

Trauma-Informed Financial Empowerment Program Improves Wealth and Health for Families in TANF

56th NAWRS Workshop
Pittsburgh, PA
August 2, 2017

Falguni Patel, MPH



DREXEL UNIVERSITY
School of
Public Health



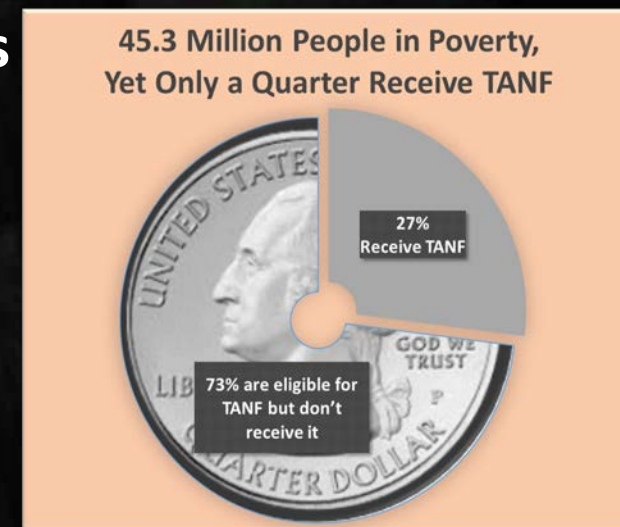
Overview

- **Background**
 - TANF & challenges to economic success
 - Trauma & trauma-informed practice
- **The Building Wealth and Health Network**
 - Randomized Controlled Trial
 - Description of the program
 - Study design
 - Preliminary outcomes
- **Moving Forward**
 - Expansion of The Network
 - Policy Recommendations



Background: TANF & challenges to economic success

- TANF reaches less than 30% of those eligible¹
- Work participation for caregivers w. children < 6yrs = 20hrs; varying/disappointing success²
 - Return to TANF / Churning
- **Barriers to Work among TANF participants**
 - 33% report work-limiting health condition³
 - 43% report disability⁴
 - 74% Intimate Partner Violence⁵
 - High involvement w. criminal justice system⁶



1. Pavetti, 2015: *TANF continues to weaken as a safety net*
2. Ctr Study of Social Policy, 2016: *20 Years of TANF*
3. Kneipp et al 2011: *Public Health Nursing Case Management*

4. Loprest & Maag 2009: *Disabilities among TANF recipients*
5. Cheng 2013: *IPV & Welfare Participation*
6. Bloom et al, 2011: *TANF recipients w. barriers to employment*

Background:

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

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

Trauma-informed

| ACEs | |
|--|-----------------------------------|
| Strong, graded relation to childhood adversity | |
| Smoking | Attempted suicide |
| COPD | Revictimization |
| 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 |

Two Generation Impact



Witnesses
to Hunger

What is Trauma-Informed practice?

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

For more info, go here →



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

Building Wealth and Health Network Randomized Controlled Trial 2014-2015



The Building Wealth and Health Network

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



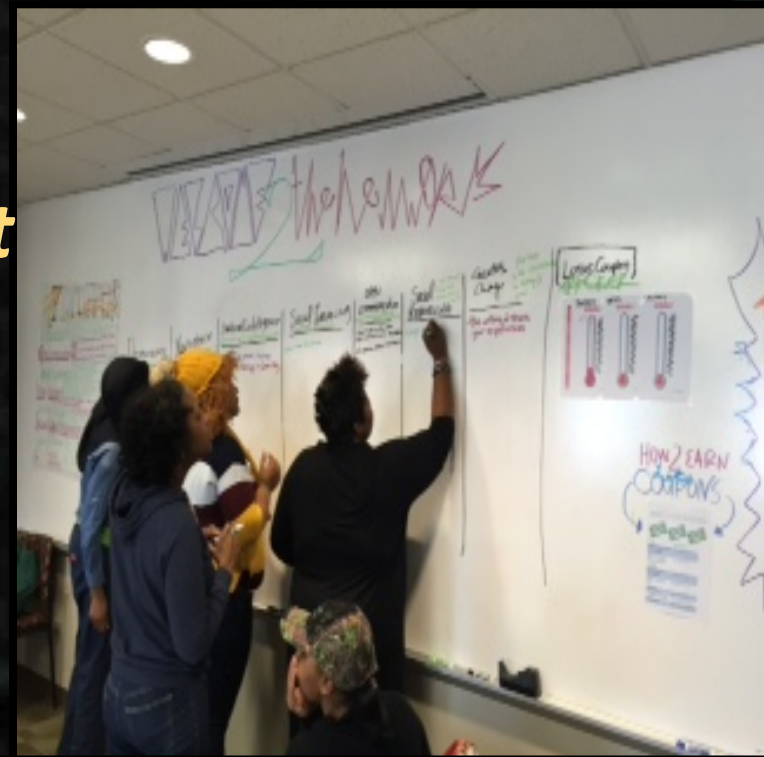
Description of the Program

1. Curriculum
2. Match Savings
3. Goal Setting and Coaching

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

What's Your Financial & Personal Reputation?

Protect your financial reputation. This class teaches members how to read a credit report, while also discussing the control they have over their image and personal reputation.

Financial Services & Understanding Systems

Being banked can help cover many of your current expenses. Our coaches teach members how to avoid paying money for things that banks do for free and discuss other risky financial institutions.

Managing Work & Communication

How to stay employed. Our coaches discuss the three main reasons why employees are fired from their jobs, and ways to avoid them. Members also learn ways to speak your mind and take action in your life and community.

Create your Future: Entrepreneurship & Creativity

Start your own business. We want to help members gain the SELF confidence needed to become an entrepreneur by teaching the basics of starting a business.

Match 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



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 now

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

cloudy rainy cold
River of life
help caring gummy towns

Network Member #2

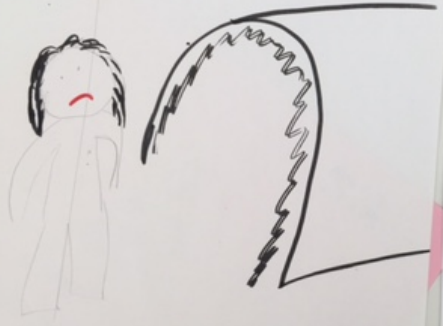
YOU now

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 now

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 #4

YOU now

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?



The Building Wealth and Health Network

Study Design

Participants: Philadelphia residents, caregivers of children <6 yrs, receiving public benefits

GROUP A

N = 250

Mixed Public Assistance

Recruited through advertisement and word of mouth

GROUP B

N = 250

TANF Specific

Recruited through 3 County Assistance Offices

Comparison Group

N = 15,000

Administrative Data

Matched to similar families in Network

Data Sources:

Self Report: Baseline, 3mo, 6mo, 9mo, 12mo

Administrative Data: on all participants in Philadelphia (monthly reports on TANF, SNAP, Medicaid participation; employment; Medicaid billing data)

Financial Data: Savings patterns, credit score, earned income

Outcomes Measured (Self-Report) ACASI

Baseline, 3 month intervals to 12 months

Basic Characteristics

- Demographics
- Benefits
- Household characteristics

Financial Wellbeing

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

Economic Security

- Food Insecurity
- Housing Insecurity
- Energy Insecurity

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 of Child

Exposure to Violence and Adversity

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

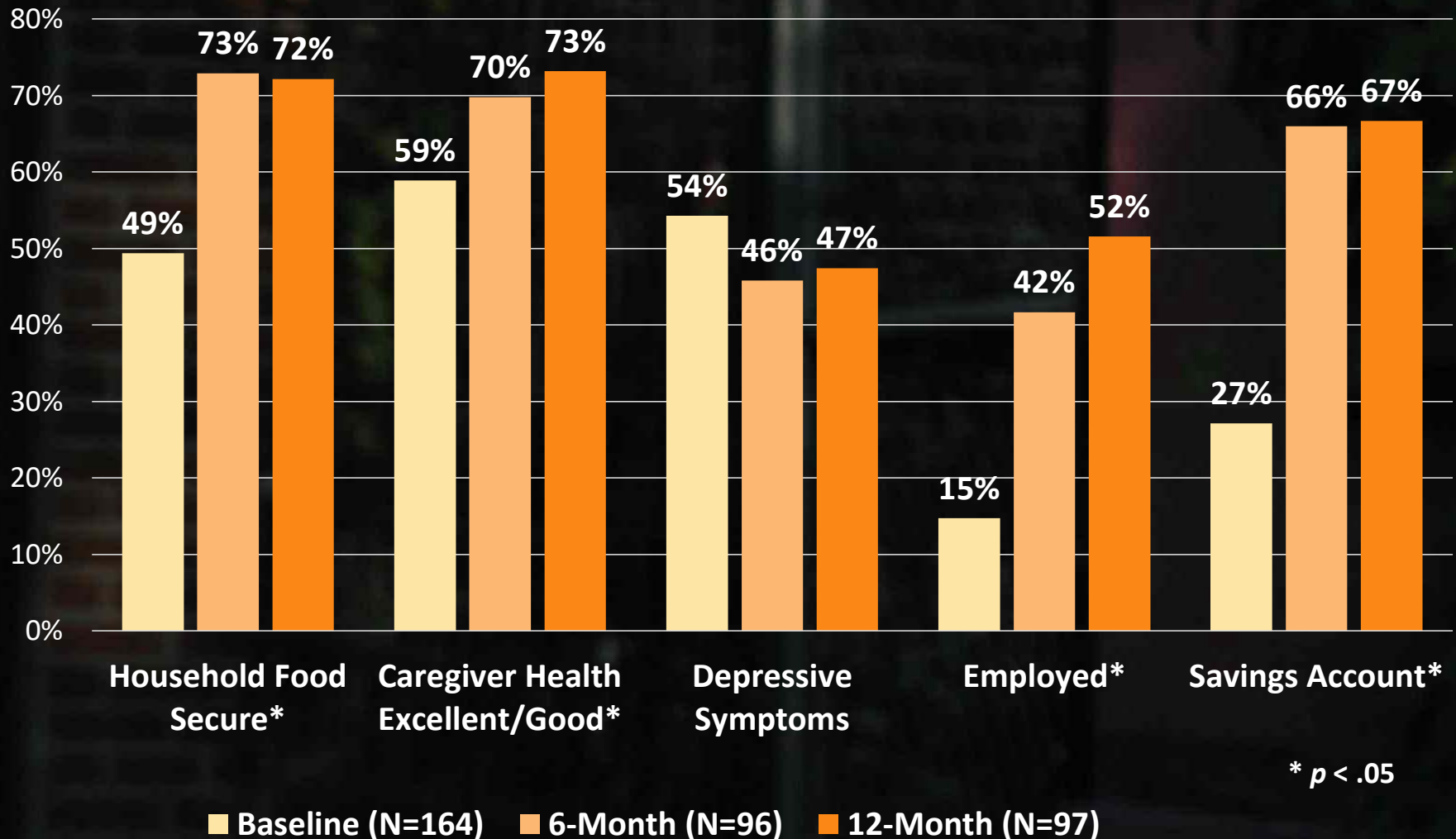
See Sun et al (2016) BMC Public Health

Ongoing Recruitment & Survey Participation

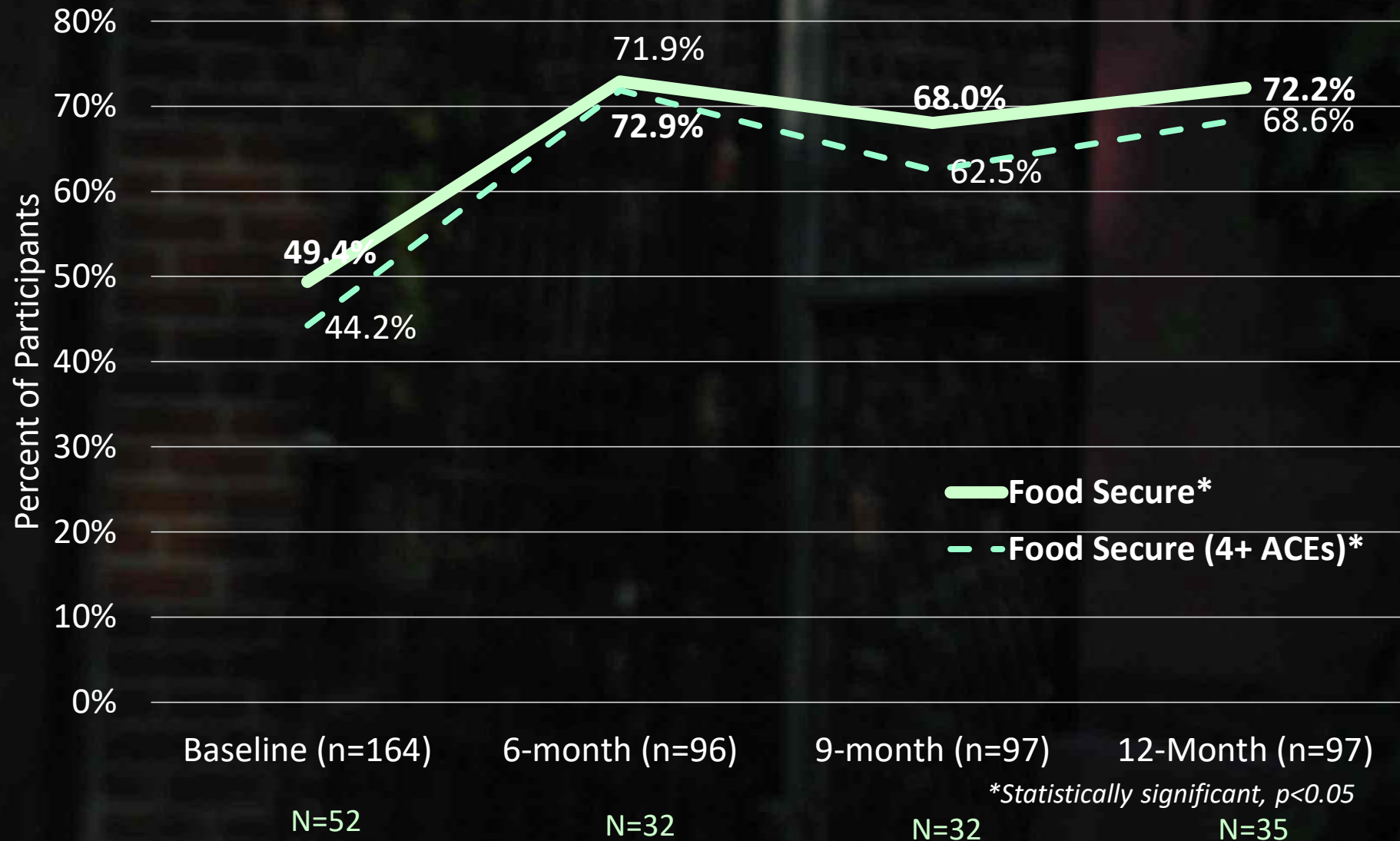
| Network ACASI Survey Completion | | | | | |
|---------------------------------|------------|------------|------------|------------|------------|
| Cohort | Baseline | 3-month | 6-month | 9-month | 12-month |
| Cohort 1 (Mixed Assist) | 31 | 27 (87%) | 24 (77%) | 23 (74%) | 24 (77%) |
| Cohort 2 (TANF) | 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

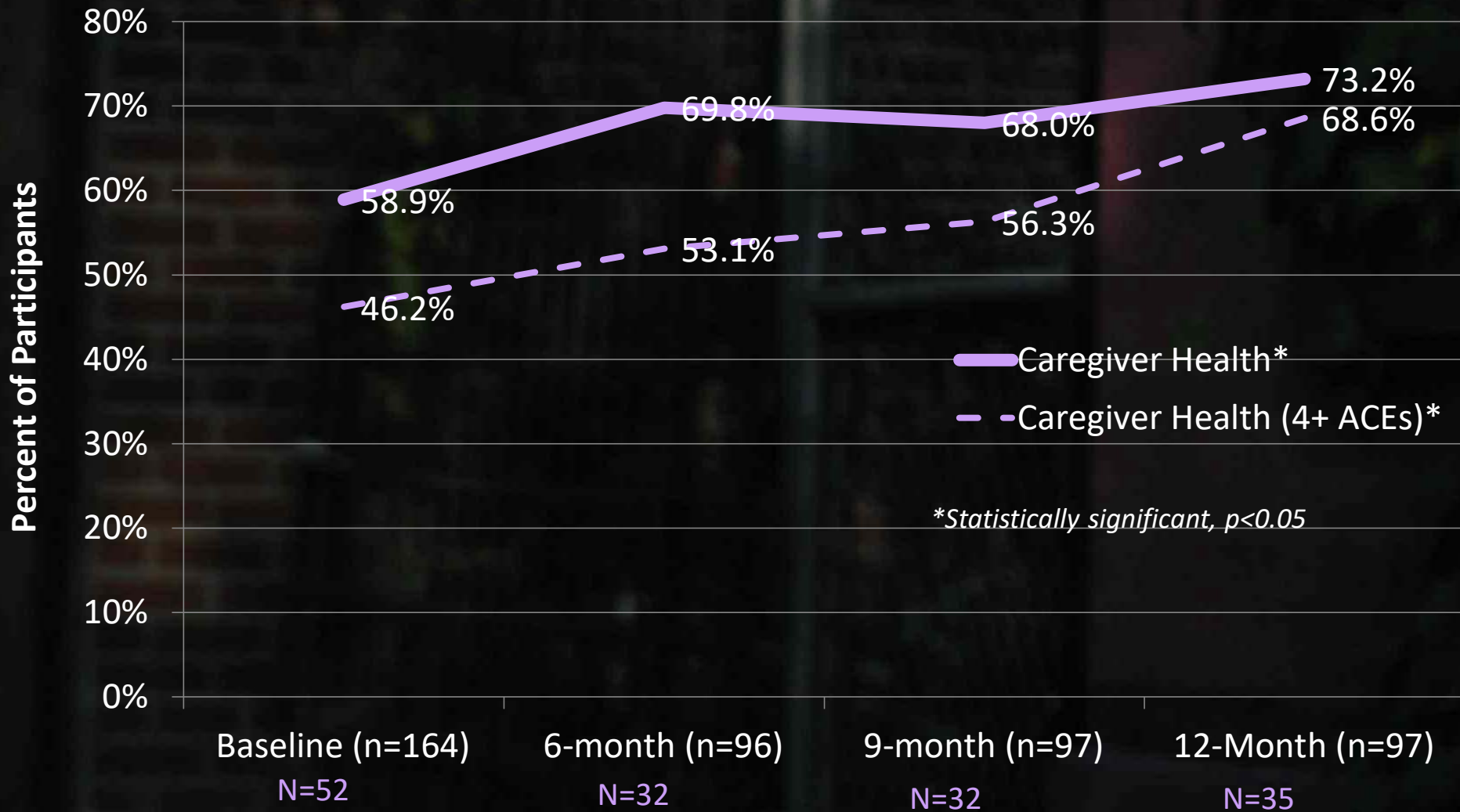


Preliminary Outcomes: Household Food Security



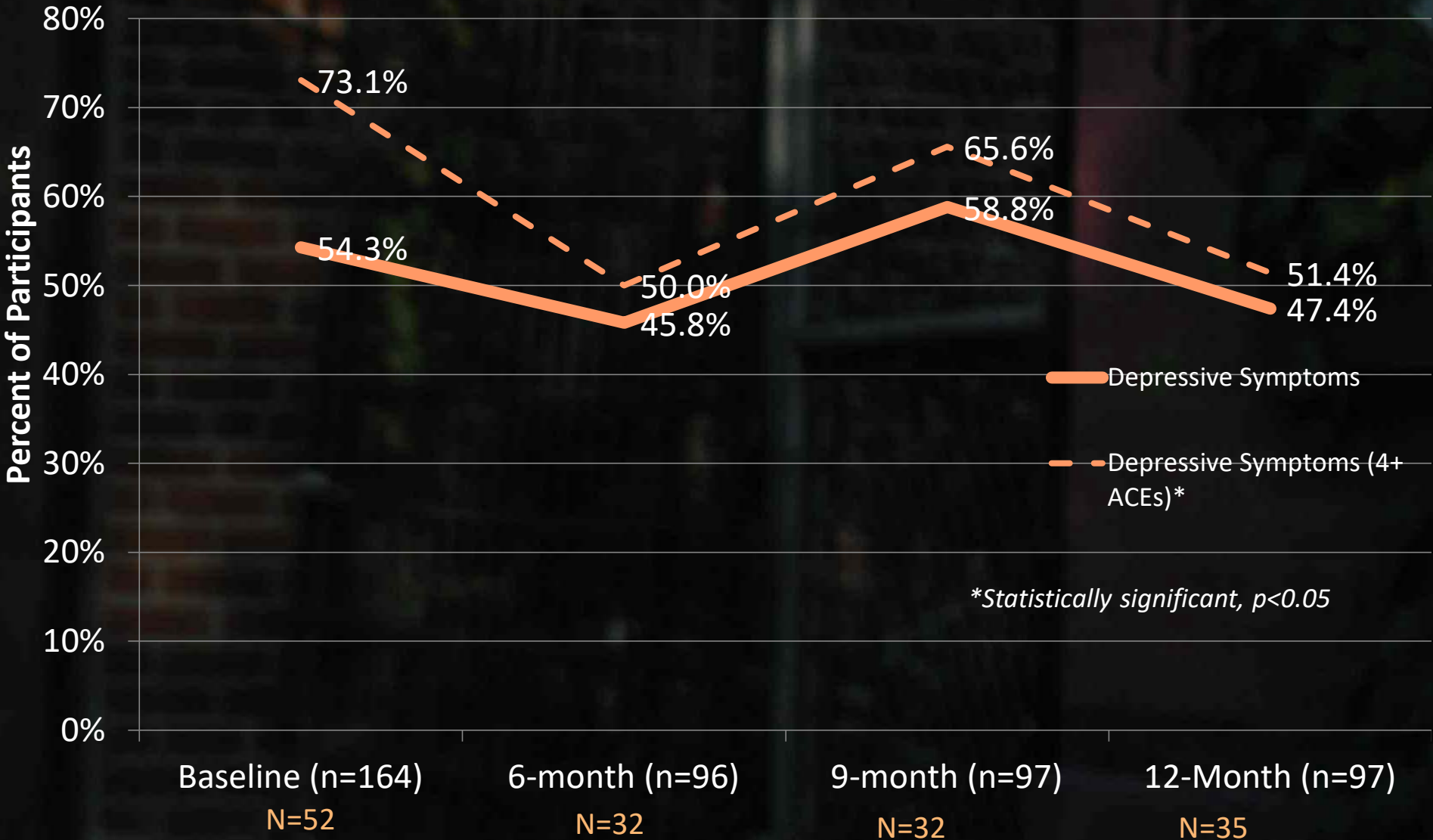
Preliminary Outcomes

Caregiver Health



Preliminary Outcomes

Depressive Symptoms



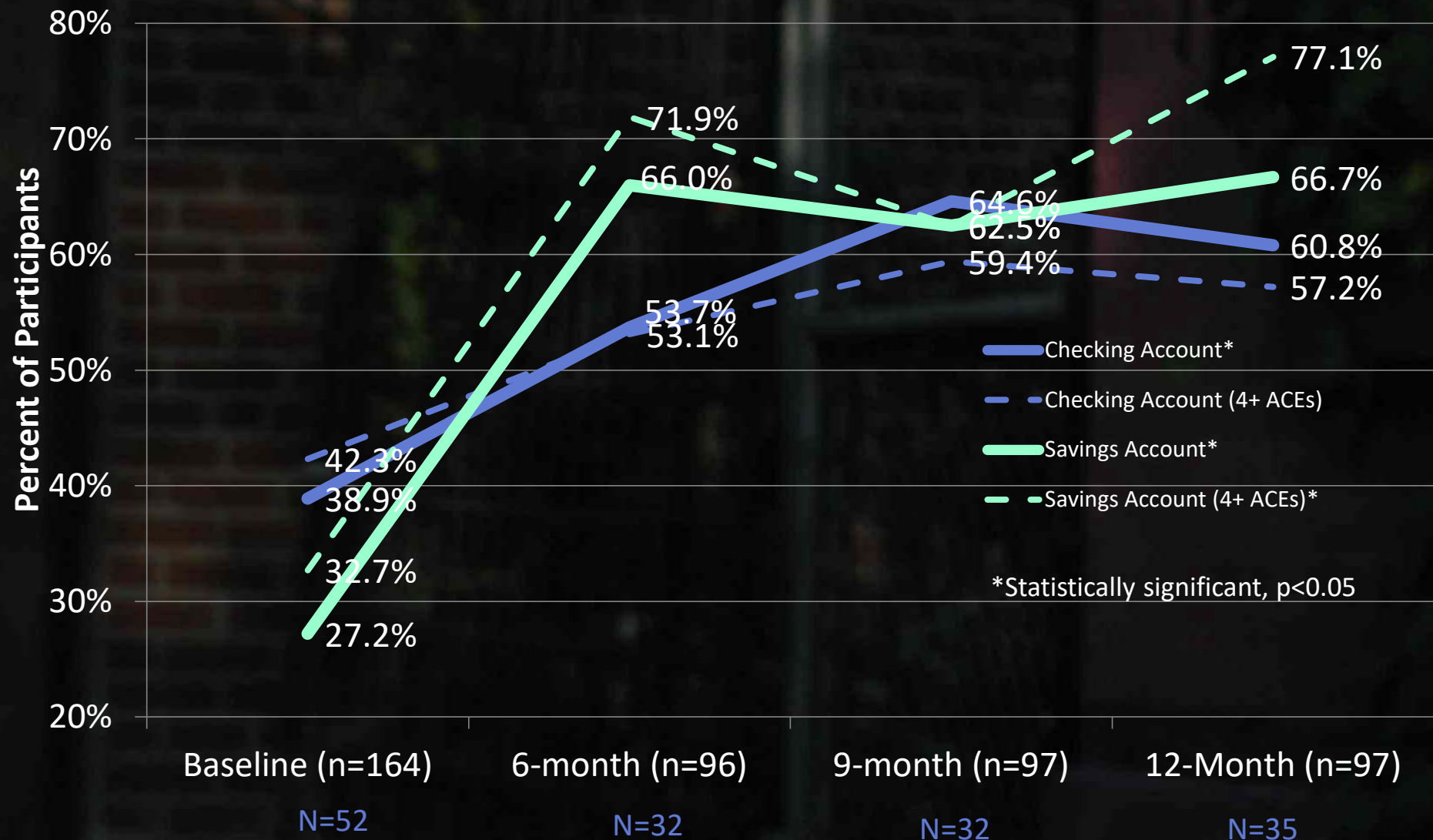
Preliminary Outcomes

Employment



Preliminary Outcomes

Banking



Moving Forward

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



Research and Program Teams



PI: Mariana Chilton, PhD, MPH
Professor, Dornsife School of Public Health
Director, Center for Hunger-Free Communities



Kevin Thomas
Financial Empowerment Coach
Building Wealth and Health Network



Co- PI: Sandra Bloom, MD
Associate Prof, Dornsife School of Public Health
Founder, Sanctuary Institute



Alie Huxta, MSW
SELF Empowerment Coach
Building Wealth and Health Network



Co-I: Jerome Dugan, PhD
Assistant Prof, Drexel College of Nursing
H.E.A.L.



Michael Moody
Program Coordinator
Building Wealth and Health Network



Co-I: Layla Booshehri, PhD
Assistant Prof, Drexel College of Nursing
H.E.A.L.



Courtney Scott
Research Assistant
Building Wealth and Health Network



Pam Phojanakong
Doctoral Student, Data Analyst
Building Wealth and Health Network



Amanda Hallock
Project Assistant
Building Wealth and Health Network



solutions based on science
and the human experience

DREXEL UNIVERSITY

Center for

Hunger-Free Communities

Falguni Patel, MPH

fp76@drexel.edu

267-359-6261

[@thebwhnetwork](https://www.instagram.com/thebwhnetwork)



The Network Pilot RCT

June 2014 – December 2015

TANF as is

- Quarterly surveys for 15 months

Control Group

Financial Empowerment classes

- 3 hours/week for 28 weeks
- Financial literacy curriculum designed for adults with little to low income

Matched Savings

- 1:1 matches of up to \$20 per month for a full year
- Bank Representative on site

Partial Intervention

Trauma-informed Peer Support

- 2.5 hours/week for 28 weeks
- SELF curriculum from Sanctuary Model®

Financial Empowerment classes

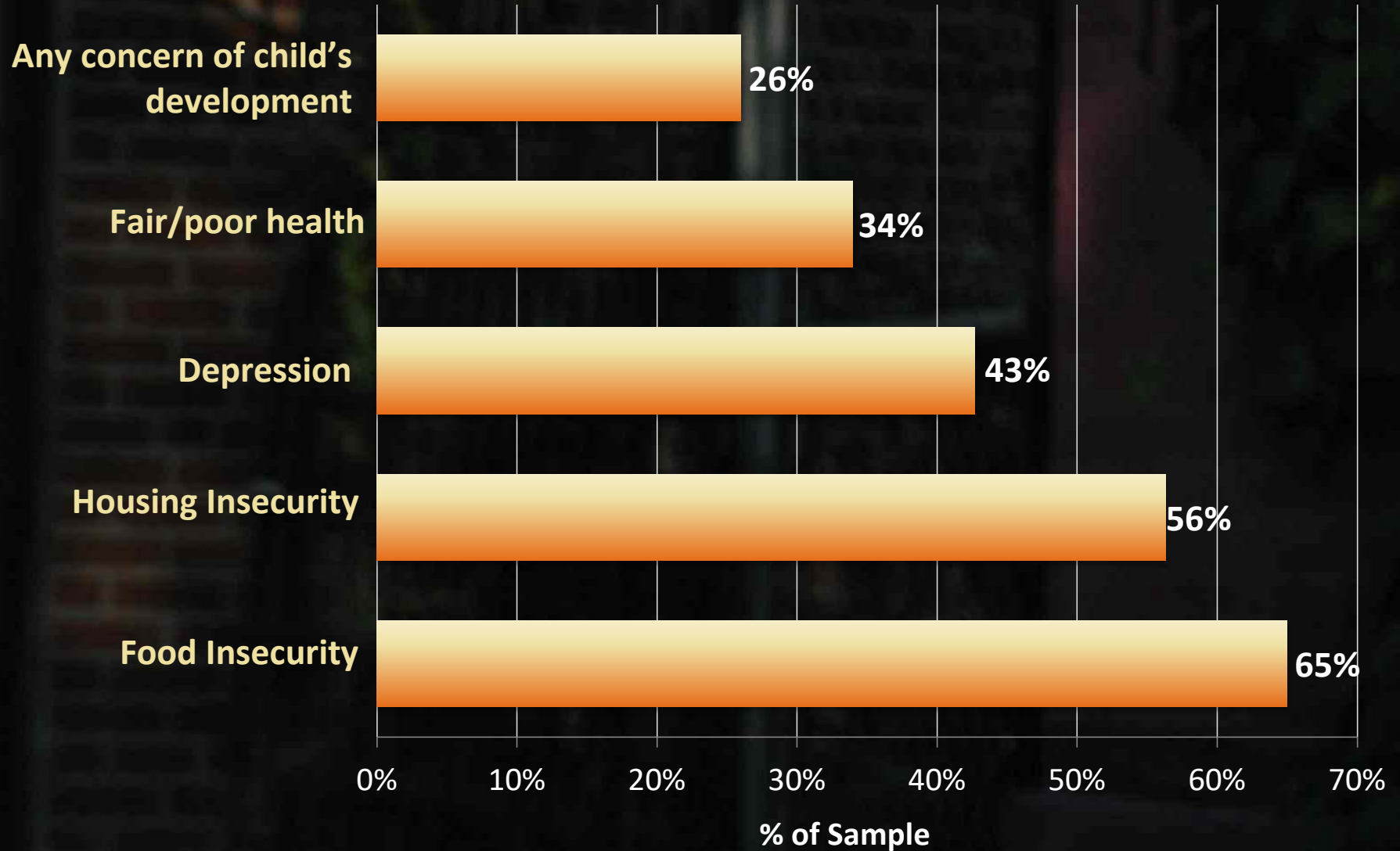
- 3 hours/week for 28 weeks
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Matched Savings

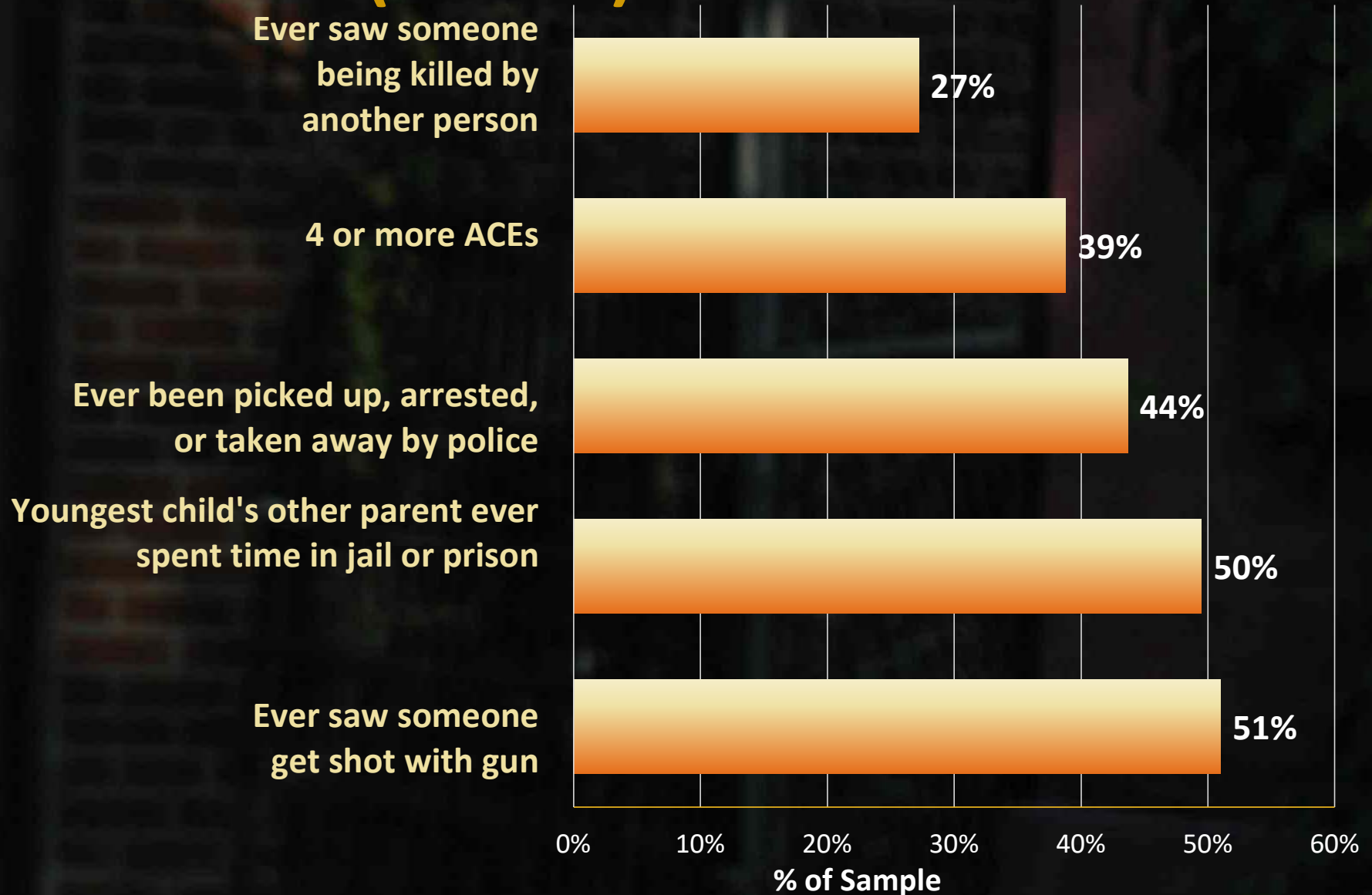
- 1:1 matches of up to \$20 per month for a full year
- Bank Representative on site

Full Intervention

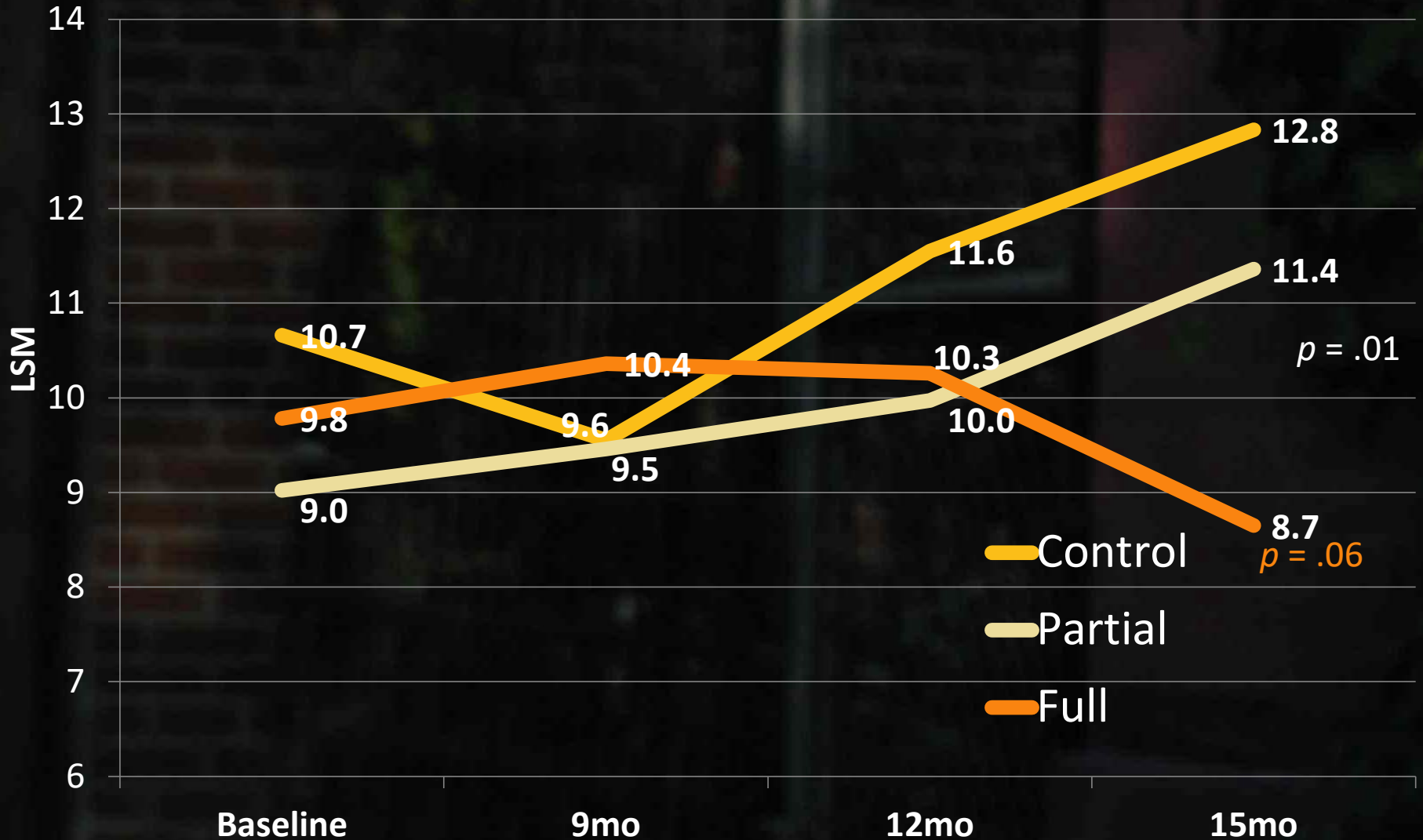
TANF Participants: Hardship and Health (N=103)



TANF Participants: Adversity and Violence (N=103)

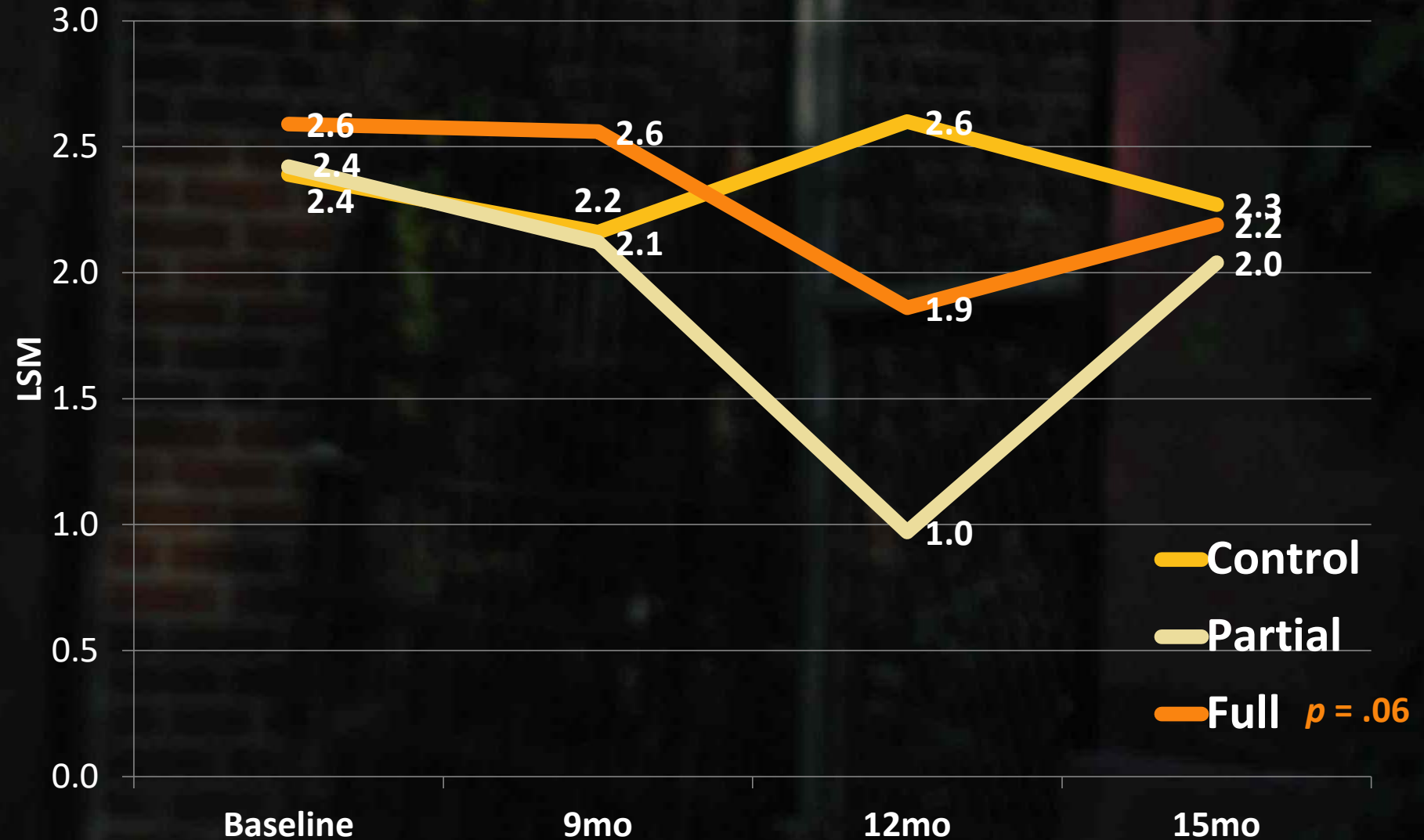


Pilot RCT: Depressive Symptoms

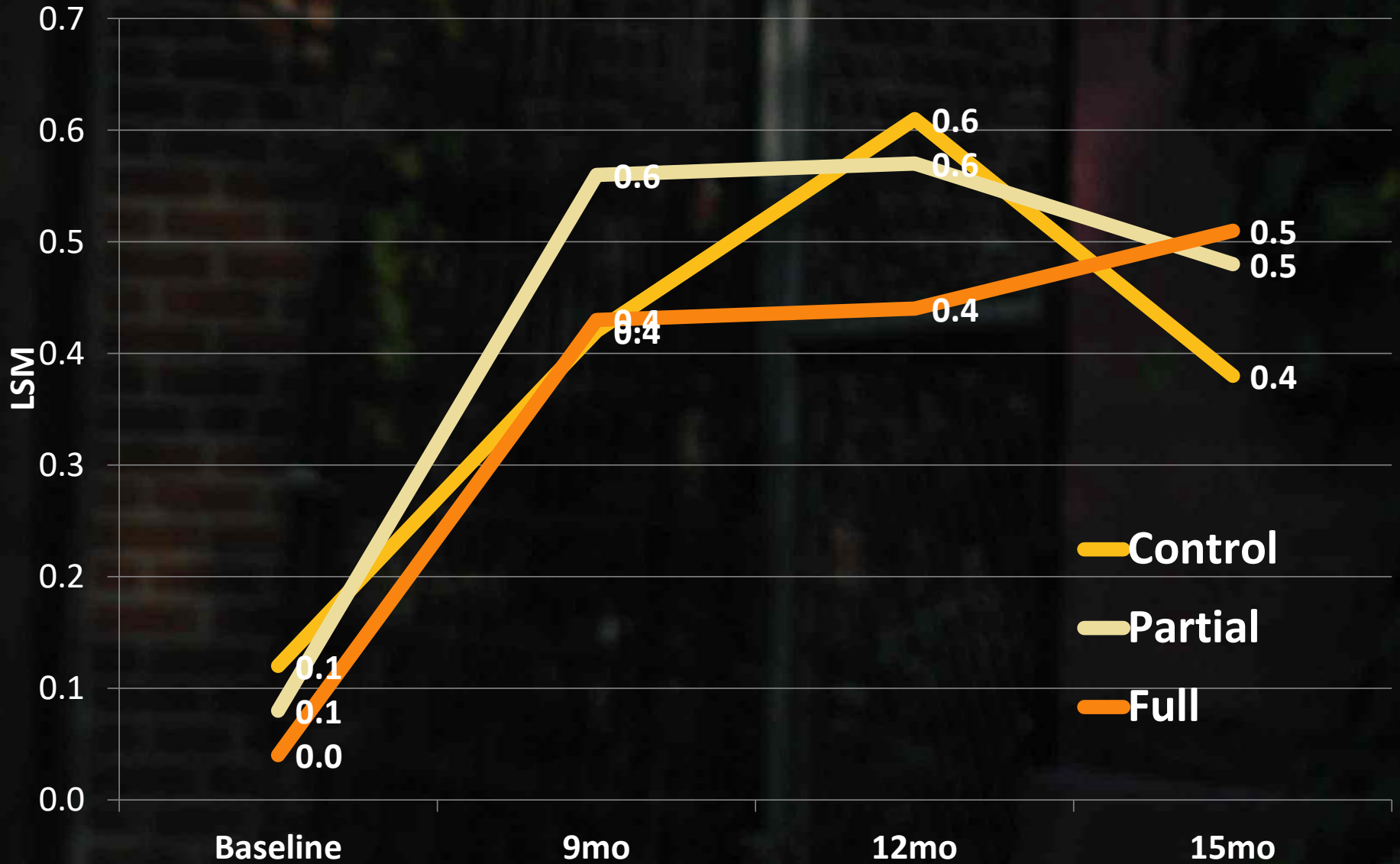


Pilot RCT: Hardship

(Food Insecurity, Housing Insecurity, Energy Insecurity)



Pilot RCT: Employment



RCT Pilot: Hourly Earnings

