

Human Factor: Maslow's Hierarchy of Needs

Humans tend to focus more on basic needs before seeking to satisfy higher-level needs.

What is the Hierarchy of Needs?

The diagram shows Maslow's Hierarchy of Needs.

Lower-level needs are also known as Deficiency needs – when we're not getting enough, water, safety, or love, we feel the need to resolve the gap.

Higher-level needs are also known as Growth needs – we seek more self-actualization.

How Does the Hierarchy of Needs Work?

This concept helps predict and understand people's motivations by taking their social environment into account. It also helps in providing a shorthand for various levels of human priorities.

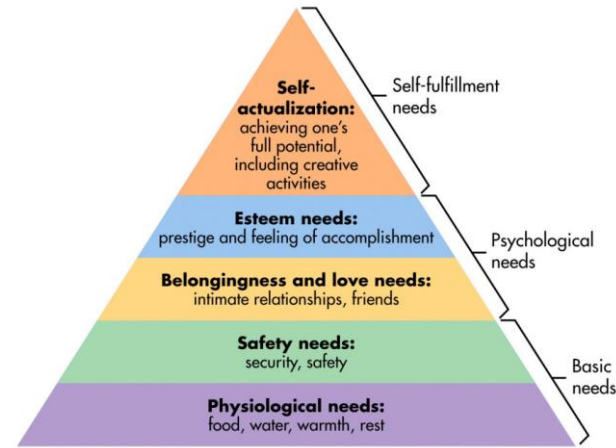
Every "lower" or deprivation need doesn't have to be completed to proceed upward, but the progression posits that each level's needs must be "more or less" fulfilled before moving on.

Examples of the Hierarchy of Needs in Action:

Clients worried about their physiological needs have little to no room for risk.

Clients dealing with personal issues or relationship issues may want to take your advice but be unable to focus.

Clients focused on growth needs may be willing to take on more risk and make bolder changes.



Using Maslow's Hierarchy of Needs to Help Clients

- Be alert for signs of physical discomfort or stress. If Clients are uncomfortable, stop there.
- Understand how safe and secure Clients feel today – their current state affects risk tolerance.
- Frame conversations about protection in terms of safety needs.
- Help Clients view wealth distribution and transfer strategies in terms of growth needs.
- Don't propose solutions to needs Clients aren't ready to address.
- Be sensitive to Clients who hesitate to change. What are they telling you about where they are on the Hierarchy?