

## THE BUILDING WEALTH AND HEALTH NETWORK

**Program Type:** Financial education

**Agency and Location:** The Center for Hunger-Free Communities at Drexel University and the Pennsylvania Department of Human Services; Philadelphia, PA

**Population Served:** Parents living with incomes less than half of the federal poverty threshold, receiving Temporary Assistance for Needy Families (TANF). More than 400 parents have participated since 2014, 95 percent of whom are women.

**Program Description:** The Building Wealth and Health Network uses a trauma-informed, evidence-based model to empower families living in poverty across generations. The Financial SELF Empowerment Program blends financial empowerment education and peer networks. The classes use a cohort model of 16 sessions, with an emphasis on group support. While participants develop financial management techniques, employment skills, and build assets, they also build social capital by supporting each other through shared knowledge, experiences, and opportunities. The program further helps participants in opening a savings account through partnership with a credit union, providing a one-to-one match of savings (up to \$20 a month) for a year.

**Results:** Participants in The Network [reported](#) reduced economic hardship, reduced depressive symptoms, and increased self-efficacy, according to a randomized controlled trial conducted by Drexel University researchers. Compared to standard TANF programming, the intervention protected against increases in child development risk (delays in language, motor, social, and cognitive skills). Participants also reported higher earnings compared to those not in the program.

**Program Perspectives:** Dr. Mariana Chilton, Principal Investigator of the effort, notes that the Network emphasizes the importance of peer supports and social capital:

“A participant [Leslie] shared that the support she received from her classmates was key to her success in the program. Not only was it helpful to know that everyone needed support like herself, but that they also had support to give. Leslie explains, ‘you might know a little bit more about mortgages and I might know a little bit more about banking, and, you know, we can help each other.’”

“The people who are in TANF have solutions but need the opportunity to use them. They want to help themselves and help others, as we need to provide an opportunity to do that; we need a structure to build up an internal sense of power and connectedness. Group process- when people come together, they are more engaged and belonging in communities.”

**For More Information:** Contact Principal Investigator Mariana Chilton, PhD, MPH at [mmc33@drexel.edu](mailto:mmc33@drexel.edu) or Project Director Falguni Patel, MPH at [fp76@drexel.edu](mailto:fp76@drexel.edu).

