offenders.

- According to the Bureau of Justice Statistics National Crime Victimization Survey, the cost of sexual assault to victims was \$26 million in 2005.<sup>58</sup>
- Sexual victimization often leads to reduced income and the inability of victims to work and greatly increases health care costs.<sup>59</sup>

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## After School Programs

After school programs offer a safe place for children while at the same time providing academic support and opportunities for social recreation. Studies have shown that after school programs that are relevant to youth's interests and experience, easily accessible, low-cost, empowering, and overall enjoyable have the greatest success at attracting disadvantaged youth.

- Youth who regularly participate in high-quality after school programs for at least a year have demonstrated considerable positive outcomes including improved school attendance, boosted self confidence, higher levels of civic engagement, gains in overall academic achievement, and decreased delinquency.<sup>60 61 62 63</sup>
- It is estimated that each dollar invested in after-school programs for at-risk youth in California brings a return between \$8.92 and \$12.90. The savings are estimated to stem from a reduction in crime costs as well as increased lifetime earnings for participating youth.<sup>64</sup>
- Even when considering only public benefits savings (and not counting the personal benefits to youth participants), in New York investments in after school programs for at-risk youth yield a cost savings of \$3.19 for every dollar invested.<sup>65</sup>

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## Senior Services

As people age, their health often begins to deteriorate. Nearly 40 percent of all seniors have some form of disability, a much higher rate than in younger age groups.<sup>66</sup> These disabilities vary in type and severity and may include arthritis, slight loss of hearing, dementia, and loss of mobility, among others. Many seniors are able to function quite well on their own, while others need minimal assistance, such as light housekeeping, meal preparation, or help with yard work, to remain independent. Others need more intense services such as assistance bathing, dressing, eating, or frequent medical oversight. Without support in these areas, many aging individuals can prematurely end up in institutional care. Institutional care is costly and often isolates seniors from their communities and challenges notions of independence, pride, and dignity.

Home and community-based care for seniors results in significant cost savings versus institutional nursing home care.

- Illinois' Community Care Program (CCP) provides community-based services to Illinois adults age 60 and over, including adult day care, homemaking services, case management, and emergency home response, services intended to help seniors age in place for as long as is appropriate and safe. A recent study of CCP found that it is a smart use of resources; providing CCP services costs less than 20 percent of the average cost of nursing home care.<sup>67</sup>
- This substantiates earlier research from the U.S. Department of Health and Human Services which found that the average per capita Medicaid spending for institutional care was four to five times more than home and community-based care.<sup>68</sup>

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Low-income older adults face challenges common to most aging individuals. However, for people with low incomes, issues associated with aging are compounded by issues associated with being low income, which often means living on a fixed income in the face of deteriorating health and heightened service needs. For many seniors, their primary means of support is Social Security, leaving them particularly vulnerable to rising prices on everyday necessities such as food and housing.

Assistance that eases the financial burden of the cost of basic goods and services (for example, food, pharmaceutical, and housing assistance) helps ensure that seniors do not have to make untenable tradeoffs to meet their basic needs, which ultimately helps avoid the serious personal and public health implications that can place a drain on public resources like health care.

### Services for Persons with Disabilities

When the Americans with Disabilities Act was passed in 1990, Congress explicitly acknowledged that the 43 million Americans with disabilities have been historically subjected to significant and pervasive discrimination. Since then, the field of human services has come a long way in respectfully and effectively addressing the unique health needs of persons with physical and/or mental disabilities.<sup>69</sup>

Over the past several decades, research has shown that individuals with a wide variety of disabilities want to work and can successfully participate in the labor market. Employment has been shown to alleviate poverty, reduce hospitalization, and improve quality of life for people with certain disabilities.<sup>70</sup> A number of programs aim to make work a reality for people with disabilities:

- Vocational rehabilitation programs offer supported employment, disability benefits education (counseling that helps people make determinations about working while on disability benefits), and transitional planning for high school students with disabilities. The goal of these programs is to provide participants with the skill and resources that are needed to find quality employment that provides a living wage and offers career advancement.
- Assistive technology services equip disabled individuals with the assistive technology they need to fully participate in all aspects of life, including work. Assistive technology includes devices that allow people with disabilities to perform tasks they great difficulty performing before and other measures that enable people with disabilities to flourish.
- Start on Success, a program of National Organization on Disability, helps prepare high school students with disabilities from low-income urban families for careers, with at least 75 percent of their graduates going on to higher education or employment.<sup>71</sup>

For persons with disabilities who are not able to work, different services are necessary and incredibly valuable. Over the past several decades, researchers and medical professionals have searched for ways to help ease chronically disabled adults' reliance on nursing homes in order to improve the quality of their lives. Adult day care programs provide out-of-home services such as therapy, health monitoring, socialization, medical care, and transportation to disabled older adults. Elderly disabled clients have been found to be largely satisfied with adult day services, and experience improved psychosocial functioning overall. Family caregivers also benefit from utilizing adult day services.<sup>72</sup>

In the case of people with mental disabilities, there is evidence to suggest that case management is effective in reducing the number of concurrent hospitalizations and in the case of individual hospitalizations, reducing the length

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of stay.<sup>73</sup> Additionally, case management has been found to improve overall quality of life of severely mentally disabled clients, who showed consistently high treatment satisfaction with their services.

### Early Childhood Care and Education

Early childhood care and education includes the formal and informal systems that care for children from birth to age 5 while their parents work and that include an exchange of payment for services (payment includes drawing on tax-supported programs).<sup>74</sup> These programs, which include preschool and Head Start programs, typically involve center-based care, that provides comprehensive health, social, academic, and school support services to promote school readiness, with a special emphasis on reading, math, and communications skills.

Strong evidence exists on the merits of investment in early childhood education –particularly for disadvantaged children. Intervention from birth through three, and in preschool produces considerable benefits, and sustained intervention from preschool through grade school boosts impact. The benefits of early childhood interventions include the following:<sup>75 76 77 78</sup>

- Improved cognitive and language development
- Less school in-grade retention
- Lower levels of aggressive behavior
- Higher rate of high school completion
- Fewer special education needs
- Lower rates of arrest and incarceration
- Higher attendance at 4-year colleges
- Higher incomes
- Increased participation in the labor market and more self-sufficiency
- Decreased participation in welfare
- Improved health and mortality

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Estimates of returns from early childhood programs range from \$8 to \$14 for every \$1 in cost.<sup>79</sup>

High quality child care and early education also have immediate benefits on the economy. More than one in ten Illinois labor force participants has a child under age five, many of whom presumably need child care.<sup>80</sup> Affordable, reliable, and effective early care and education enables parents to enter or re-enter the workforce, sustain jobs, and miss less work, which strengthens the economy and increases the state's tax base.<sup>81</sup>

The Illinois Child Care Assistance Program provides families with a payment subsidy that they can then use to choose a child care provider who best fits the family's needs and who accepts the subsidy as payment.<sup>82</sup> Without assistance such as that provided by the Child Care Assistance Program, child care is too costly for many low income families, making it difficult or impossible for parents to hold jobs or forcing them to sacrifice the quality of care for their children.

- Child care costs are unmanageably high for low-income families: on average, for an infant, they are higher than the family's food costs and higher than average monthly car payments, and for two children, they are higher than median rent costs.<sup>83</sup>



- Child care assistance increases low-income mothers' chances of being employed, staying off of welfare, and having higher earnings.<sup>84</sup>
- Each dollar of increased direct spending on child care in Illinois yields \$2.13 in additional economic activity, not even accounting for the impact on jobs.<sup>85</sup>

### School Health Centers

Given the importance of physical and mental health to an individual's ability to learn and work, improvements to health outcomes are important for reducing poverty as well as mitigating its effects. The following strategies help children and youth become and stay healthy: affordable health insurance coverage for those who need it that covers prevention, early diagnosis, and treatment; health care professionals who accept public insurance with offices in close proximity to where people with that insurance live; preventive care and treatment for physical, mental, and oral health; and nutritional support to promote healthy development.

School health centers are one example of a solution that includes many of these strategies. School health centers (SHCs) provide primary care and holistic health care (including mental health and preventive services) to students and are easily accessible by students, often even locating on school grounds. Studies have demonstrated many benefits of SHCs:

- Significant increases in students' access to care and use of care, particularly among low-income students, a population shown to often have a hard time accessing comprehensive medical treatment, as well as students who face significant mental health or substance use problems.<sup>86</sup>
- Decreased absences by 50 percent among students with three or more absences in a 6-week period.<sup>87</sup>
- Dramatic declines in school discipline referrals of students who receive mental health services.<sup>88</sup>
- Reduced emergency room use among regular users of school health centers, saving costs to both families and hospitals.<sup>89 90</sup>
- Reductions in hospitalization and increases in overall school attendance among urban elementary school children with asthma.<sup>91 92</sup>
- Each year, Illinois SHCs save \$233,000 to \$342,000 in total by reducing asthma hospitalizations, \$1.8 million by providing immunizations, and \$2.5 million by reducing emergency room visits.<sup>93</sup>

### Asset Building

Wages and household income are important indicators used to define and assess poverty, but they are only part of the picture of a family's economic stability or vulnerability. In most cases it is a person's assets—a home, a savings account, a retirement account, a small business—that provide the foundation for solid economic standing and cushion the blow of financial emergencies, such as an involuntary job loss, onset of a health-related work limitation, or a parent leaving the family.<sup>94</sup>

Investments in asset building play a key role in moving low-income families out of poverty and helping them stay out. Asset development programs assist low-income families in acquiring assets, such as savings, education and retirement accounts, and help break the cycle of poverty. For example, matched personal savings accounts encourage low-income households to make savings deposits that are

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**Asset building programs  
have been shown to  
increase financial,  
educational, business,  
and homeownership  
outcomes for low-income  
individuals.**

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matched and then can be used for specific purposes such as a rainy day fund, car or home purchase, education, or starting a small business.

These programs have been shown to increase financial, educational, business, and homeownership outcomes for low-income individuals. Asset building programs:<sup>95 96 97</sup>

- Positively affect financial goal setting and budgeting
- Increase savings incidence
- Improve attitudes toward education and increase enrollment in education and training, mostly in university and college programs
- Increase business ownership and self-employment
- Increase home ownership
- Improve in general welfare
- Stimulate the development of more assets
- Create an orientation toward the future
- Increase confidence and self-sufficiency

## Conclusion: Human Services are a Wise Investment

The advantages of investments in human services are three-fold: First, human services provide a lifeline for many of the state's most disadvantaged residents—seniors, people with disabilities, people who are poor, those experiencing homelessness, children—thereby honoring concepts of human rights, equality, and the inherent dignity and worth of each and every individual. Second, the documented positive impacts of a variety of human services programs enhance quality of life and make for stronger and more economically competitive individuals, families, and communities. Third, such programs are wise investments, staving off the much larger immediate and/or future costs that would be incurred if the social problems they address were left unchecked.

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