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An Office of the Administration for Children & Families

2017 Linking TANF Families to Employment and Economic Opportunities Meeting

The Building Wealth & Health Network: Trauma-informed & financial empowerment into TANF Programming



Presented by:
Mariana Chilton, PhD, MPH



My Power. My Money.

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The Building Wealth and Health Network

A **FREE** program for
your financial
self-empowerment



pennsylvania
DEPARTMENT OF HUMAN SERVICES



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Overview

- **Background**
 - TANF & challenges to economic success
 - Trauma & trauma-informed practice
- **The Building Wealth and Health Network**
 - Description of the program
 - Preliminary outcomes
- **Next Steps**



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Witnesses
to Hunger

Behavioral health challenges to economic success

- **Barriers to Work among TANF participants**
 - 33% report work-limiting health condition¹
 - 43% report disability²
 - ~74% Intimate Partner Violence³
 - High involvement w. criminal justice system⁴

1. **Kneipp et al 2011:** *Public Health Nursing Case Management*

2. **Loprest & Maag 2009:** *Disabilities among TANF recipients*

3. **Cheng 2013:** *IPV & Welfare Participation*

4. **Bloom et al, 2011:** *TANF recipients w. barriers to employment*



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What Do We Really Mean By Trauma?



- **Toxic Stress (Kids)**

- Overwhelming relentless stress for young children without adequate support to overcome it
 - Homelessness / poverty
 - Adverse Childhood Experiences (abuse, neglect, household dysfunction)
- Impact on development

- **Traumatic Stress (adults)**

- Internal and external factors no sufficient to cope with external threat
- Central nervous system overwhelmed
- Helplessness



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ADVERSE CHILDHOOD EXPERIENCES (ACEs) (10 questions)

Category	Subcategory	Example Question
Abuse	Emotional	<p>Emotional Abuse (Did a parent or other adult in the household...) Often or very often swear at you, insult you, put you down, or humiliate you? OR act in a way that made you afraid you might be physically hurt?</p>
	Physical	
	Sexual	
Neglect	Emotional	
	Physical	
Household Instability	Parental Separation	
	Mother Abused	
	Mental Illness	
	Substance Abuse	
	Incarceration	



The Effects of Childhood Stress on Health Across the Lifespan



U.S. Department of Health and Human Services
Centers for Disease Control and Prevention

ACEs Strong, graded relation to childhood adversity

Smoking	Attempted suicide
Heart Disease	Teen pregnancy
Diabetes	Fractures
Obesity	Promiscuity; STDs
Hepatitis	Poor self-rated health
Alcoholism	Violent relationships
Other substance abuse	Low educational attainment
Depression	Poor job performance



What is Trauma-Informed practice?

- **Realizes**
 - Widespread impact on trauma; paths to recovery
- **Recognizes**
 - Signs & Symptoms of trauma in clients, families, staff, and systems
- **Responds**
 - Fully integrate knowledge about trauma into policies, procedures and practice
- **Resist**
 - Actively resists “re-traumatization”



The Sanctuary Model[®] *by Dr. Sandra L. Bloom*

Theory-based, trauma-informed, evidence-supported, whole culture approach for creating / changing an organizational culture.



Books by Dr. Sandra L. Bloom



Creating Sanctuary
Creating Sanctuary: Toward the Evolution of Sane Societies



Destroying Sanctuary
Destroying Sanctuary: The Crisis in Human Service Delivery Systems



Restoring Sanctuary
A New Operating System for Trauma-Informed Systems of Care



Additional Books
Review the entire library of published books with Dr. Sandra L. Bloom

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Building Wealth and Health Network Randomized Controlled Trial | 2014-2015



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Sun et al. *BMC Public Health* (2016) 16:583
DOI 10.1186/s12889-016-3233-4

BMC Public Health

RESEARCH ARTICLE

Open Access



The Building Wealth and Health Network: methods and baseline characteristics from a randomized controlled trial for families with young children participating in temporary assistance for needy families (TANF)

Jing Sun³, Falguni Patel¹, Rachel Kirzner⁴, Nijah Newton-Famous¹, Constance Owens¹, Seth L. Welles²
and Mariana Chilton¹

Abstract

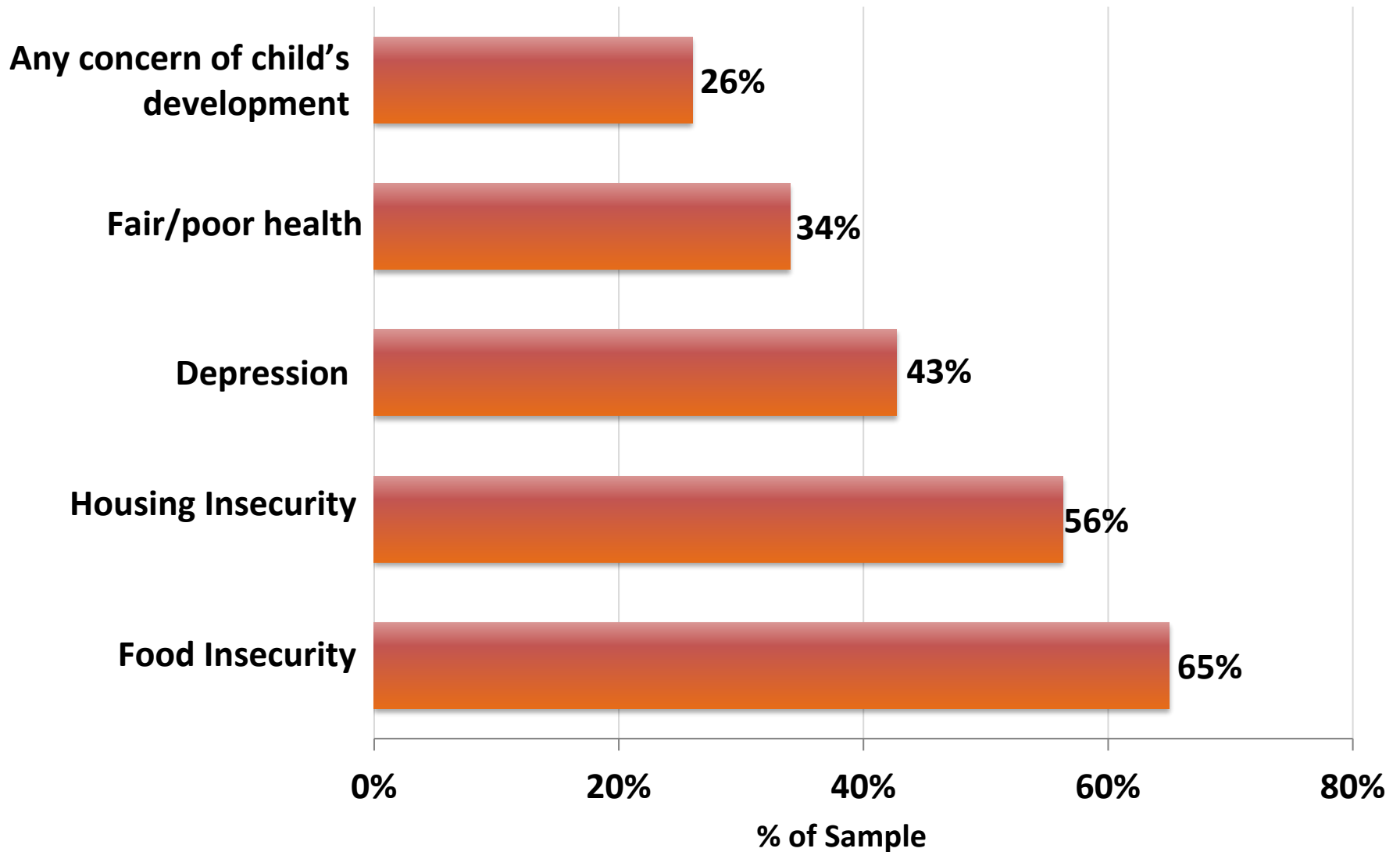
Background: Families with children under age six participating in the Temporary Assistance for Needy Families Program (TANF) must participate in work-related activities for 20 h per week. However, due to financial hardship, poor health, and exposure to violence and adversity, families may experience great difficulty in reaching self-sufficiency. The purpose of this report is to describe study design and baseline findings of a trauma-informed financial empowerment and peer support intervention meant to mitigate these hardships.

Methods: We conducted a randomized controlled trial of a 28-week intervention called Building Wealth and Health Network to improve financial security and maternal and child health among caregivers participating in TANF. Participants, recruited from County Assistance offices in Philadelphia, PA, were randomized into two intervention groups (partial and full) and one control group. Participants completed questionnaires at baseline to assess career readiness, economic hardship, health and wellbeing, exposure to adversity and violence, and interaction with criminal justice systems.

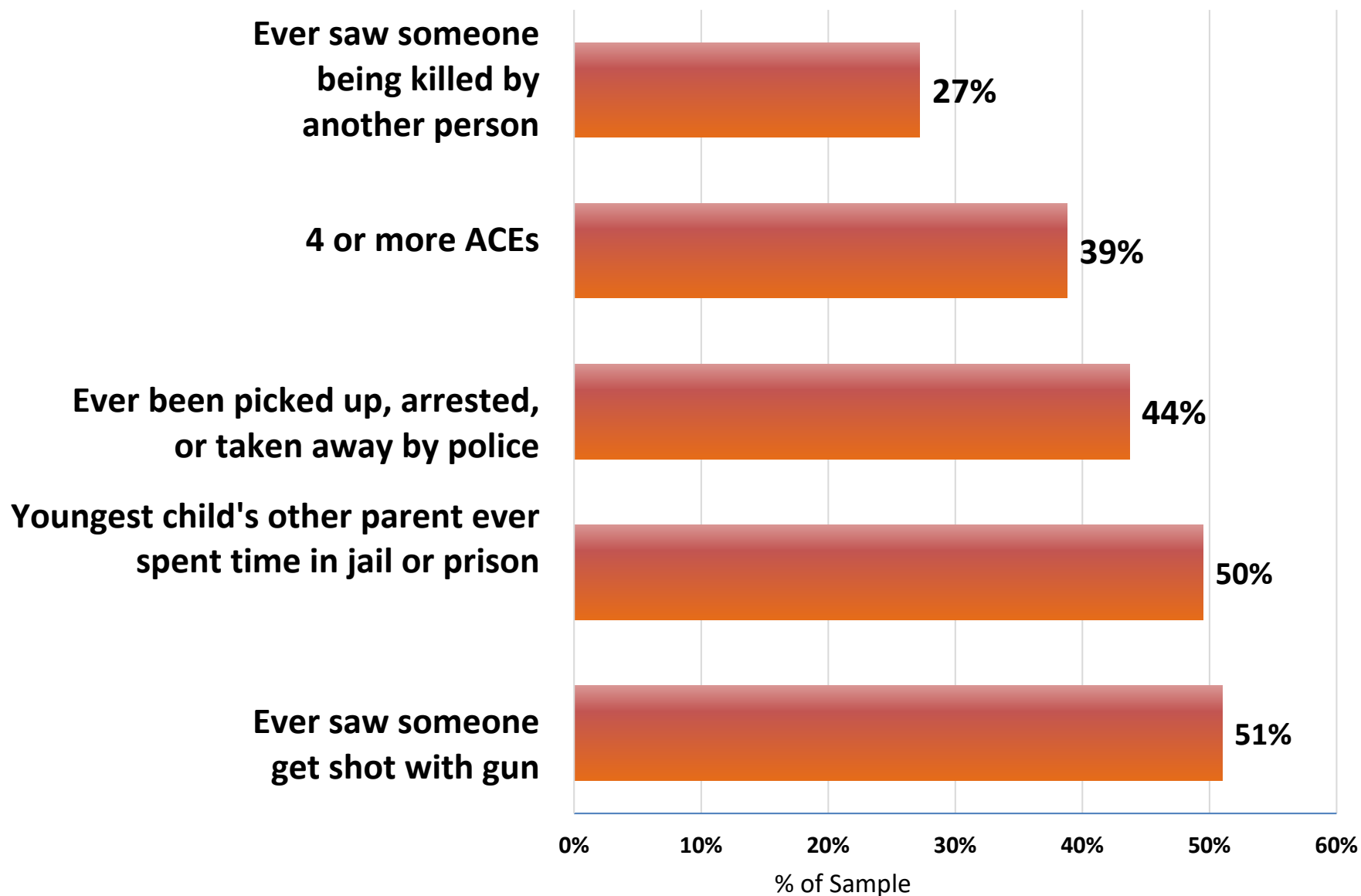
Results: Baseline characteristics demonstrate that among 103 participants, there were no significant differences by group. Mean age of participants was 25 years, and youngest child was 30 months. The majority of participants were women (94.2 %), never married (83.5 %), unemployed (94.2 %), and without a bank account (66.0 %). Many reported economic hardship (32.0 % very low household food secure, 65.0 % housing insecure, and 31.1 % severe energy insecure), and depression (57.3 %). Exposure to adversity was prevalent, where 38.8 % reported four or more Adverse Childhood Experiences including abuse, neglect and household dysfunction. In terms of community violence, 64.7 % saw a seriously wounded person after an incident of violence, and 27.2 % had seen someone killed. Finally, 14.6 % spent time in an adult correctional institution, and 48.5 % of the fathers of the youngest child spent time in prison.

(Continued on next page)

NETWORK RCT: Sample Baseline TANF Participants: Hardship and Health (N=103) (at 2014)



NETWORK RCT: Sample Baseline TANF Participants Adversity and Violence (N=103) (in 2014)



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Phase II: Network (TANF & Beyond) – October 2015 - Present

- **16-Topic Group Meetings**
 - Peer support – behavioral health
 - Financial empowerment coaching
- **12 month Matched Savings Accounts**



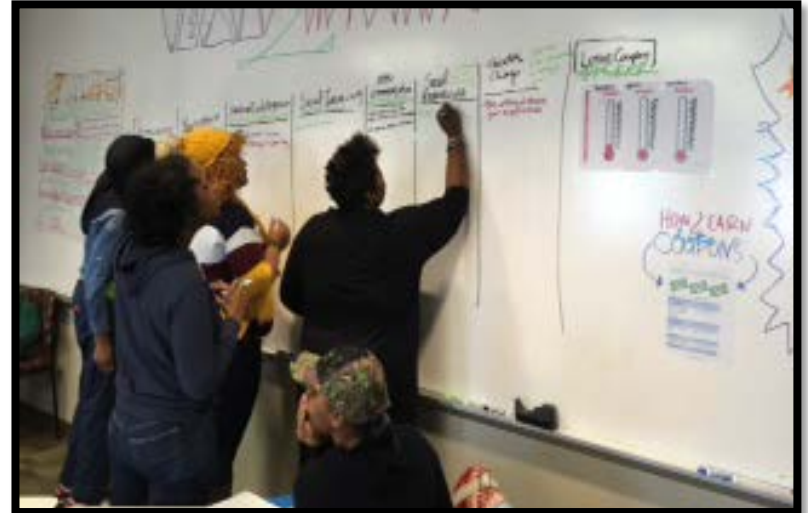
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Curriculum (16 topics)

Financial SELF Empowerment

- **Trauma-Informed Peer Support**
 - S - Safety
 - E - Emotions
 - L - Loss
 - F - Future
- **Financial Empowerment**
 - Banking
 - Entrepreneurship
 - Staying employed
 - Understanding credit



SELECTED CLASS TOPICS

Your Financial & Personal Reputation

- **how to read a credit report**
- **control over image and personal reputation**

Financial Services & Understanding Systems

- **how to avoid paying for functions that banks do for free**
- **other risky financial institutions.**

Managing Work & Communication

- **3 reasons employees are fired & how to avoid**
- **How to speak your mind & take action in your life and community.**

Create your Future: Entrepreneurship & Creativity

- **the basics of starting a business**

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Example: Communication – Speak your mind

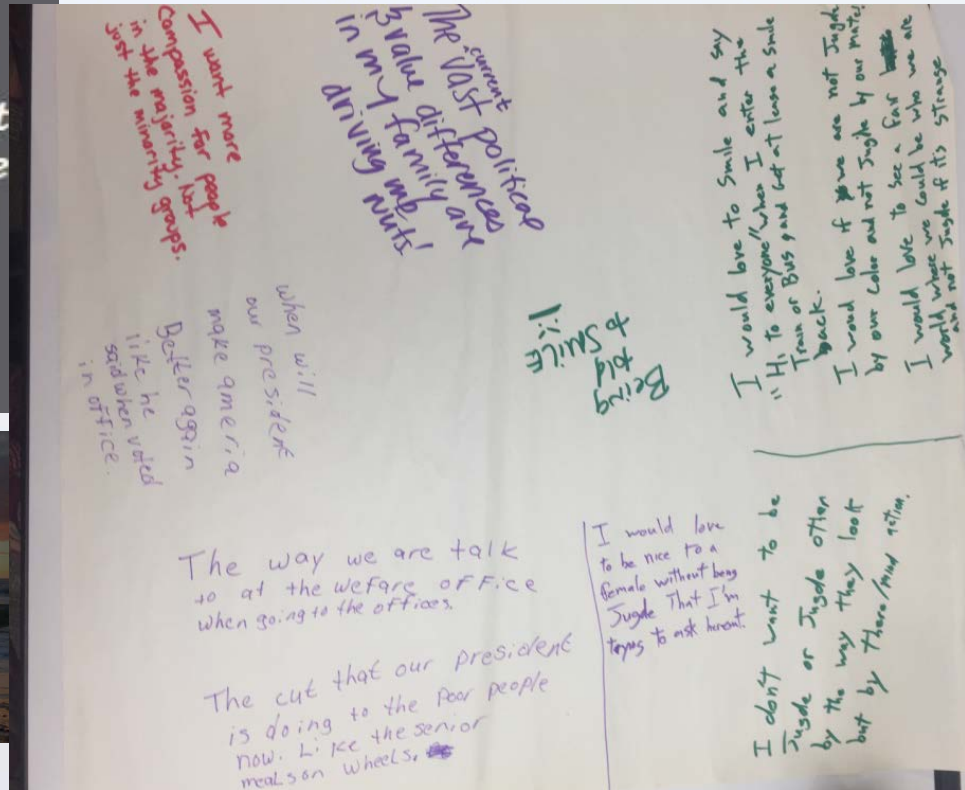


"When we speak we are afraid our words will not be heard or welcomed. But when we are silent, we are still afraid. So it is better to speak."

Audre Lorde

The transformation of silence into language and action is an act of self-revelation.

Audre Lorde



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Matched Savings

- 1:1 Match up to \$20 per month for 1 year
- Credit Union bankers on site to open accounts, collect deposits
- Group and individual savings goals
- Branch visit and tour



Goal Setting and Coaching

- **Lotus Coupons**
 - Milestone achievements
 - Next steps on financial goals
- **One on one coaching**
 - Financial goals: improving credit, starting a business
 - Personal and family: mental health, social service referral



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Outcomes Measured (ACASI)

Baseline, 3 month intervals to 12 months

- 1. Income, Education & Program Participation**
- 2. Financial Wellbeing**
 - Assets, savings patterns
- 3. Economic Security**
 - Food Insecurity
 - Housing Insecurity
 - Energy Insecurity
- 4. Maternal & Child Health and Development**
 - CES-D (Center for Epidemiologic Studies - Depression)
 - Self-Rated Health
 - PEDS (Parents' Evaluation of Developmental Status Survey)
 - Caregiver rated Health



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[See Sun et al \(2016\) BMC Public Health](#)

Ongoing Recruitment & Survey Participation

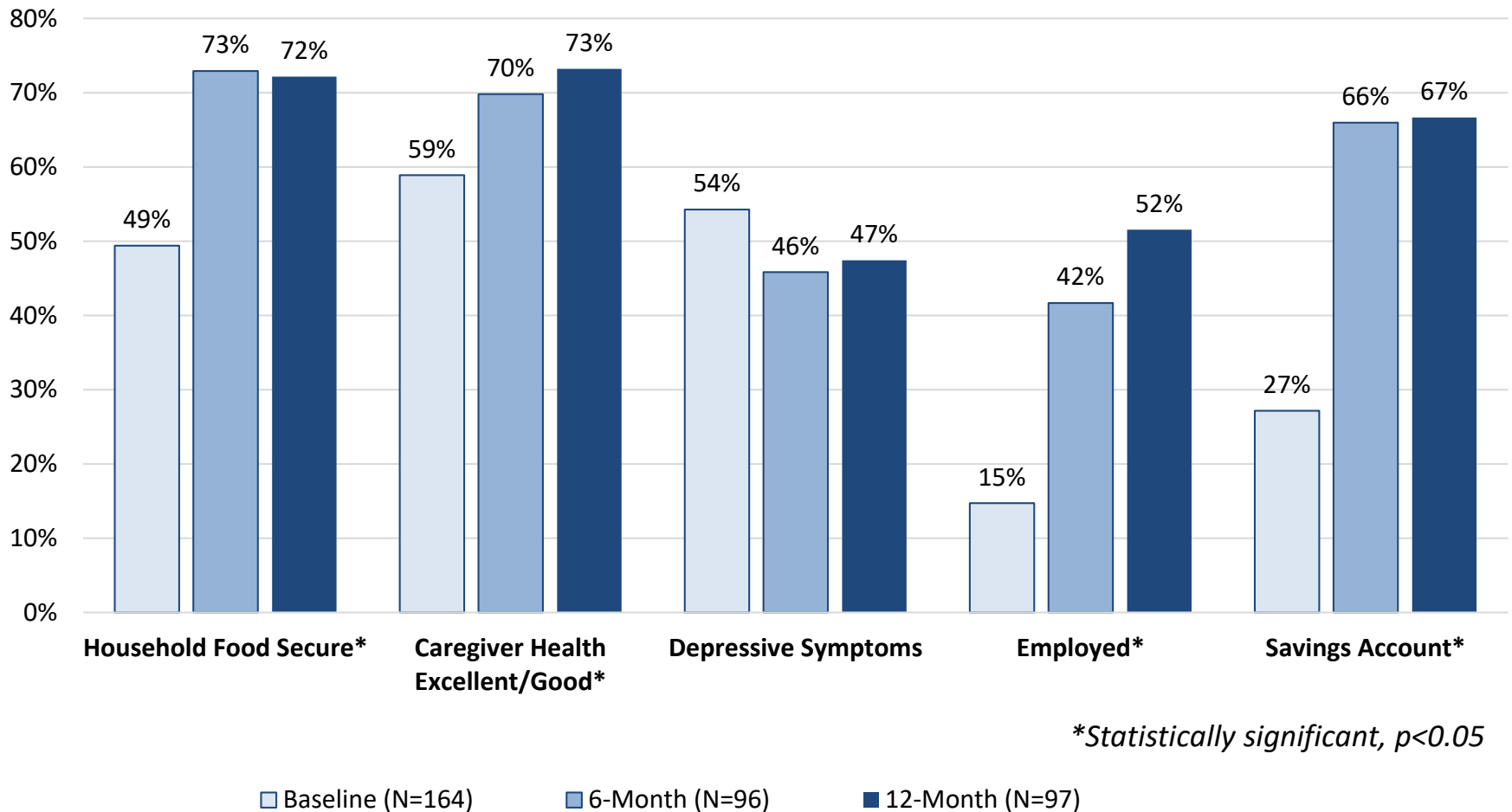
Network ACASI Survey Completion

Cohort	Baseline	3-month	6-month	9-month	12-month
Cohort 1 (Mixed Assist)	31	27 (87%)	24 (77%)	23 (74%)	24 (77%)
Cohort 2 a& b (TANF)	67	47 (70%)	33 (49%)	40 (59%)	33 (49%)
Cohort 3 (Mixed Assist)	28	23 (82%)	18 (64%)	18 (64%)	18 (64%)
Cohort 4 (TANF)	37	26 (70%)	21 (57%)	17 (46%)	20 (54%)
Cohort 5 (TANF)	37	22 (56%)	28 (76%)	22 (60%)	17 (46%)*
Cohort 6 (Mixed Assist)	25	20 (80%)	17 (68%)	17 (68%)	11 (44%)*
Cohort 7 (TANF)	33	19 (58%)	23 (70%)		
Cohort 8 (TANF)	26	16 (62%)	14 (54%)		
Cohort 9 (Mixed Assist)	32	17 (53%)	19 (59%)*		
Cohort 10 (TANF)	32				
Cohort 11 (TANF)	30				
TOTAL	373	222	197	137	123

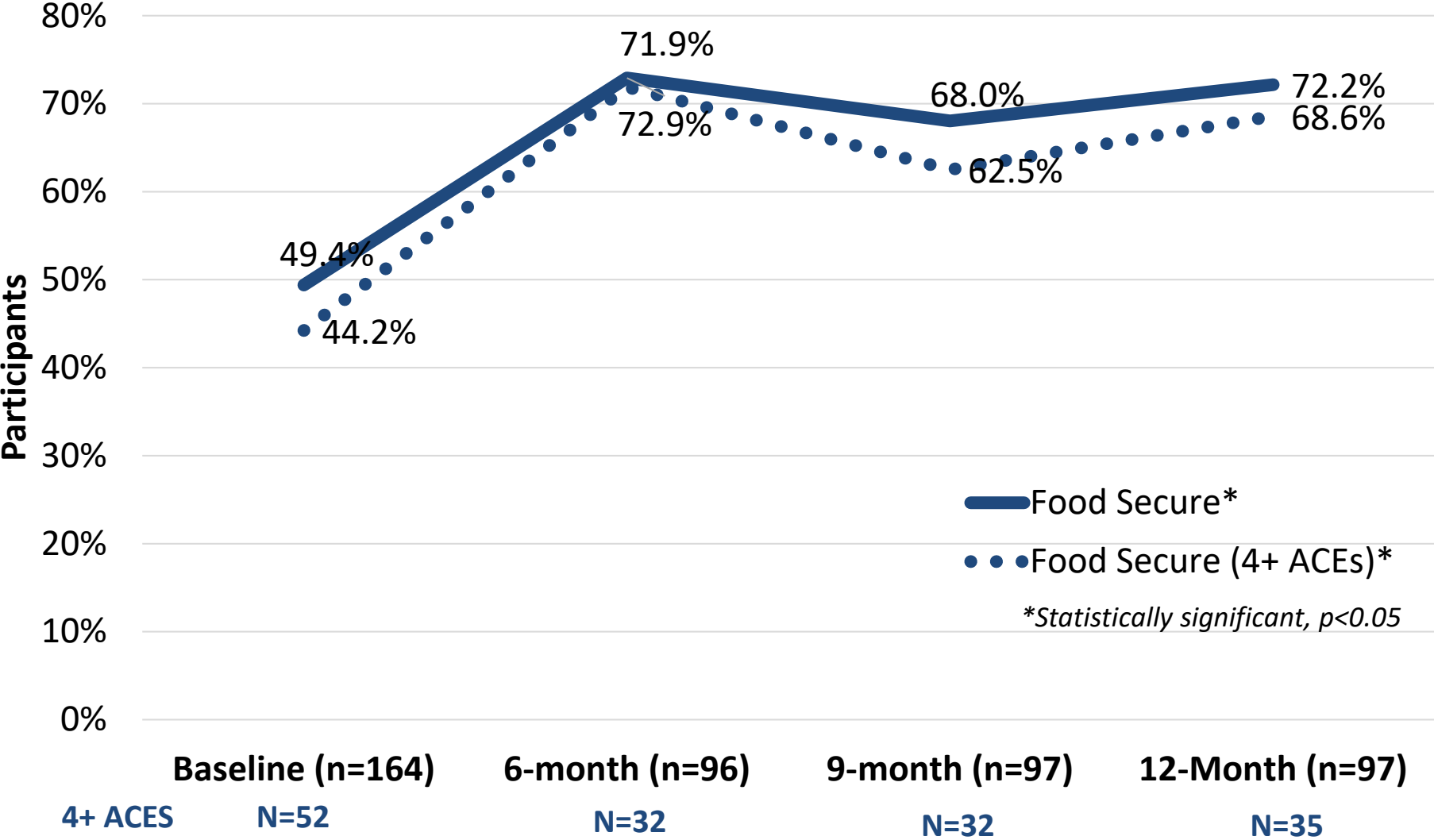
*indicates follow-up is ongoing; total % changes every day as people cycle in for appointments



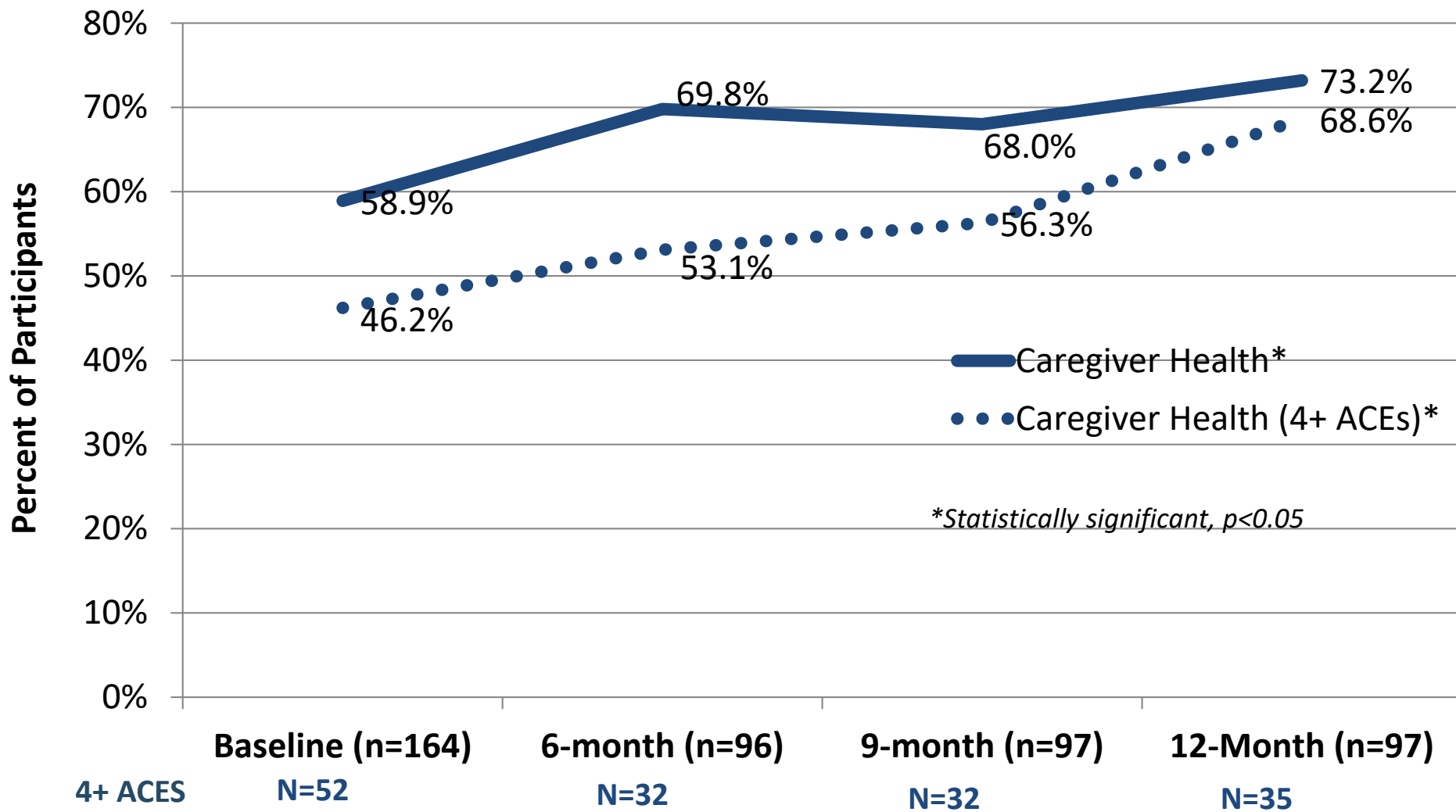
Selected Results of Ongoing Evaluation – The Network October 2015-June 2017



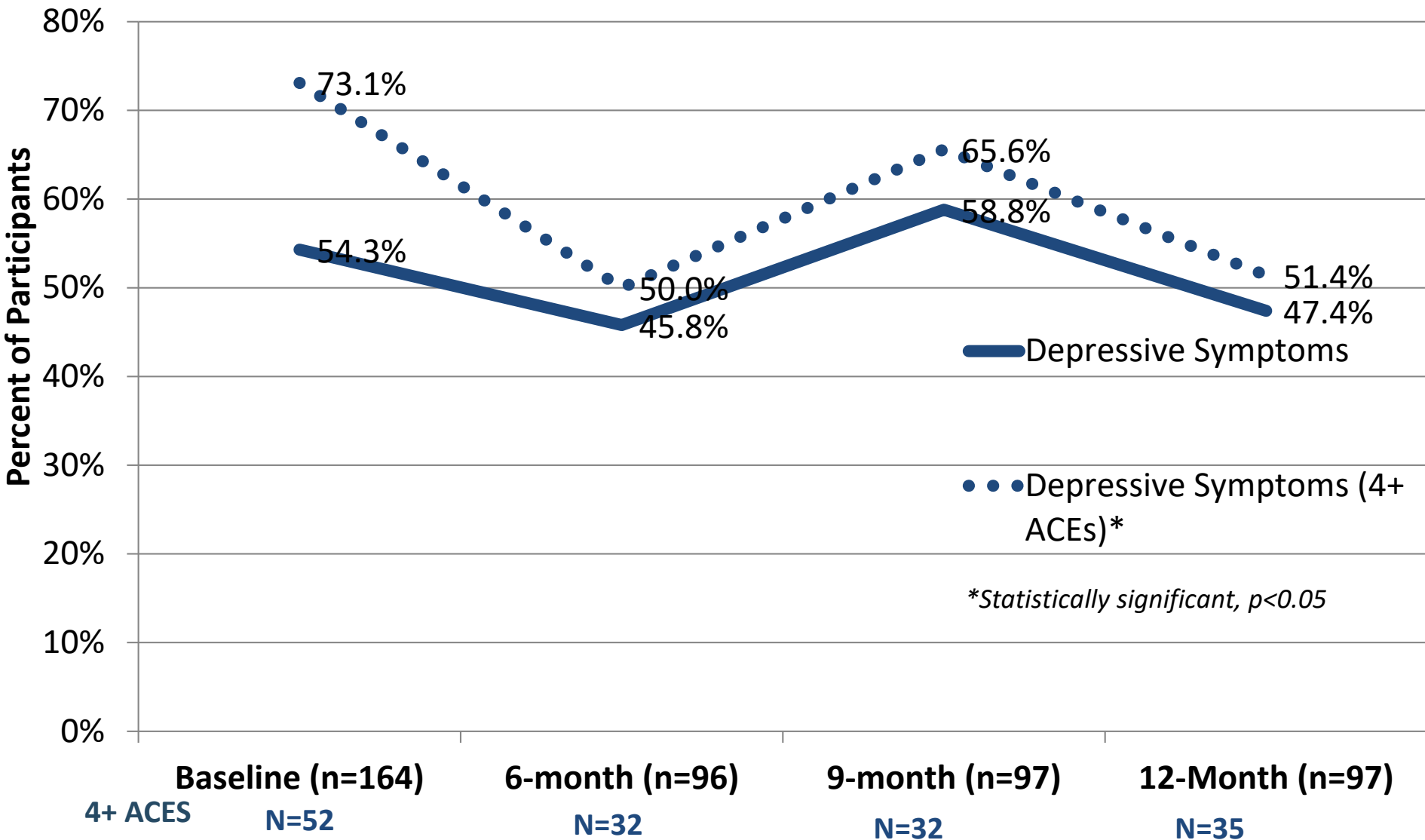
Preliminary Outcomes 2015-2017: Household Food Security



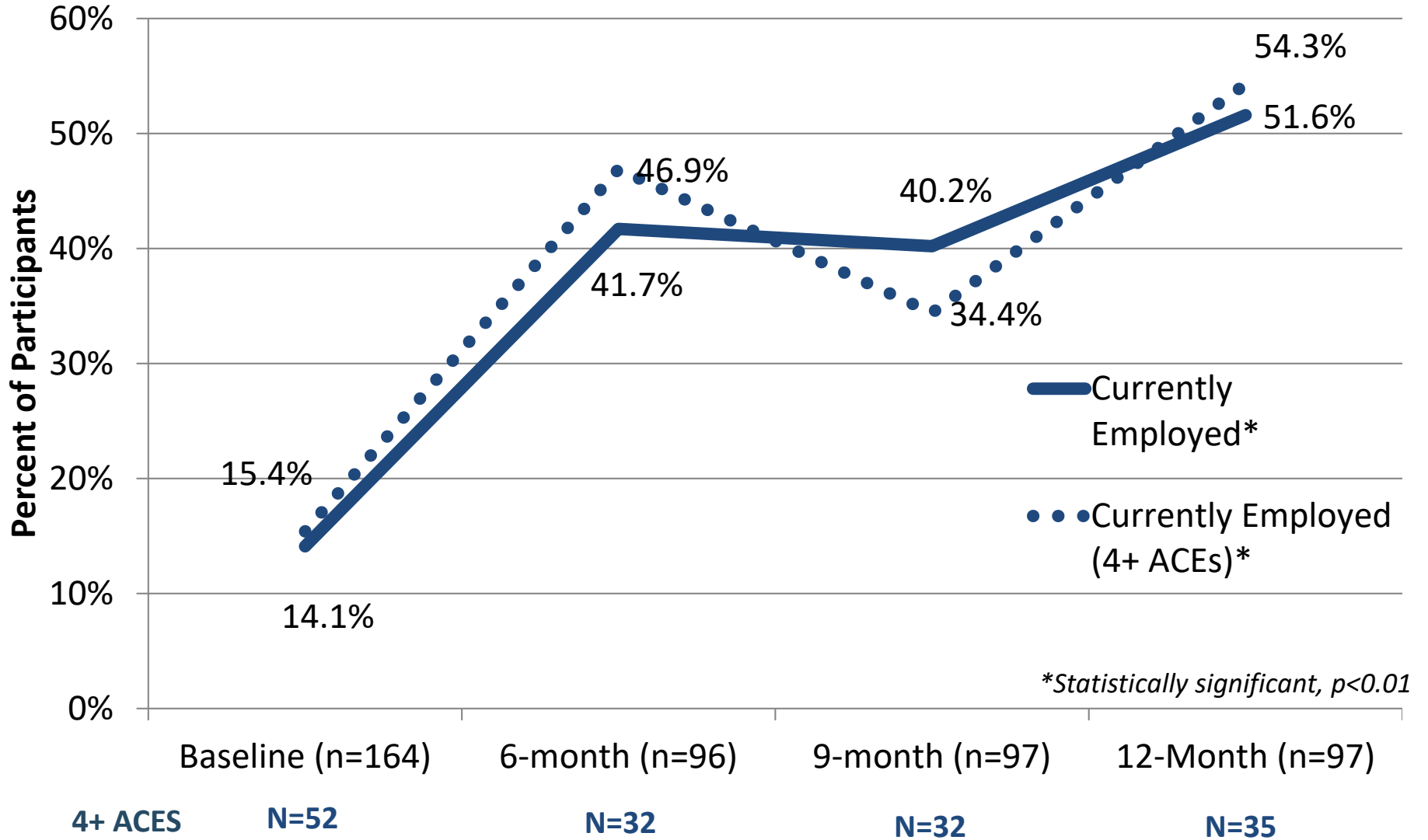
Preliminary Outcomes 2015-2017: Caregiver Health



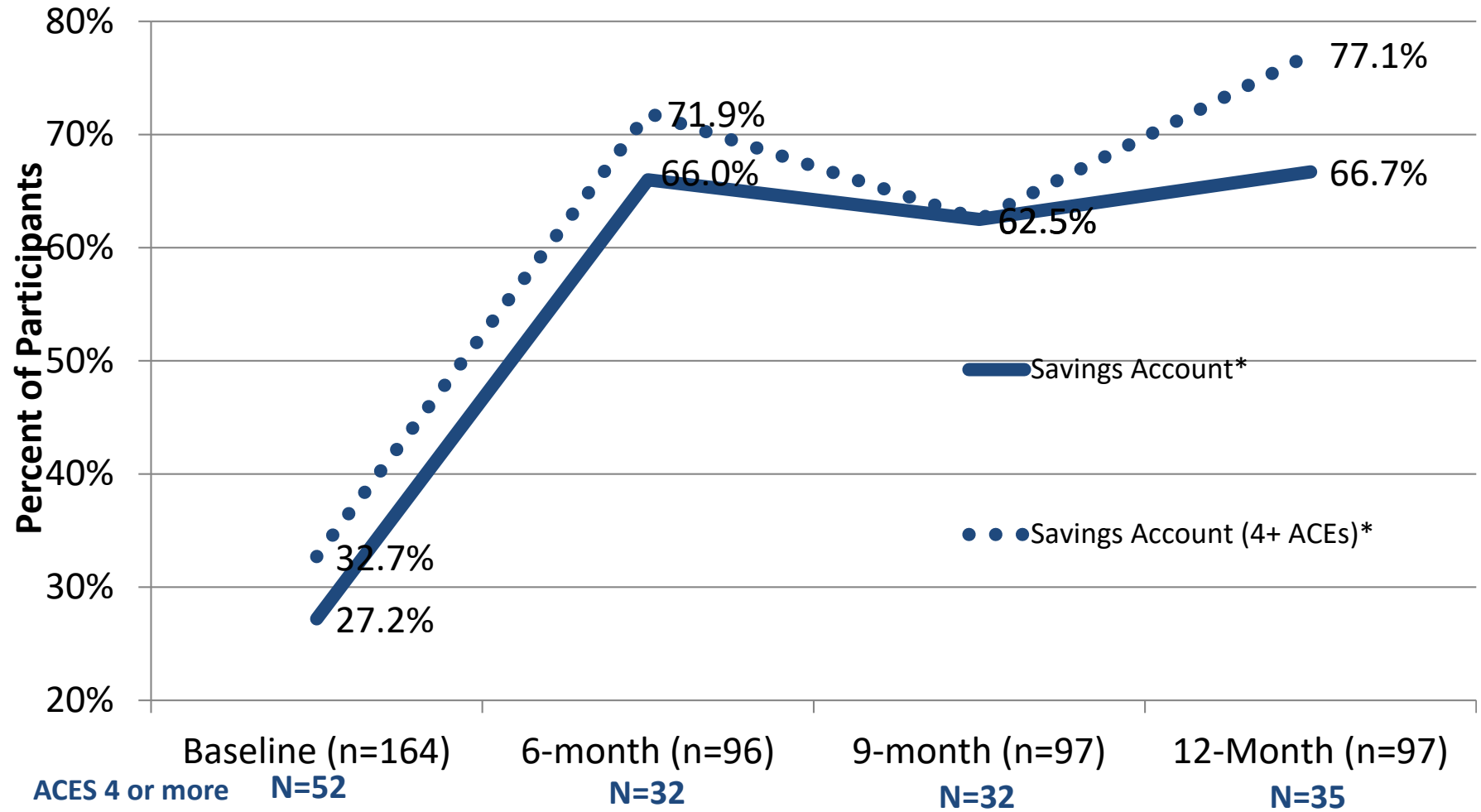
Preliminary Outcomes: Depressive Symptoms



Preliminary Outcomes: Employment



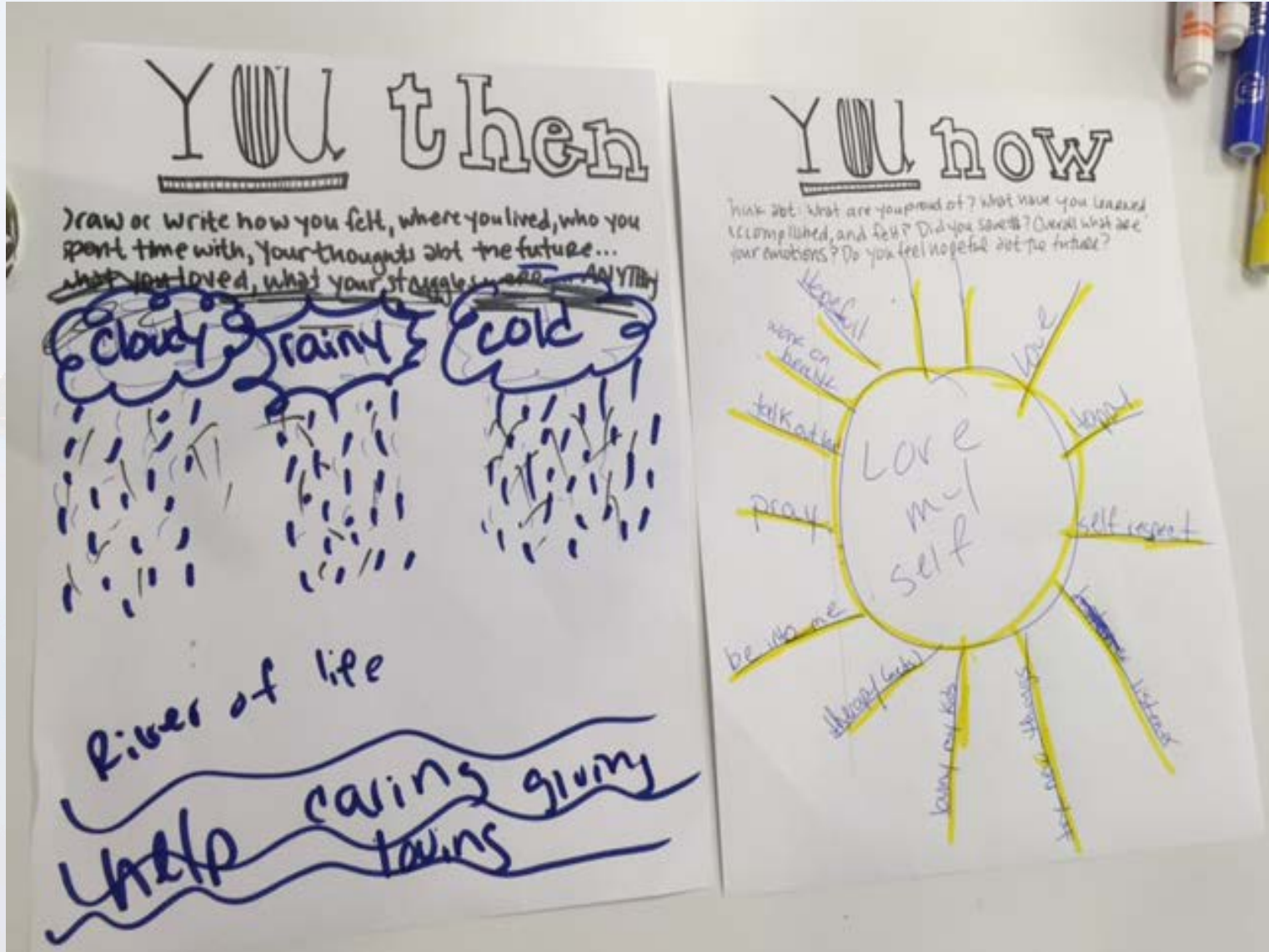
Preliminary Outcomes: Banking



*Statistically significant, $p < 0.05$

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Qualitative Results | Member Perspective



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Qualitative Results | Member Perspective



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Moving Forward

- **Next Steps for The Network**
 - Ongoing programming & evaluation
 - Partnering with E&T programs
 - TANF and Medicaid integration
 - Implement beyond Philadelphia
- **Recommendations**
 - Exposure to trauma and adversity must be addressed among TANF recipients
 - Peer-support is essential for families to build economic success



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Research and Program Teams



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solutions based on science
and the human experience

DREXEL UNIVERSITY

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