

Overcoming trauma & adversity through building social capital **and** financial health

*National TANF Directors
Meeting, Sept 2019*

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School of
Public Health

People and Land Acknowledgement

- We acknowledge that the land on which we're gathering was originally the territory of **Powhatan, Nanticoke, and Piscataway** peoples.
- We respectfully acknowledge and pay our respects to **their elders past and present.**



42nd Nanticoke powwow, Delaware
©Southern Delaware Tourism

What we must also acknowledge



- We acknowledge and honor the people organizing to raise awareness & investigate almost 7,000 murdered and missing indigenous women in the United States.

- We express our deep concern for immigrant families and children who have been or who are currently imprisoned by the US government.

- We acknowledge that deep poverty and lack of financial wealth of tribal groups, indigenous nations, and people of African descent in the US is due to centuries of oppression, land theft, abuse, family separation, enslavement and exploitation.

Overview



- **Review - Mariana**
 - People-centric, healing focused, trauma-informed practice
 - Social Capital
 - Outcomes: Employment and Depression
- **Building Wealth and Health Network - Kevin**
 - Program Description
 - Ways to adopt the program
- **Trying it out - Jessica**
 - Overcoming stigma
 - Our values
 - Community meeting – trying it out

Importance of Social Connection

- Social isolation = top public health problem
- Social connectedness / Social Capital



Healing & Resilience

- Healing Centered approach
 - Focuses on resilience and potential for health
 - Recognize how trauma affects a person's health, wellbeing, and behavior
 - Understands and addresses a person's lived experience, and social, political, economic context



"No Mud
No Lotus"

Thich Nhat Hanh



YOU then

Draw or write how you felt, where you lived, who you spent time with, your thoughts abt the future... what you loved, what your struggles were... ANYTHING

Stressed.
Dependent.
Alone
Broke!
Stuck
unworthy

Network Member #1

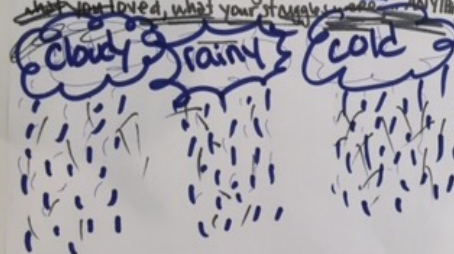
YOU how

Think abt: what are you proud of? what have you learned & accomplished, and felt? Did you save? Overall what are your emotions? Do you feel hopeful abt the future?

focused
Determined
Comfortable
Saving
Loved
Self-aware
stable

YOU then

Draw or write how you felt, where you lived, who you spent time with, your thoughts abt the future... what you loved, what your struggles were... ANYTHING



River of life
help caring giving
TURNS

Network Member #2

YOU how

Think abt: what are you proud of? what have you learned & accomplished, and felt? Did you save? Overall what are your emotions? Do you feel hopeful abt the future?



YOU then

Draw or write how you felt, where you lived, who you spent time with, your thoughts abt the future... what you loved, what your struggles were... ANYTHING



Network Member #3

YOU how

Think abt: what are you proud of? what have you learned & accomplished, and felt? Did you save? Overall what are your emotions? Do you feel hopeful abt the future?



YOU then

Draw or write how you felt, where you lived, who you spent time with, your thoughts abt the future... what you loved, what your struggles were... ANYTHING



*Had a huge weight holding me down.

Network Member #4

YOU how

Think abt: what are you proud of? what have you learned & accomplished, and felt? Did you save? Overall what are your emotions? Do you feel hopeful abt the future?



*took that weight and built a better life for us.



What is Trauma?

Toxic Stress (kids)

- Overwhelming relentless stress for young children without adequate support to overcome it
- Homelessness / poverty
- Adverse Childhood Experiences

Traumatic Stress (adults)

- Internal and external factors insufficient to cope with external threat
- Central nervous system overwhelmed
- Helplessness

Trauma -> What's visible | What's underneath

Behavioral Challenges

Physical Illness

Emotional Dysregulation

Financial instability & poor educational outcomes

Trauma & Loss

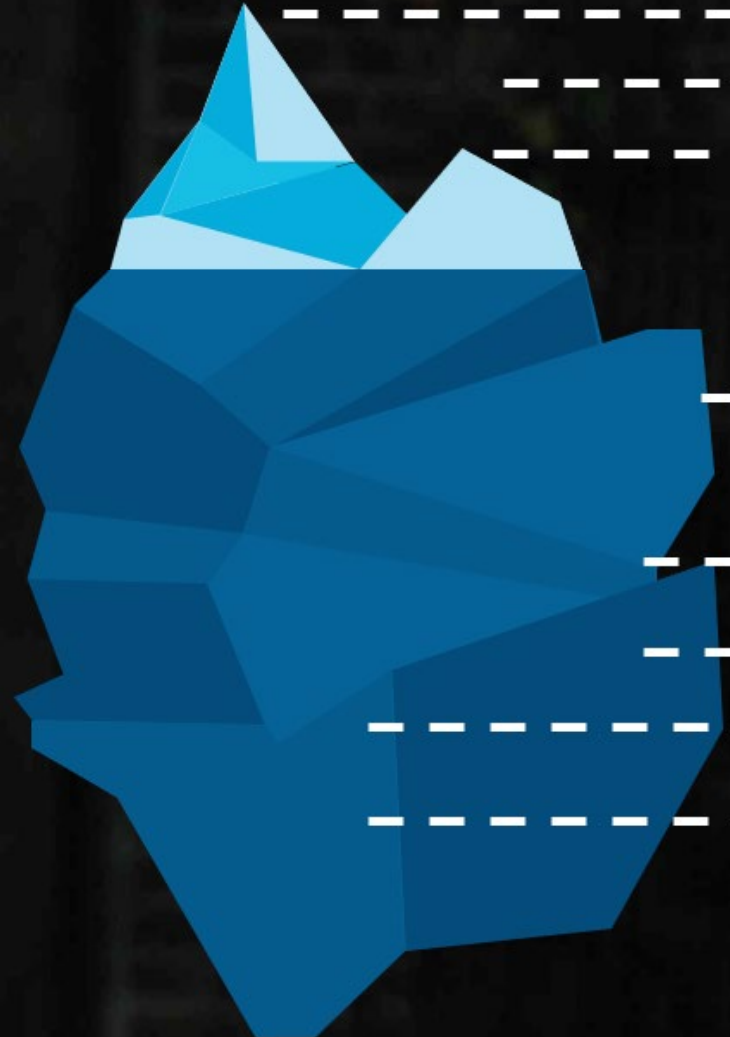
Chronic Hyperarousal &

Chronic Inflammation

Adverse Childhood Experiences

Family & Social Adversity

Historical trauma & social structures based on violence, racism, colonialism, sexism



Example

What we see are behavioral effects of trauma:

Common Trauma responses are

- Burst of anger
- Prolonged stress
- Headaches
- Anxiety, depression
- Agitation
- Lack of sleep
- Low self-esteem and self-worth

What's Underneath

Members are overwhelmed, in crisis, and are being triggered by a past trauma. The build up of stress from the past is pouring out through a small miscommunication or barrier.

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**

For more info:



Resist

- Actively **resists** “re-traumatization”



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

The

Building Wealth and Health

Network

**Network
Member
Advisory Council**

**Social Work
Referral**

**Financial
Coaching**

**Group Classes & Peer Support
Financial SELF Empowerment
16 sessions**

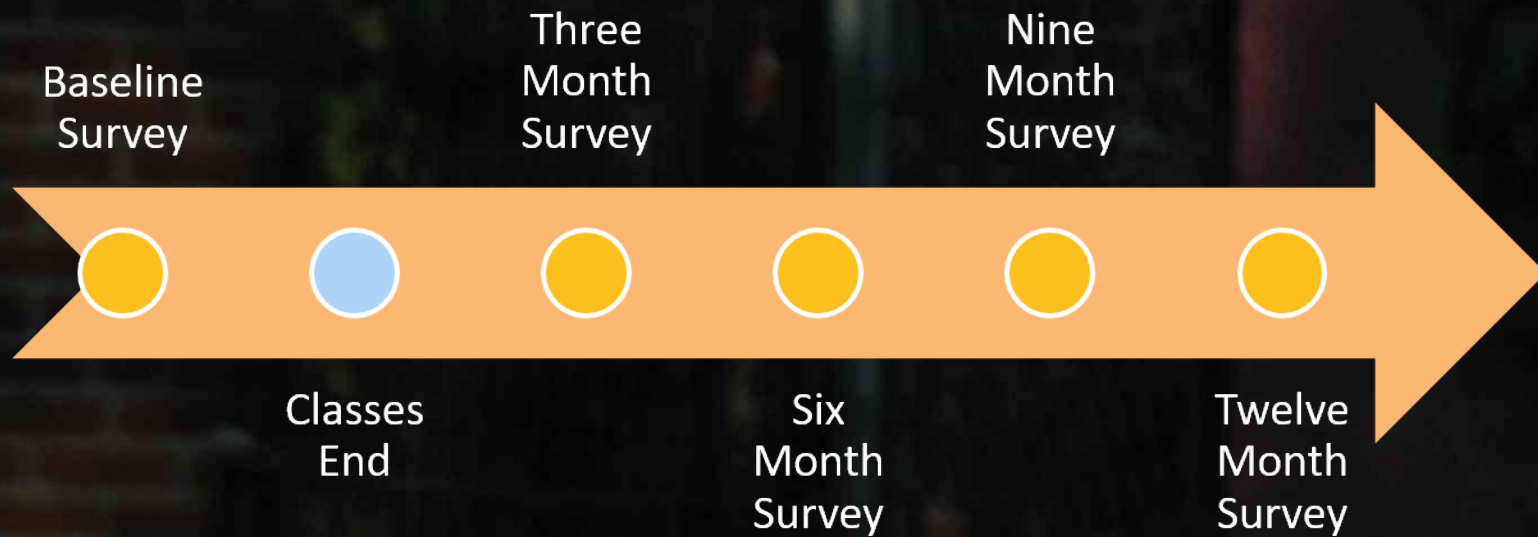
**Matched Savings Accounts
(up to \$20 per month provided)
12 months**

Major Components of Building Wealth and Health Network

Almost 1,000 people have participated in Philadelphia

Research Phase	Research Type	Location	Program Structure
Phase I Feasibility N=103	Randomized Control Trial	Drexel University West Philadelphia	Separate Financial Classes and SELF Empowerment Classes
Phase II Does it work? YES N=373	Longitudinal Cohort Study	Drexel University West Philadelphia	Combined Financial and SELF Empowerment Classes
Phase III Implementation N=495+	Longitudinal Cohort Study	PA Careerlink Northwest Philadelphia	Combined Financial SELF Empowerment Classes

Research Survey Timeline



Outcomes Measured (Self-Report)

Baseline, 3-month intervals to 12 months

Exposure to Violence and Adversity

- Adverse childhood experiences
- Community violence
- Interaction with criminal justice

Caregiver & Child Health and Development

- CES-D (Center for Epidemiologic Studies - Depression)
- Self-Rated Health
- PEDS (Parents' Evaluation of Developmental Status Survey)
- Caregiver-Rated Health of Child

Economic Security

- Food Insecurity
- Housing Insecurity
- Energy Insecurity

Financial Wellbeing

- Unofficial work/self employment
- Employment Hope
- General Self-Efficacy
- Financial behaviors and knowledge

Examples of Trauma

ACEs

Category	Subcategory
Abuse	Emotional
Abuse	Physical
Abuse	Sexual
Neglect	Emotional
Neglect	Physical
Household Instability	Parental Separation
Household Instability	Mother Abused
Household Instability	Mental Illness
Household Instability	Substance Abuse
Household Instability	Incarceration

Emotional Abuse

(Did a parent or other adult...)

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?

Community Violence

Have you ever ...

Seen someone beat up or mugged

Heard gunfire outside of home

Seen a seriously wounded person after incident of violence

Seen someone shot with a gun

Seen a dead person

Heard about someone being killed by another person

IPV (in last 3 months)

How often does your partner...

Physically hurt you?

Insult or talk down to you?

Threaten you with harm?

Scream or curse at you?

Experiences of Discrimination (EOD)

At school

Getting hired or getting a job

At work

Getting housing

Getting medical care

Getting services in a store or restaurant

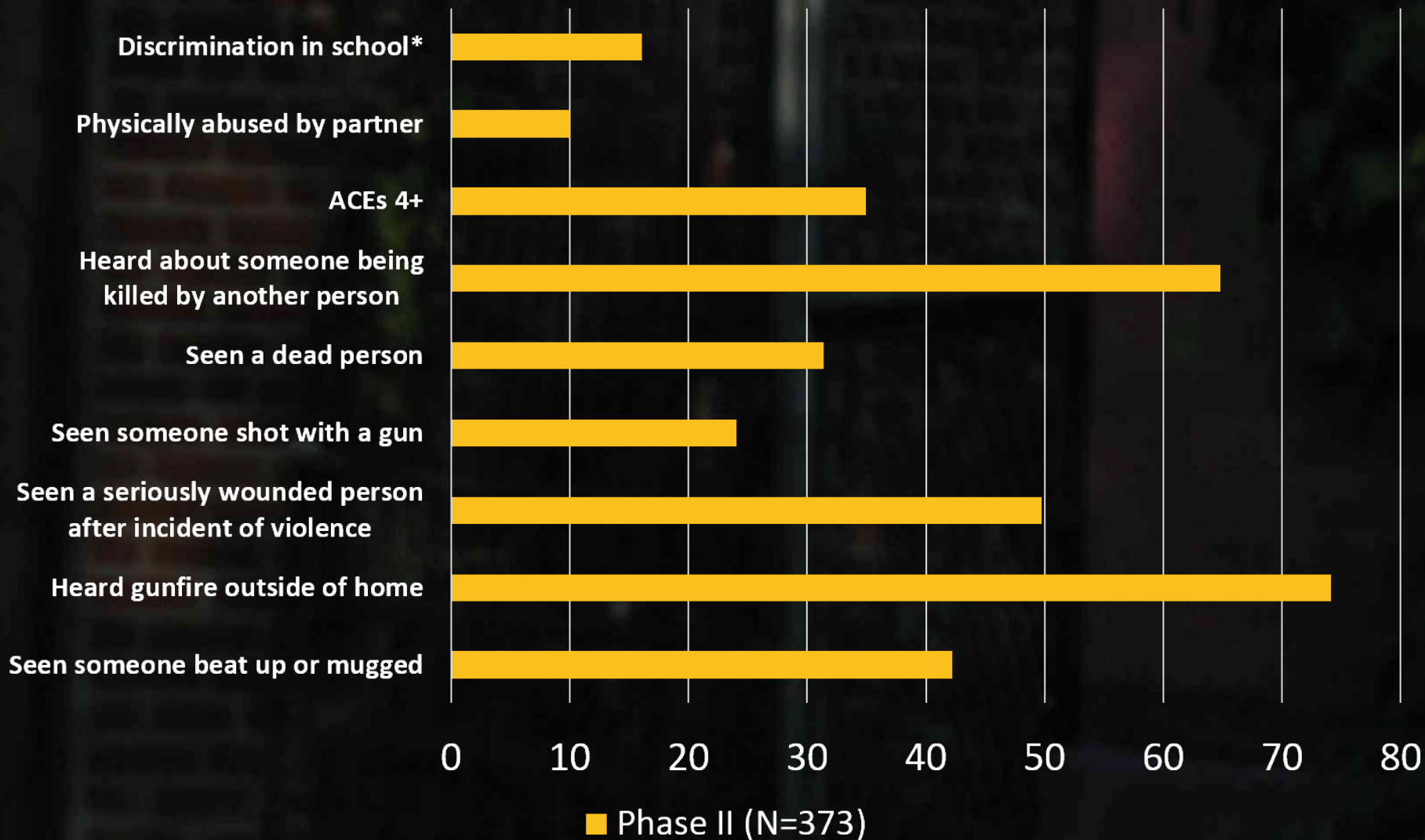
Getting credit, bank loans, or mortgage

On the street or in a public setting

From the police or in the courts

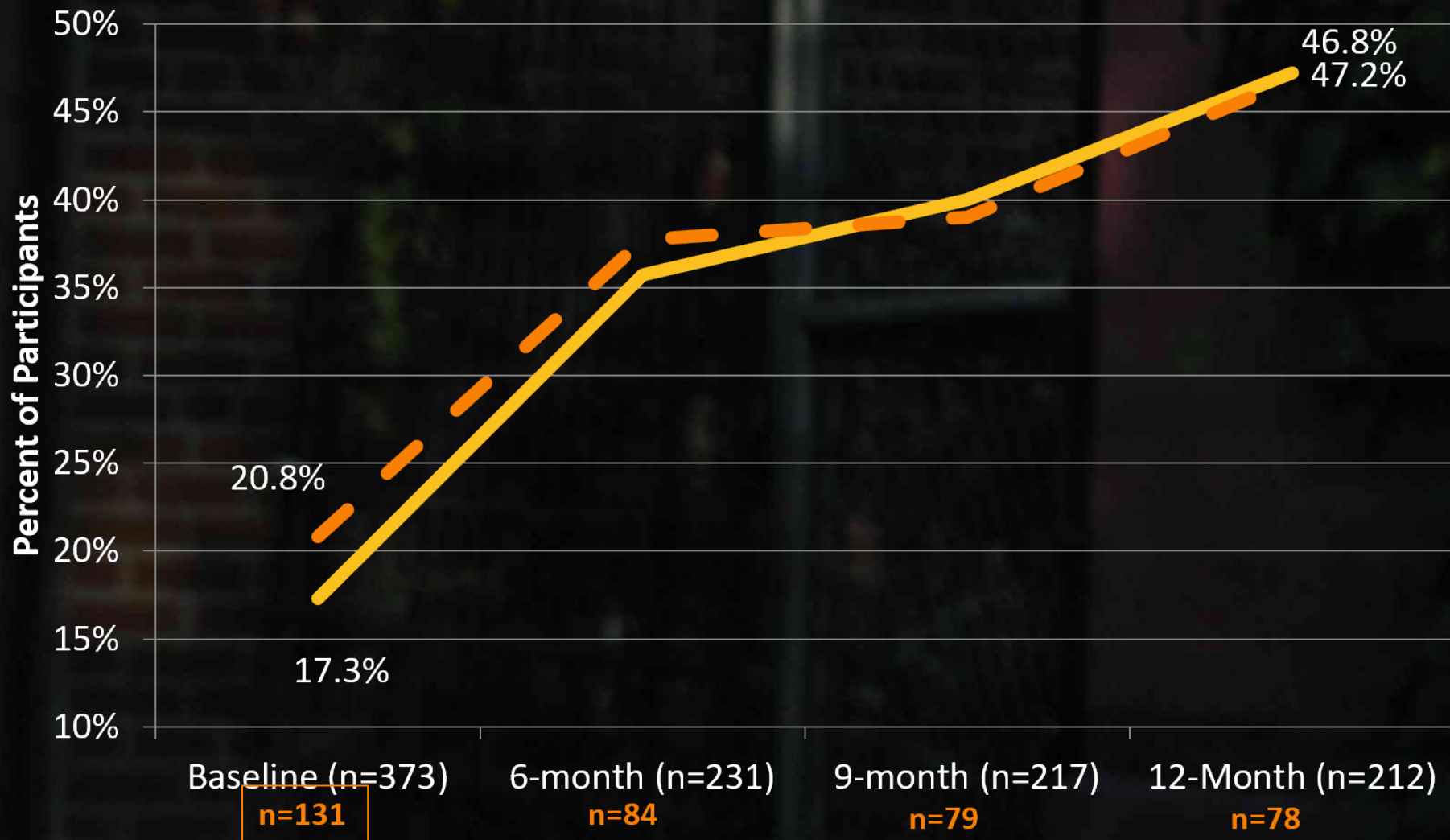
Applying for public assistance programs

Network Members' Baseline Violence Exposure



Basic Outcomes

Employment with 4+ ACEs

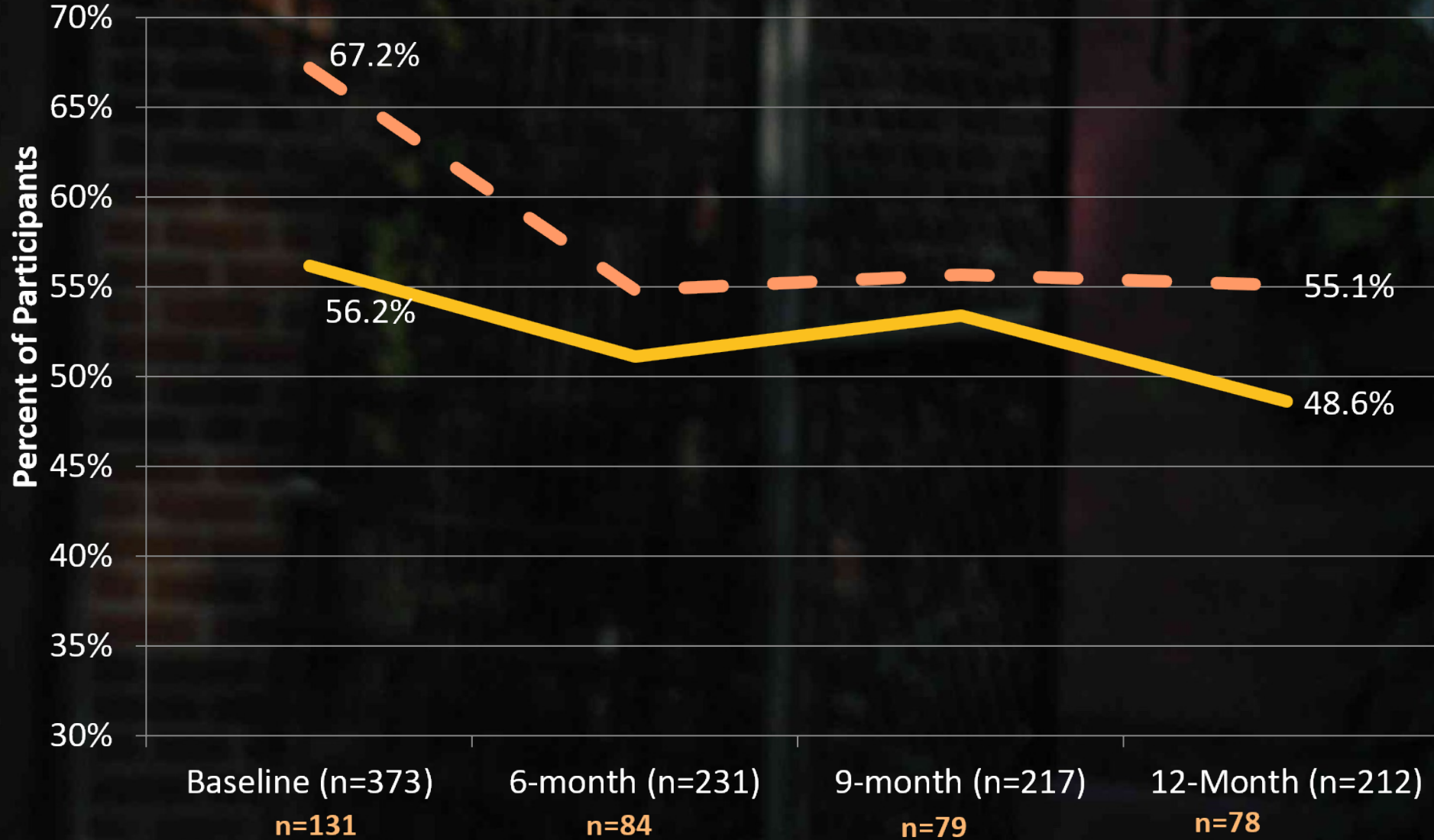


n=131

*Statistically significant, $p < 0.05$

Preliminary Outcomes

Depressive Symptoms (CES-D) w. 4+ ACEs



*Statistically significant, $p < 0.05$

Social Capital Scale

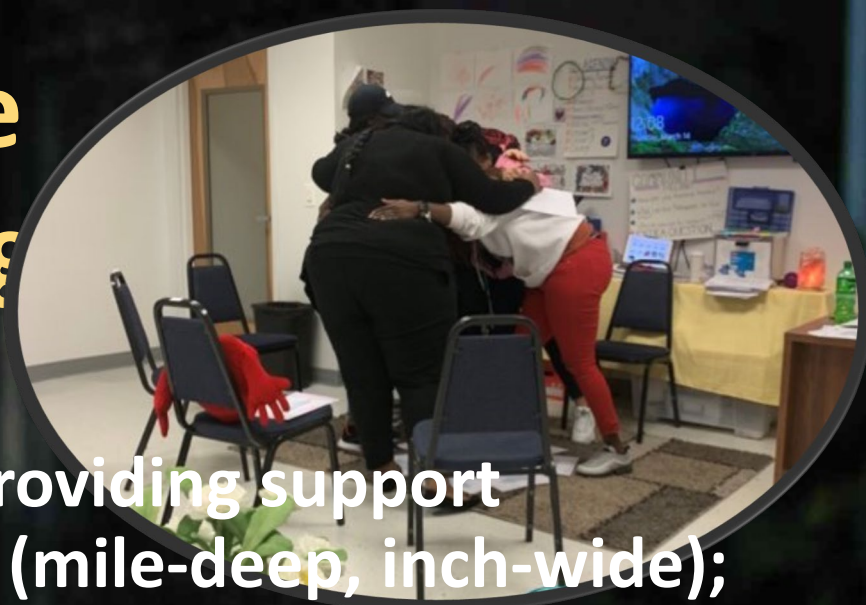
Bridging & Bonding

- **Bonding**

- close family and friends providing support (emotional/financial etc); (mile-deep, inch-wide); stronger connections, but little diversity in backgrounds

- **Bridging**

- widespread (mile-wide, inch deep); individuals connecting from different backgrounds and different social networks; broaden horizons; open opportunities for new resources

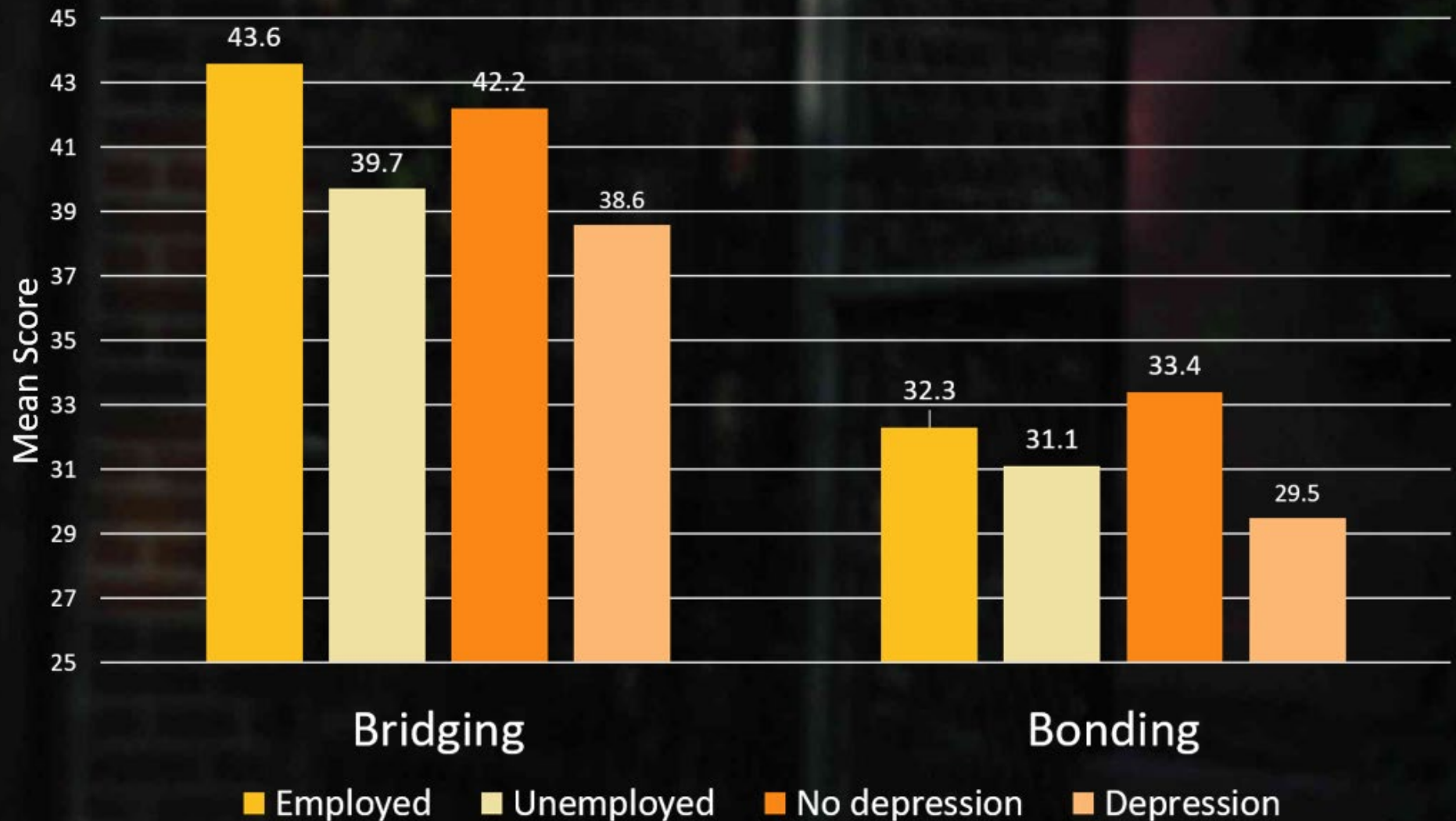


Adapted Williams (2006)

20 Questions 5-point likert scale – “Strongly disagree – Strongly Agree”

Dmitri Williams; On and off the 'Net: Scales for Social Capital in an Online Era, *Journal of Computer-Mediated Communication*, Volume 11, Issue 2, 1 January 2006, Pages 593–628, <https://doi.org/10.1111/j.1083-6101.2006.00029.x>

Social Capital @ Baseline: Employment & Depression (N=372)



Social Capital – Bonding Subscale Mean Scores by Attendance



*p < 0.001

**p=0.01

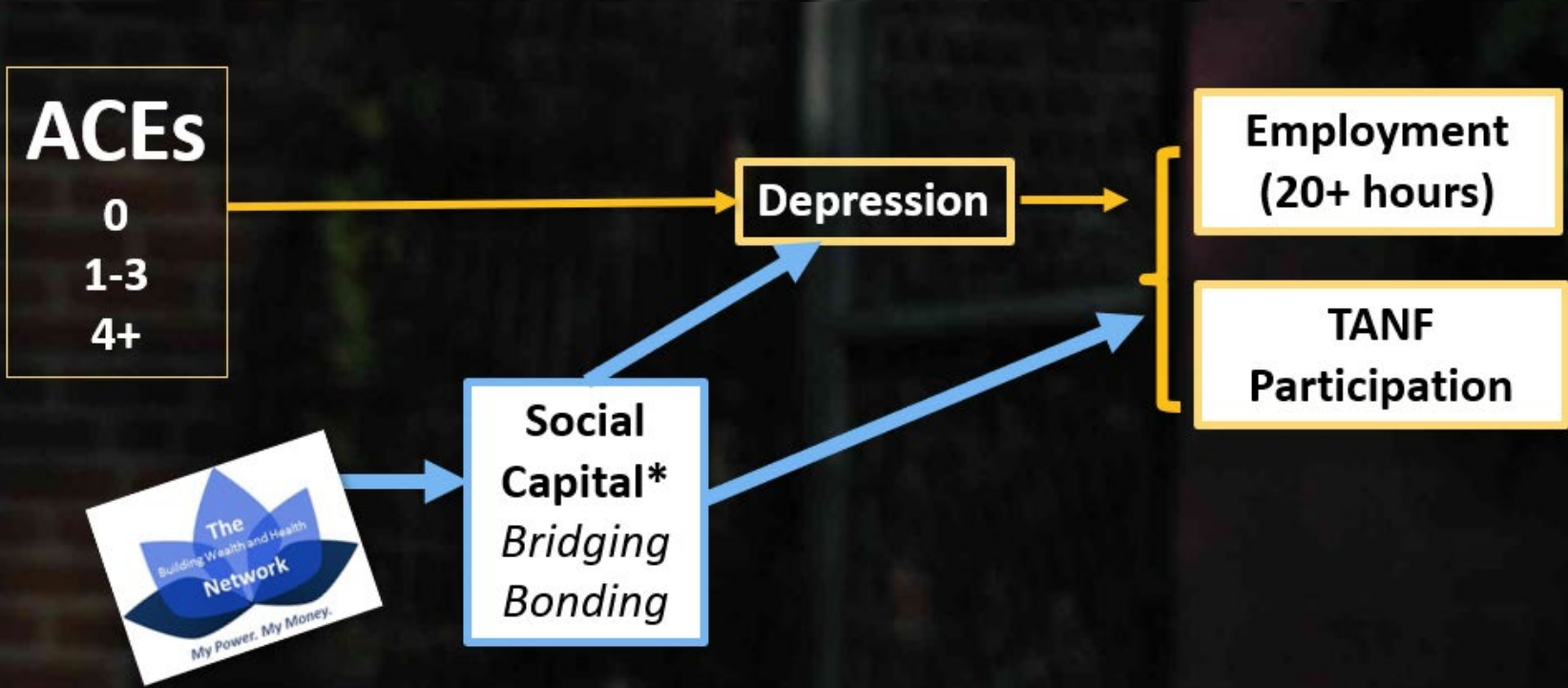
Social Capital – Bridging Subscale Mean Scores by Attendance



Results Under Development

Social Capital Mechanism

Yellow represents proposed pathway
BLUE represents The Network intervention pathway



Social capital is protective against the effects of ACEs, namely **depression**. The Network increases both bonding and bridging domains of social capital, which leads to improvements in depression, employment, and TANF participation.

Kevin



- **Program Components**

- **How to implement**

The Network Curriculum

Cohort Model 8-15 people per group

16 sessions

2 Coaches each cohort

Trauma-Informed/Healing Centered

- Peer Support
- **SELF (Safety Emotions Loss Future)**
- Psychosocial and Political Education
- Goal Setting and Confidence

Financial Empowerment

- Savings & checking
- Matched savings
- Managing money
- Entrepreneurship
- Negotiate good wages
- Credit repair / building credit



Examples of class topics

Building Credit & Resilience

- Choose a credit card to build credit
- How to harness experiences with hardships and collective trauma to uplift ourselves and communities
- How to confront institutional oppression

Taking Your Money & Power Back

- Avoid paying money for things that banks do for free
- Recognize practices of risky financial institutions
- How to get one's money and power back in financial institutions and beyond

Healthy & Unhealthy Relationships

- Exploring our relationships (healthy & unhealthy)
- Make goals to bring or maintain healthy relationship practices

Housing: 1st Time Homebuyer

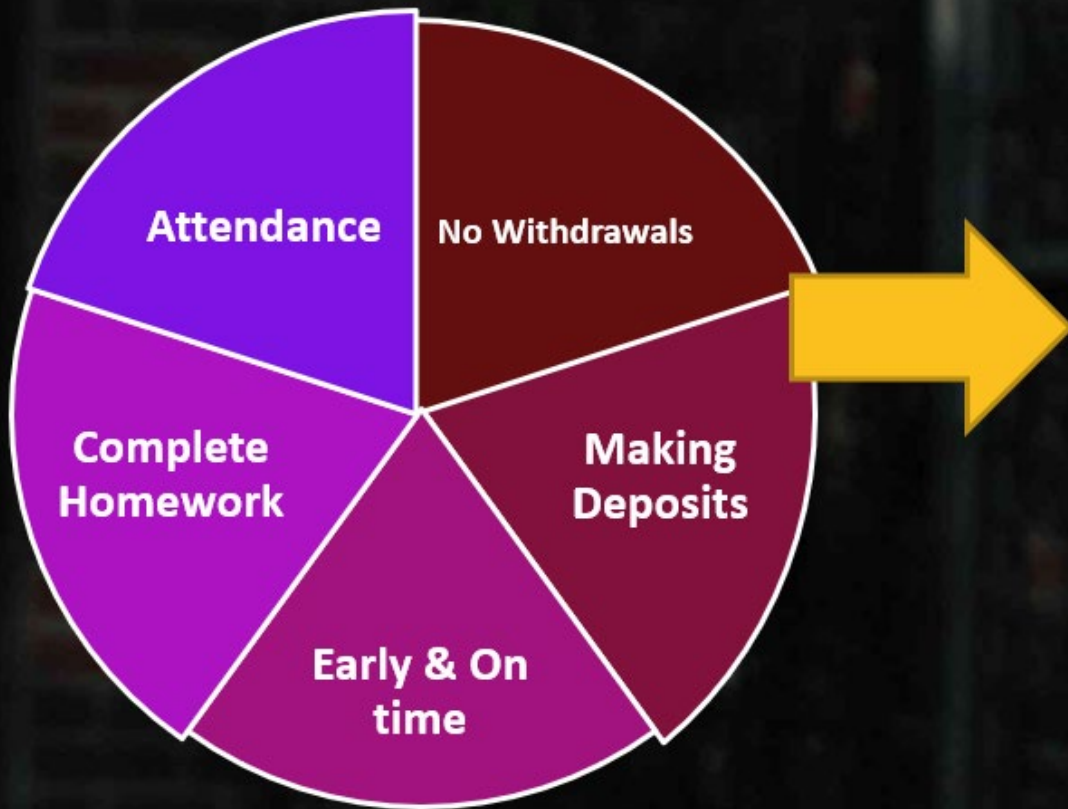
- Homebuying process from beginning to end
- Ways to acquire properties in our area with little to know money down
- Meaning of home

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**



Program Incentives: Lotus Points



- Entrepreneurial Classes
- Passports
- Textbooks for School
- Membership to the Philadelphia Zoo
- Laptop
- Facials and Massages

Partner Incentives: Lotus Points



- Entrepreneurial Classes
- Passports
- Textbooks for School
- Membership to the Philadelphia Zoo
- Laptop
- Facials and Massages

Network Advisory Council (NAC)

Provides ongoing feedback on program & dissemination

Network Connections

Ongoing Skills development for Leadership and Expansion



All participants become Network MEMBERS



Adopt The Network

- **Get started**

- Orient classrooms/lobby areas to promote social connection and peer support
- Encourage opportunities for sharing resources & provide financial incentives for group participation
- Train all staff on how trauma affects behavior & adopt trauma-informed approaches
- Promote banking and saving money

- **Bring the Network to you**

- Use the Manual
- Adapt it to your context & people you serve
- Invite our team to meet your teams

Jessica Seigle



- Welfare Stigma
- Network Values
- Community Meeting

–Stigma–

**We won't let
it hold us
back**

***You can help
end it***



Our Shared Values

- **People Centric**
- **Participant driven**
- **Community oriented**
- **Self care & care for each other**
- **Inclusivity**
- **Reciprocal learning and support**
- **Respect**
- **Transparency**
- **Innovation**
- **Safety**



COMMUNITY Meeting

- ★ How are you feeling today?
- ★ What can the Network do for you?
- ★ Who can you ask for support? (if you need it)
- ★ EXTRA Question

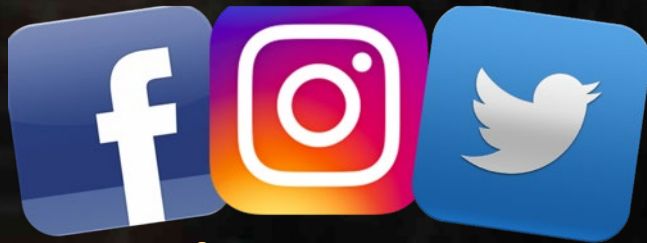
• Bringing to workplace

• Demonstration

• You try it out!



Stay in touch on social media
@TheBWHNetwork



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