



Addressing social determinants of health to improve educational outcomes for children

The Brilliant Baby program seeks to support the healthy development of babies born into poverty. It does this by improving parents' financial capability, economic well-being and optimism about their baby's bright future. Our hypothesis is that supporting parents and guardians in this way will reduce parental stress and depression, encourage positive parenting behaviors, and, as result, improve the health and education outcomes of their children.

Brilliant Baby's Core Strategies

- **College Savings Accounts seeded with \$500 established for babies in their first year of life.** Parents sign their child up for this account and receive regular reminders of its existence through quarterly financial statements in the mail, online access to view account balances, and other communications from Brilliant Baby. This College Savings Account is a positive and inspiring reminder to parents of their baby's bright future.
- **Financial Coaching and Savings services for parents and guardians.** After baby receives her college savings account, a Brilliant Baby financial coach contacts mom or dad and invites them to participate in our financial coaching program. This includes one-on-one financial coaching for up to 6 months, unlimited access to financial support groups and topical workshops, and the opportunity to earn up to an additional \$500 in savings incentives and participation awards.
- **A community of support.** Brilliant Baby is the early childhood component of a larger initiative called the Oakland Promise, which supports children and families in Oakland from birth through college completion. Through regular online communications, big public celebrations for participating families several times a year, parent committees and broad promotion of the Oakland Promise and its mission by civic leaders -- parents and children throughout Oakland receive the message that our community holds high expectations for and is investing in the success of their children.

Embedded in the health care and early childhood systems

With a deep commitment to addressing the social determinants of health, Brilliant Baby is embedded in health clinics and early childhood programs that serve low-income children and families. These "Implementing Partners" hold trusting relationships with families and are the front door to the Brilliant Baby program--presenting this opportunity to the families they serve and opening college savings accounts for babies. Current Brilliant Baby Implementing Partners are: UCSF Benioff Children's Hospital Oakland Claremont Pediatric Clinic, the Alameda County Public Health Department's Family Health Services Division infant home visiting programs, and several Early Head Start operators. We are also in early conversations with Highland Hospital about joining this work.

Weaving together what works

A substantial body of research points to the connection between high levels of stress and poor health outcomes for adults and children, both in the near-term and throughout their lives. A Technical Report by the American Academy of Pediatrics, "[The Lifelong Effects of Early Childhood Adversity and Toxic Stress](#)" (2012) offers a comprehensive analysis of the impact of toxic stress on children. Key findings of this report include:

The biology of early childhood reveals the important role of toxic stress in disrupting developing brain architecture and adversely affecting the concurrent development of other organ systems and regulatory function.

Toxic stress can lead to potentially permanent changes in learning...behavior...and physiology...and can cause physiologic disruptions that result in higher levels of stress-related chronic diseases and increased prevalence of unhealthy lifestyles that lead to widening health disparities.

The foundations of healthy development...include...a stable and responsive environment of relationships, which provides young children with consistent, nurturing, and protective interactions with adults to enhance their learning and help them develop adaptive capacities that promote well-regulated stress response systems.

Caregiver and community capacities to promote health and prevent disease and disability refers to the ability of family members, early childhood program staff...to play a major supportive role in strengthening the foundations of child health. These capacities can be grouped into 3 categories: (1) *time and commitment*; (2) *financial, psychological, social, and institutional resources*; and (3) *skills and knowledge*.

Building on this understanding of the nature of toxic stress, a growing body of research in the areas of child savings accounts and financial coaching provides reason to expect that the Brilliant Baby program may have a meaningful impact on the health of the parents and children in the program.

For example, there is strong empirical evidence that **having a college savings account for a child from birth has positive effects on maternal depression**. In "SEED Oklahoma" randomized control trial in begun in 2007, newborns in disadvantaged families were given a \$1000 college savings account at birth. Evaluated four years later, mothers whose children had a College Savings Account reported lower levels of depressive symptoms than mothers whose children did not have a College Saving Account. The impact was most strong for low-income and less educated mothers. (["The Early Positive Impacts of Child Development Accounts,"](#) Center for Social Development, Washington University, 2016.)

This same research found that, at four years of age, the **babies with College Savings Accounts scored higher on measures of social-emotional development than their counterparts without a college account**. Moreover, the impact was most significant for children from the more disadvantaged families. Finally in qualitative interviews with mothers, this study heard time and again from mothers that having the college savings account for their child and receiving periodical financial statements on its growth were sources of happiness and hope.

When parents have less financial stress they have more bandwidth for parenting and their babies benefit. A recent study by the Consumer Financial Protection Bureau ([“Financial Coaching: A Strategy to Improve Financial Wellbeing.”](#) 2016), found that engagement in Financial Coaching services improved participants’ skills and knowledge, feelings of economic well-being and material financial position:

By emphasizing support for behavior change, financial coaching is distinguished from other financial education approaches that focus on teaching concepts. Coaches adapt their approach depending on the unique needs and strengths of each client. Financial coaching is therefore focused on the priorities and strengths of the consumer, with the goal of helping each client to make progress with the most important aspects of his or her financial life. The overall finding of this study is that...financial coaching led to gains in three areas: financial behaviors; objective financial health metrics like savings, debt levels and credit score; and subjective feelings of financial confidence and financial wellbeing.

A recent brief by the Asset Funders Network, [“The Health and Wealth Connection: Opportunities for Investment Across the Life Course”](#) (March 2017) presents a full discussion of the relevant literature and offers a set of recommendations for approaches that support both wealth and health from cradle to retirement. Among the recommendations of the report are a set of strategies “across the life course” that they recommend foundations invest in to improve the health of people who are poor. To support the health of infants and toddlers the report recommends supporting home visiting programs and medical clinics incorporate financial coaching and offer Child Development Accounts (of which college savings accounts are one type).

The Brilliant Baby program is doing exactly this. The program is the first of its kind to integrate financial coaching, college savings accounts, and health services, and thus has the opportunity to demonstrate the lasting impact of this approach on the health and economic wellbeing of families. Researchers from NORC at the University of Chicago, UCSF Benioff Children’s Hospital Oakland and the Center on Assets Education and Inclusion at the University of Michigan are collaborating with Brilliant Baby to implement a Randomized Control Trial to assess the impact of Brilliant Baby services on the health, socio-emotional development and educational achievement of children, and the financial well-being, stress, college expectations, parenting behaviors and confidence of their parents.

Between July 2017 and December 2020, Brilliant Baby will serve 1,500 babies and their families. Approximately twenty percent of these families will participate in the randomized control trial, which intends to follow these children into and through elementary, middle and high school, and college. Building on the findings of this research, the goal is to scale and secure sources of long-term funding to provide Brilliant Baby to all 2,200 MediCal-eligible babies born in Oakland each year.

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