

Health/Nutrition Assets

Food Insecurity: Lack of adequate food can harm employee nutrition and health.

- Nearly 50 percent of people in low-income families experienced some worries about or difficulties affording food, compared to 14 percent of families with higher incomes.¹⁸

Parents working more hours have less time to seek nutrition assistance, especially from programs such as WIC (Women, Infants and Children) and food stamps that require applications during the regular work day. This dynamic is especially important since one in 10 school age children living in poverty and one in five children in near poor families (incomes below 150 percent of poverty) receive no food assistance.¹⁹

The Michigan League for Human Services analyzed the USDA low-cost meal plan to determine the percentage of income spent on food in relation to a self-sufficiency wage. The USDA plan assumes that all meals are prepared at home; no eating out, no buying snacks or soda.

For a single parent with two children earning a self-sufficiency wage, food costs of \$361 represent 13 percent of monthly expenses.²⁰ However, the percentage of income spent on food increases significantly to 29 percent when compared to annual earnings based on the state's minimum wage of \$6.95. Thus, lower wage workers spend a larger portion of their income just to meet nutrition needs.

What you can do:

- Partner with community organizations such as food pantries to get eligible employees enrolled in food assistance programs or in WIC.
- Allow flexibility in work schedules for employees to go to Department of Human Services interviews (required for many assistance programs).

For more information:

For additional information on food programs, visit www.michigan.gov/dhs — assistance programs — food assistance or call 1-800-26-BIRTH for more information on the WIC program.



¹⁸McKenzie, Daniel and Stephen Bell. "Income and Hardship: Food Concerns and Affordability." Urban Institute. January 1999.

¹⁹Zedlewski, Sheila and Kelly Radar. "Feeding America's Low Income Children." Urban Institute. Series B, NO. B-65. March 2005.

²⁰Michigan League for Human Services. *Economic Self-Sufficiency in Michigan: A Benchmark for Ensuring Family Well-Being*. March 2004.

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Government Subsidized Food Programs

The Food Assistance Program (FAP), also known as food stamps, supplements the food purchasing power of low-income individuals and families. The U.S. Department of Agriculture funds 100 percent of this program. The Department of Human Services (DHS) determines eligibility for food assistance. Generally, eligibility for food assistance depends on the financial situation of all members of the household group. Please note, only U.S. citizens and certain lawfully admitted aliens are eligible for benefits.

FAP benefits can be used to buy eligible food at any Food and Nutrition Service (FNS) authorized retail food store or approved meal provider. Benefits are issued to a food account via a “pre-paid” electronic debit card known as the Michigan Bridge Card.

WIC (Women, Infants and Children)

WIC is a food and nutrition program funded by the U.S. Department of Agriculture through the Michigan Department of Community Health. Local agencies, such as health departments and nonprofit organizations, deliver WIC services and benefits to the public.

WIC helps to correct or prevent malnutrition in low-income pregnant and breastfeeding women, women who recently had a baby, infants, and children up to five years old who are at health risk due to inadequate nutrition. WIC provides supplemental food, offers professional nutrition education and makes referrals based on health screening and assessments of need. Participants exchange WIC food coupons at approved retail grocery stores and pharmacies.

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Health and nutrition: Employees in poor health reduce company productivity.

Absenteeism, turnover, and reduced on-the-job performance can all occur when the employee or a member of the family suffers from poor health. In addition, employees with children in poor health struggle to care for their children while still meeting the demands of their job. While many companies offer health benefits to more senior staff, entry-level staff struggle with access to care. However, companies that invest in the health of their staff see worker productivity improve.

Key facts about the uninsured:²¹

- While nearly all uninsured adults and children have at least one worker in their family, only 16 percent have a worker with employer provided health insurance.
- Nearly 60 percent of uninsured non-elderly adults are low-income.
- Many of the uninsured view the cost of coverage options available to them as “too high,” which is why they are uninsured.

What you can do:

- Institute company sponsored health fairs to promote wellness.
- Provide flu shots to employees.
- Offer health insurance to employees if possible.
- Choose and promote wellness promotion incentives, such as smoking cessation coverage or gym discounts, if offered by your health insurance provider.
- Promote use of the stairs over the elevator in your building.
- Partner with a local community organization to share information on various state health programs with your employees.
- Include information on state health programs in your employee orientation packets.
- Be flexible in allowing staff time off to go to the Department of Human Services office as many state assistance programs require interviews during normal business hours.

Asset Building at Work **Health/Nutrition: Peckham**

Peckham encourages health and wellness in all its employees through a number of complementary activities. The company sponsors an annual wellness fair which includes eye exams, blood pressure and cholesterol readings. Through a third party, employees can access an annual health assessment. In addition, the HR department manages company reimbursement for wellness incentive programs such as smoking cessation, exercise routines, and gym attendance. Employee feedback and participation has been strong.

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²¹Grave, John A. and Sharon K. Long. “Why do people lack health insurance?” Urban Institute. 2006.

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State of Michigan Health Care Programs

State and government subsidized health care coverage is available to individuals and families who meet certain eligibility requirements. The goal of these health care programs is to ensure that essential health care services are made available to those who otherwise do not have the financial resources to purchase them. In Michigan, there are many health care programs available to children, adults, and families.

Healthy Kids is a Medicaid health care program for low-income children under age 19 and for pregnant women of any age. There is an income limit. There is no monthly premium for Healthy Kids. Contact the local Department of Human Services to apply for this program.

MIChild is a health care program administered by the Department of Community Health. It is for the low-income uninsured children of Michigan's working families. MIChild has an income limit which is higher than Healthy Kids. MIChild is for children who are under age 19. There is a \$5 per family monthly premium for MIChild. For more information and an application, contact MIChild at 1-888-988-6300 or visit www.michigan.gov/mdch — healthcare coverage — children and teens.

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Children’s Special Health Care Services (CSHCS) is a program within the Department of Community Health that provides certain approved medical service coverage to some children and adults with special health care needs. Children must have a qualifying medical condition and be under 21 years of age. Persons age 21 and older with cystic fibrosis or certain blood coagulating disorders may also qualify for services. For more information call the Family Phone Line at 1-800-359-3722 or visit www.michigan.gov/mdch —healthcare coverage — children and teens.

Low Income Families (LIF) Medicaid is available to families under the Low Income Family (LIF) Program. There are income and asset tests. Families that receive cash assistance (Family Independence Program or FIP) are automatically eligible for this program. Other families must apply at the local MDHS office. Families don’t have to apply for FIP in order to receive health care coverage under this program. Most beneficiaries are enrolled in a Medicaid health plan and receive a comprehensive package of health care benefits including vision, dental, and mental health services.

For more information on these and other Medicaid programs, visit www.michigan.gov/ — healthcare coverage — Medicaid.

