



Family, Maternal and Child Health Programs Life Course Initiative

Building Economic Security Today (BEST)

What is BEST?

BEST is an asset development pilot project that utilizes innovative strategies to **reduce inequities in health outcomes for this and future generations of low-income Contra Costa families by improving their financial security and stability.**

What is the conceptual framework behind BEST?

BEST is based on the Life Course Perspective, a framework that suggests that a complex interplay of biological, behavioral, psychological, and social protective and risk factors contributes to health outcomes across the span of a person's life.¹ These determinants of health include social factors such as financial security and stability, which have an impact across generations. Wealth, or lack thereof, is a strong predictor of health and well-being. Adler et al.² state, "People who grow up on the bottom [rungs of the socioeconomic ladder] die younger and are sicker throughout their lifetimes than those who are born to the rungs above them." There is also a "social gradient" to this effect: it runs across society, so that low-income families have worse health outcomes than those in the middle class, who in turn have worse outcomes than the upper class.³ These health inequities, which are systematic and unjust differences in the distribution of illness and disease that are unnecessary and avoidable, are of primary concern to BEST.

How does BEST help Contra Costa families?

BEST helps families maximize their income for daily living, and preserve and increase their financial assets. Improving families' financial status will increase their access to health care, improve their housing situations, offer opportunities to live in safer and healthier neighborhoods, increase their food security, and enhance other protective social and environmental factors. Furthermore, research shows that children learn how to manage money from their parents,⁴⁻⁷ so providing financial education to this generation's parents will increase financial stability in the next.

The project offers 1) one-on-one support to families in home visiting programs (Medically Vulnerable Infant Program and Prenatal Care Guidance Program), 2) financial education classes for Women, Infants and Children Program (WIC) clients, and 3) asset development educational materials and referrals for all clients. Staff guide clients as they address financial concerns, such as applying for public benefits for which they are eligible, repairing credit, opening a bank account or prepaid debit card, and obtaining their Earned Income Tax Credit.

BEST project activities include:

- Developing and evaluating BEST project interventions and tools, including home visiting financial assessments, WIC financial education classes, and the BEST Resource Guide.

- Partnering with the Contra Costa Family Economic Security Partnership,⁸ Community Financial Resources,⁹ Contra Costa SparkPoint Centers,¹⁰ and Health-Wealth Connection Collaborative.¹¹
- Coordinating training sessions for staff on asset development and family economic success.

What are the expected outcomes for BEST?

We expect BEST to achieve a variety of outcomes for staff, clients, and our local system. Staff will have increased skills to engage clients in improving their financial behaviors, adopt new practices for implementing knowledge and skills with their clients about asset development, have an increased understanding of the health-wealth connection, and have an increased knowledge of asset development strategies and resources.

Clients will have an increased understanding of the health-wealth connection, have an increased knowledge of asset development strategies and resources, have increased confidence and readiness to adopt improved financial behaviors, adopt improved financial behaviors, and report a decrease in their level of stress.

Finally, we expect several local system changes: stronger community partnerships will be developed and cultivated to create a supportive environment for asset development; the county health and human services system will support clients in utilizing asset development strategies; asset development strategies will be integrated into FMCH Programs' infrastructure; awareness of the BEST project will increase; and the BEST project development process will be well-documented.

The outcomes described above are all intermediate markers of success on the path to improving our clients' financial stability and health outcomes.

For more information:

Please contact Padmini Parthasarathy, Life Course Initiative Coordinator, at 925-313-6178 or pparthas@hsd.cccounty.us, and visit our website at www.cchealth.org/groups/lifecourse.

References:

1. Lu MC, Halfon N. Racial and ethnic disparities in birth outcomes: a life-course perspective. *Matern Child Health J* 2003;7:13-30.
2. Adler NE, Stewart J, et al. Reaching for a healthier life: Facts on socioeconomic status and health in the U.S. The John D. and Catherine T. MacArthur Foundation Research Network on Socioeconomic Status and Health; 2007.
3. Wilkinson R, Marmot M, editors. Social determinants of health: The Solid Facts. 2nd ed. Copenhagen (Denmark): World Health Organization Regional Office for Europe; 2003.
4. Marshall HR, Magruder L. Relations between parent money education practices and children's knowledge and use of money. *Child Dev* 1960;31:253-84.
5. Moschis GP. The role of family communication in consumer socialization of children and adolescents. *J Consum Res* 1985;11.
6. Pritchard ME, Myers BK, Cassidy DJ. Factors associated with adolescent savings and spending patterns. *Adolescence* 1989;24:711-23.
7. Danes SM. Parental perception of children's financial socialization. *Financial Counseling and Planning* 1994;5:127-46.
8. www.firstfivecc.org/index.php?page=family-economic-security-partnership
9. www.communityfinancialresources.net
10. www.uwba.org/our-work/sparkpoint/
11. healthwealtheastbay.wordpress.com

About the Life Course Initiative

The mission of the Life Course Initiative is to reduce disparities in birth outcomes and change the health of the next generation in Contra Costa County by achieving health equity, optimizing reproductive potential, and shifting the paradigm of the planning, delivery, and evaluation of maternal, child, and adolescent health services. This 15-year initiative began in 2005.