



# RESEARCH REPORT | OCTOBER 2018

# BUILDING WEALTH AND HEALTH NETWORK

# OVERVIEW

The Building Wealth and Health Network (The Network) is a trauma-informed, financial empowerment program focused on improving health and economic security. The Network makes one-to-one matches in savings accounts for all deposits up to \$20 per month, and deposits incentives for program participation. The financial S.E.L.F. empowerment classes include lessons on financial terms, resources and goals. The classes are provided in a peer support group format following the Sanctuary® trauma-informed approach to social services which utilizes the language of Safety, Emotional management, Loss and letting go, and developing a sense of Future and freedom (S.E.L.F.). Evaluation surveys are completed at baseline and every three months for one year to assess metrics of wealth and health.

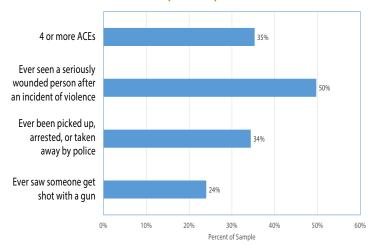
#### WHY THE NETWORK?

Toxic stress during childhood, which includes severe stress responses to experiences of adversity such as homelessness, hunger, and neglect, has lifelong effects on a person's health and well-being.¹ When toxic stress and a related set of exposures called Adverse Childhood Experiences (ACEs) - including abuse, neglect, and household instability - are unaddressed, children are more likely to have physical, mental, and behavioral health problems that negatively affect their ability to learn in school, gain employment, and be financially secure later in life.²,³ The Network helps caregivers of young children to interrupt that cycle, by helping them heal from their adversities, to ensure that they can build a future for themselves and for their children.

The Network utilizes a two-generation approach, which recognizes that promoting children's health and development is most effectively achieved by ensuring that parents earn enough income to meet basic needs and build assets to promote their child's well-being.



# CAREGIVER EXPOSURE TO ADVERSITY AND VIOLENCE (N=373)



# MEMBER SPOTLIGHT: LESLIE



Leslie had to quit her job of 28 years due to a serious injury. After depleting all her savings to take care of her children and her house, she turned to public assistance for support. "Needing public assistance was very shocking for me. When I spiraled down from work to welfare it was very hard for me to make ends meet. It was very depressing." Being part of a network of her peers in The Network was important for Leslie because, as she says, "it made reaching out for support a lot easier."

# **REFERENCES**

<sup>1.</sup> Shonkoff JP, Garner AS, Siegel BS, Dobbins MI, Earls MF, McGuinn L, Pascoe J, Wood DL, Committee on Psychosocial Aspects of Child and Family Health, Committee on Early Childhood, Adoption, and Dependent Care. The lifelong effects of early childhood adversity and toxic stress. Pediatrics. 2012 Jan 1;129(1):e232-46.

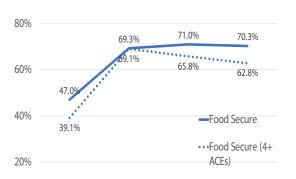
<sup>2.</sup> Evans, G. W., Brooks-Gunn, J., & Klebanov, P. K. (2011). Stressing out the poor: Chronic physiological stress and the income-achievement gap. Community Investments (Fall), 22-27.

<sup>3.</sup> Anda RF, Fleisher VI, Felitti VJ, Edwards VJ, Whitfield CL, Dube SR, Williamson DF. (2004). Childhood abuse, household dysfunction, and indicators of impaired adult worker performance. The Permanente Journal. (1):30.

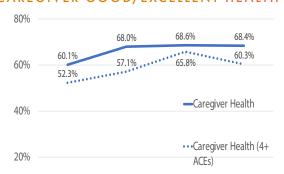
# OUTCOMES

We measured exposure to adversity and violence, family economic hardship (food security, housing security and economic security), career readiness and employment, and physical and mental health over 12 months (baseline N = 373). All participants, including those with high childhood adversity (4+ ACEs, n=131), showed significant (p<0.05) improvements in outcomes relating to economic security, physical and mental health, and social support up to one year after program participation. These results demonstrate the importance of trauma-informed programming, particularly for those who experience high levels of adverse childhood experiences.

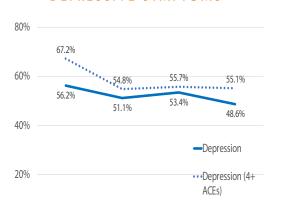
#### HOUSEHOLD FOOD SECURITY\*



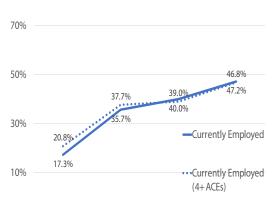
# CAREGIVER GOOD/EXCELLENT HEALTH\*



#### **DEPRESSIVE SYMPTOMS\***



# **EMPLOYMENT\***



\*All findings were statistically significant at p < 0.05.

# OTHER OUTCOMES

### MEMBER SPOTLIGHT: ROBERT



Robert is 42 years old and happily married with a three-yearold child. If he was to describe the Network in one word, it would be "healing." The culture and ethos of the Network program remind him a lot of the lessons meditation has brought into his life. Robert hopes to continue to save money and prosper, physically, emotionally and economically. "That was a goal I've always had, but with the Network, I actually see it as possible." Participants after 12 months reported significant increases in:



**Checking/Savings Accounts** 



**Housing Security** 



**Social Support** 

# FOR MORE INFORMATION, PLEASE CONTACT:

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