What is well-being?
- Financial Self-Sufficiency
- Health

What threatens well-being?
- Lack of Willpower
- Bad Parents
- Dangerous Communities

How do we improve well-being?
- Individuals are Responsible
- Government is Inept and Corrupt
- Informal Networks

What are human services and how do they work?
- Human Services are a Cognitive Hole
- Human Services are Direct Services
- Kindness and Charity
- Only the Basics and Temporary