Literature Review

Family Self-Sufficiency
Executive Summary

This literature review supports Cook Inlet Tribal Council’s (CITC) alignment of programming to achieve and measure organizational targets associated with family self-sufficiency. Research for this report was conducted via a literature review of peer-reviewed sources and interviews with leading experts. Recommendations are included at the end of the report. Following are overall themes from the research:

- **Self-sufficiency can be narrowly or broadly defined.** At the most basic level, researchers and policymakers define self-sufficiency as non-reliance on welfare. At the same time, many authors have also identified concerns with this definition as overly simplistic, falsely dichotomous, judgmental, and exclusionary and propose more comprehensive definitions. This report takes a more holistic view of self-sufficiency as a continuum or process rather than simply a condition and to capture the issues of poverty, escape from poverty, and economic stability.

- **Self-sufficiency is a web.** Poverty and self-sufficiency are not exclusively financial issues, nor are they exclusively personal or family issues. Many factors interact to determine whether a family has the resources to exit poverty and attain stability; most of these factors are not monetary. Although there is no standardized taxonomy for the components of self-sufficiency, researchers and families typically agree that self-sufficiency touches multiple domains that include education, well-being, social capital, and finances at the individual, family, and community levels of society.

- **There is no silver bullet for moving families forward.** Policy-makers, researchers, practitioners, and families, themselves, bring different perspectives and insights to the complex system of resources, supports, and skills necessary to support families. To address intergenerational poverty and support family financial security over the long-term therefore requires interventions at program, community, and policy levels.

- **Many organizations and coalitions engage in this work and provide exemplars for evaluation and program design.** Most programs adopt a broad definition of family self-sufficiency, but allow space for each family’s specific experience. They address family self-sufficiency from multiple directions, and their evaluations describe a wide range of potentially useful leverage points.

- **The definition of self-sufficiency used and the intended use of the resulting data drives evaluation structure and data collection.** There are multiple ways to operationalize the construct of family self-sufficiency. Effective evaluations engage this complexity through design and data collection. When a broad definition of family self-sufficiency is used, evaluations must account for many interconnected factors.
Introduction

Project Understanding

William Butler Yeats had this to say about being poor: “I have spread my dreams under your feet. Tread softly because you tread on my dreams.” One of the most onerous aspects of poverty is the fragility it imposes on individuals, families and communities. Sustainability programs try to offset that fragility by fostering new skills, attitudes, behaviors and resources at all three levels.

This literature review supports Cook Inlet Tribal Council’s (CITC) alignment of programming to achieve and measure organizational targets associated with family self-sufficiency. The report provides an overview of key factors that move families towards self-sufficiency, describes applied examples of community efforts to support families, highlights key methods for measuring progress towards self-sufficiency, and concludes with recommendations for further consideration by CITC. The intended audience for this review is program directors and senior leaders.

Structure

The report is divided into five chapters. An executive summary summarizes key themes that emerged during the research. The second chapter provides an overview of family self-sufficiency and the related concepts of welfare and poverty. The next chapter is a short case study of a community coalition’s work to prevent intergenerational poverty. The fourth chapter addresses measurement, evaluation and outcomes. The final chapter offers recommendations drawn from the rest of the report.

Methodology

Research for this report was conducted via a literature review of peer-reviewed sources and interviews with leading practitioners.¹

Definitions & Terminology

Assets: economic resources such as cash savings, college or vocational education, credit-worthiness, or a home (Brown & Robinson, 2016).

Family self-sufficiency: income adequacy, without reliance on public or private assistance, and the knowledge and skillsets necessary to cover the costs of working families including housing, childcare, food, healthcare, transportation, cost of taxes, impact of tax credits, as well as emergency savings during a period of unemployment or emergency (adapted from Sims, Castaenda, Mosle, & Thompson, 2016).

**Financial independence**: capacity to supply one’s needs for shelter, food, clothing and other necessities (Cheng, 2002).

**Poverty**: the extent to which a person does without resources (Payne, 2013).

**Welfare**: government programs that support low-income Americans.
Family Self-Sufficiency

“For practically every family, then, the ingredients of poverty are part financial and part psychological, part personal and part societal, part past and part present...There is no single variable that can be altered to help working people move away from the edge of poverty.” – Shipler, 2008

For families, movement away from welfare, out of poverty, and towards economic stability requires a constellation of resources, skills, and system support. Researchers, practitioners, and families themselves have identified factors that enable families to move beyond poverty. A close look at these inter-related factors reveal there is no easy shortcut on the pathway to self-sufficiency.

Concept of Self-Sufficiency

The concept of self-sufficiency originated with Aristotle, emerges in philosophical debates over free will and determinism, and plays a central role in American ideals of self-reliance and individuality (Daugherty & Barber, 2001).

Definitions of family self-sufficiency tend to fall into two categories. At the most basic level, policy makers and some researchers define self-sufficiency as non-reliance on welfare. The narrower definition of family self-sufficiency is found in a large proportion of self-sufficiency policy and research and can be useful as a shorthand reference. However, many researchers contest this definition as overly simplistic, falsely dichotomous, judgmental, and exclusionary. They say a holistic definition of family self-sufficiency more accurately reflects the complex forces that impact whether a family thrives, including income adequacy, sustainability, and available resources.

Researchers say narrow definitions of self-sufficiency have the following shortcomings, they:

- Do not accurately reflect the dynamics of welfare adaptation, financial independence, and exit from poverty that often are not resolved or improved by non-reliance on welfare.
- Suggest a dichotomous construct—a family either is or is not self-sufficient—when research reveals self-sufficiency is more nuanced and exists on a continuum.
- Connote judgment; people who are not self-sufficient are insufficient.
- Reflect American’s underlying ambivalence towards poverty as a moral and personal issue rather than an ecological and societal issue.
- Ignore the fact that individuals and families who rely on welfare define self-sufficiency more complexly, and their input is excluded from the narrow definition of self-sufficiency.
- Imply a false clarity about self-sufficiency that, in practice, is difficult to evaluate.

This report defines family self-sufficiency as income adequacy, without reliance on public or private assistance, and the knowledge and skillsets to cover the costs of working families. Those costs include housing, childcare, food, healthcare, transportation, taxes (net of any tax credits), and an amount of savings capable of seeing the family through a period of unemployment or other emergency (Sims, Castaenda, Mosle, & Thompson, 2016).
While the definition emphasizes financial resources, it implies that self-sufficiency requires access to a myriad of resources and services, in addition to adequate income.

**Components**

Although there is no standardized taxonomy of the components of self-sufficiency, researchers and families have identified many, often overlapping, components. They agree that self-sufficiency is a web of resources that touches multiple domains including education, well-being, social capital, and finances and occurs at multiple levels of the social ecology, including individual, family, community, and society. How strong the threads and tightly woven the web together determine a family’s self-sufficiency.

**INTERCONNECTED**

Families intuitively understand self-sufficiency as a combination of interrelated factors, as Daugherty and Barber point out: “welfare clients have generally had to view self-sufficiency in a more ecological fashion than have policy makers and politicians, and they have always had to take into account the fact that working involves substantially more than the act of labor . . . For a person with a family, there is the problem of arranging for childcare, having adequate and permanent housing, remaining healthy, getting to and from work, and parenting children, among other things” (2001). These interconnected factors highlight the complexity of addressing a family’s self-sufficiency: pressing on one node of the web affects other nodes. Also, every family’s context differs, meaning the web changes, and so the means of impacting each factor change with each family situation.

Likewise, this interconnection can be a precarious situation for many families struggling to move forward. A sudden illness or disabled vehicle can threaten the integrity of the entire web. As Shipler points out, when the strands of the web are fragile, one problem can trigger a cascade of effects:

> Every problem magnifies the impact of the others, and all are so tightly interlocked that one reversal can produce a chain reaction with results far distant from the original cause. A run-down apartment can exacerbate a child’s asthma, which leads to a call for an ambulance, which generates a medical bill which cannot be paid, which ruins a credit record, which hikes the interest on an auto loan, which forces the purchase of an unreliable used car, which jeopardizes a mother’s punctuality at work, which limits her promotion and earning capacity, which confines her to poor housing. (2008)

Appreciation of the complexity of self-sufficiency, and for each family’s unique situation, is necessary to determine the most needed areas for support (Dolan, 2017). Assessment of the strengths and qualities of a family’s web of self-sufficiency is discussed in the Measurement chapter.

**MULTI-FACETED**

Research on self-sufficiency suggests the concept can be deconstructed in multiple ways; all highlight the multi-faceted nature of self-sufficiency. In collaboration with welfare recipients, researchers identified four factors that undergird the concept of economic self-sufficiency (Gowdy & Pearlmutter, 1993):

1. **Autonomy and self-determination** – the ability to pursue one’s own interests and goals, put money into savings, buy “extras” for family and self, afford trips, and have control over actions.
2. **Financial security and responsibility** – capacity to maintain a budget, reduce debt, and meet financial obligations without reliance on friends or family.

3. **Well-being of family and self** – access to healthcare, decent childcare, and the amount and type of food a family likes.

4. **Basic assets for living in the community** – access to a reliable car, decent housing, and non-reliance on government aid.

These four categories illustrate that, from a family’s perspective, self-sufficiency is much more than a job and a paycheck. Self-sufficiency includes adequate resources (such as money, health, and skills) to facilitate long-term financial goals, access to needed services to generate resources, and a level of perceived and actual control over one’s life. This same study showed that families measure self-sufficiency in sum and within the four categories along a continuum.

Researchers also identify subcomponents of self-sufficiency. Some researchers have extended the concept of self-sufficiency to sustainability, which includes long-term economic, physical, psychological, and social well-being for individuals and their families (Liebson Hawkins, 2005). Lie and Morney operationalize the concept of self-sufficiency via three areas of functioning (Braun, Olson, & Bauer, 2002):

1. **Individual qualities** – self-esteem, social adjustment, educational attainment, career goals
2. **Relationship qualities** – parenting knowledge, money management skills, financial management skills
3. **Environment qualities** – housing, transportation, childcare, and social isolation

Hong, et. al. (2012) view psychological components of self-sufficiency as integral to reaching positive financial outcomes. Their “empowerment-based self-sufficiency” concept of “employment hope” expands on economic security definitions to include the psychological process of building strength and capacity in an individual to move forward financially. Their research views employment hope and empowerment as the underpinnings of self-sufficiency.

In essence, employment hope embodies the essential container that holds together all principal ingredients for one’s success in employment and career development. The ingredients include the hard skills—i.e., education, skills, training—and the soft skills—i.e., being punctual, following workplace rules and directions, managing anger and frustration in situations of stress or confrontation, etc. (Hong, et. al., 2013).

This concept may be further broken down: (1) psychological empowerment, including self-worth, self-perceived capability, and future outlook and (2) the process of moving toward future goals, including self-motivation, utilization of skills and resources, and goal orientation.

These examples of how families and researchers operationalize family self-sufficiency show that self-sufficiency encompasses an array of resources, assets, and opportunities at the individual, family, and community levels across multiple domains.
Welfare & Self-Sufficiency

American approaches to welfare—government programs that support low-income Americans—have changed over time. Welfare policies in the United States began with the Social Security Act (1935) and Aid to Dependent Children (ADC) (1935), which became Aid to Families with Dependent Children (AFDC) (Braun, Olson, & Bauer, 2002). Initially, welfare policies were designed to support those unable to support themselves, primarily women and children (Gowdy & Pearlmutter, 1993; Daugherty, & Barber, 2001). Aid was intended to benefit children, rather than meet the needs of the mother, with the goal of keeping the mother at home to care for her family (Gowdy & Pearlmutter, 1993). Over time, the emphasis shifted to emphasize work and ultimately self-sufficiency in exchange for government aid (Gowdy & Pearlmutter, 1993; Daugherty & Barber, 2001; Caputo, 1997). The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) passed by the 104th Congress codified the prioritization of self-sufficiency through workforce participation over income maintenance and support (Caputo, 1997).

Researchers attribute this shift to several socio-political factors—changing racial and cultural demographics of welfare recipients, increasing participation of women in the workforce, and changing notions of the ability of disabled people to work—as well as underlying American attitudes about poverty (Daugherty & Barber, 2001). By the 1960s, race complicated understanding of the dynamics of poverty and welfare. The population of welfare recipients shifted from mostly white, dependent widows to predominantly women of color, many of whom were unmarried.

As women began to participate in the workforce in greater numbers, inability to support a single-parent household was interpreted as a choice, rather an uncontrollable circumstance. Social policy on rehabilitation of the disabled changed public perception about how much independence people previously thought to be dependent could achieve (Daugherty & Barber, 2001). Lastly, reluctance of Americans to support public welfare has been well-documented; “[w]e want to provide assistance to those who are in need, but only to the extent that they can demonstrate that they have not willfully contributed to their situation of need...[l]ack of employment or lack of ability to live on the fruits of employment are not considered legitimate needy circumstances, except in times of widespread social distress” (Daugherty & Barber, 2001). Self-sufficiency emerged as the litmus test for the success of welfare policy and welfare recipients in the United States over time, in reaction to changing socio-political factors and attitudes towards poverty, and within the context of American ideals of independence and self-reliance.

Welfare Adaptation

Welfare policy emphasizes non-reliance on welfare as the end goal and employment the necessary pathway. While employment is important, however, studies of families relying, and then suspending reliance, on welfare suggest the issue is much more complicated. Moreover, financial independence and stability do not necessarily result from non-reliance on welfare.

Four types of financial adaptation are shown by welfare recipients (Cheng, 2002). Dependency refers to individuals who rely on welfare exclusively to meet their financial needs. Supplementation describes people who are employed but rely on some welfare assistance to meet their family needs. Self-reliance refers to individuals who are employed and leave welfare, but nevertheless remain below the poverty line. Economic conditions for
self-reliant families often become worse after leaving welfare, rather than better. Autonomy describes individuals who leave welfare and move above the poverty line through employment. Individuals at all stages of adaptation may use other forms of public assistance such as food stamps or housing benefits. Figure 1 displays this continuum of adaptation.

Figure 1. Conceptual Model of Adaptation by Welfare Recipients

Several factors influence whether a family successfully moves into employment and autonomy. They include education level, occupational skills, marital status, age of children, race/ethnicity, and time spent on welfare. Professional or managerial skills have a strong influence on the likelihood of an individual moving into autonomy. Limited education and long periods of unemployment, on the other hand, are associated with prolonged periods of supplementation or dependency (Cheng, 2002). Likewise, single motherhood and the need for childcare are also linked to dependency and supplementation (Cheng, 2002). Marriage and receipt of child support predicts movement into autonomy over supplementation or self-reliance (Cheng, 2002). White recipients of welfare are more likely than minority recipients to leave supplementation and dependency. Additionally, spending long periods of time on welfare increases the chances that a family will either remain on welfare or return to it following a move to self-reliance or autonomy (Cheng, 2002).

Almost every study of the impacts of welfare reform has found that the number of welfare recipients has declined, employment has increased, and, yet, most people moving into the workforce have not been able to exit poverty (Daugherty & Barber, 2001). A longitudinal study of over 12,500 recipients of welfare over a period of twenty years found that most periods of welfare dependency ended with supplementation, followed by self-reliance, and lastly autonomy (Cheng, 2002). Notably, over 75 percent of the recipients were single mothers (Cheng, 2002). Income played a key role in movement to autonomy; household incomes of families who achieved autonomy were three times the earnings of those in supplementation and two-and-a-half times the earnings of households in dependency (Cheng, 2002). Families who exited welfare and found employment but remained below the poverty line earned only 67 percent of the income of families dependent on welfare. For them, entering self-reliance resulted in a significant loss of income (Cheng, 2002). Employment is not enough. Jobs must provide adequate income in order for families to successfully cease reliance on welfare. The study suggests that unexpected factors—such as medical expenses or need for car repairs—largely trigger dependency (Cheng, 2002).

Poverty & Self-Sufficiency

Poverty is the extent to which a person does without resources (Payne, 2013). Most discussions of poverty focus on absence or limitation of financial resources. While important, successful exit from poverty is more dependent on non-financial resources, than on financial ones (Payne, 2013). Resources that influence poverty include (Payne, 2013):

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• **Financial resources** – money to purchase goods and services.
• **Emotional resources** – stamina, perseverance, and control that help a person regulate his or her emotional response, particularly in negative circumstances.
• **Mental resources** – acquired skills like reading and writing to function effectively in daily life.
• **Spiritual resources** – belief in divine purpose or guidance.
• **Physical resources** – health and mobility.
• **Relational resources** – access to appropriate, nurturing individuals and role-models who do not engage in self-destructive behavior.
• **Social norm resources** – understanding the unspoken or hidden cues of different groups.
• **Language resources** – competence in different language structures of work and school environments.

Resources exist on a continuum—some are present in abundance, others only fleetingly or not at all—and are unique to each family. A family’s available resources fluctuate over time and per circumstances (Payne, 2013).

**Systemic Barriers**

Low-income families face significant systemic barriers to exit from poverty and achievement of financial security. In Brown and Robinson’s review, *Breaking the Cycle: From Poverty to Financial Security for All*, the researchers describe how systems of finance, education, justice, health, and tax reproduce and perpetuate intergenerational poverty through practices that disproportionately impact low-income families and communities of color (2016).

The researchers conclude many low-income families lack access to services that are necessary for building savings, such as bank accounts, home mortgages, business loans, and retirement accounts. Without these supports, families end up relying on high-risk loan products or fall prey to predatory lending practices that escalate debt and loss of equity. Limited access to high-quality preschools and the high costs of post-secondary education restrict the opportunities of many low-income families. Court fines, fees, and penalties add up quickly and can result in impossible debt burdens and incarceration, which further limit a family’s capacity to earn income. Likewise, researchers find that the system of child support undermines, rather than encourages financial security, and often siphons money away from low-income families. Low-income families lack access to affordable services that can exacerbate poor health and deteriorate emotional well-being. The structure of the tax code prevents many low-income households from accessing deductions, credits and exclusions.

**Patterns of Poverty**

Research on poverty is typically explored via one of three avenues: longitudinally (poverty patterns over time suggest most periods of poverty last approximately two years), comparative studies (the U.S. has a significantly higher poverty rate than comparable nations), and life course risk (most people experience poverty at some point during their lifespan) (Seccombes, 2002).

**CAUSES OF POVERTY**

A review of the literature describes mixed evidence of the causes of poverty and welfare reliance (Caputo, 1997). Initial studies of poverty and use of public assistance found no evidence for links between attitudinal differences (in self-efficacy or motivation) and economic success. Instead, studies showed increased earnings associated with continuous employment and changes in family composition accounted for most improvements in family...
financial status (Caputo, 1997). In female-headed households, divorce drove women into poverty while marriage
was associated with escape from poverty (Caputo, 1997). Poverty in male-headed households was associated
with atypically low wage rates, not unemployment or fewer hours worked (Caputo, 1997). Divorce and marriage
had minimal effect on male-headed households, however, the birth of a child was associated with greater family
needs and fewer hours worked (Caputo, 1997). Other studies have shown that disposition (such as apathy and
low expectations) can impact the length of poverty and employment, while still others suggest education and
work experience are three times as important as attitude when predicting reliance on welfare (Caputo, 1997).

ESCAPING POVERTY

Using a nationally representative sample from the National Longitudinal Survey of Youth, researchers studied
the differential impact of several socio-demographic variables (including age, gender, marital status, family size,
race/ethnicity, residence), life events (marriage, divorce, birth of a child), and attitudinal variables (initiative, self-
esteeom, and affinity for public assistance) on the likelihood of a family escaping poverty (Caputo, 1997). The
study found certain socio-demographic characteristics were powerful predictors of escaping poverty (Caputo,
1997):

- The more time spent in poverty, the less likely the family was to escape poverty.
- Married respondents were nearly three times more likely than single parent households to escape
  poverty, but marriage did not buffer against prolonged use of public assistance.
- Smaller families were more likely to escape poverty.
- Families with older children were more likely to escape poverty.
- More hours worked were associated with a greater likelihood of escaping poverty but not with self-
sufficiency.

Although in this study none of the attitudinal factors were statistically significant contributors to escaping
poverty, other studies, as well as families themselves, have suggested attitudes and personal qualities do
influence self-sufficiency. It is possible that socio-demographic factors such as marriage or smaller family size
are proxies for an assortment of underlying assets, experiences or stressors that are the real determinants of
family outcomes.

Strategy

Building financial security involves harnessing the array of resources, capabilities, and institutional
supports that enable families to sustain themselves, thrive, and move up the economic ladder. It also
requires reform of the systems—finance, education, justice, health and tax—that impact family financial
well-being. -- Brown & Robinson, 2016

If problems are interlocking, than so must solutions be. A job alone is not enough. Medical insurance
alone is not enough. Good housing alone is not enough. Reliable transportation, careful family
budgeting, effective parenting, effective schooling are not enough when each is achieved in isolation
from the rest. – Shipler, 2008

Researchers overwhelmingly conclude that movement towards self-sufficiency requires a multi-layered
approach that takes a family’s unique circumstances into account. As the preceding sections demonstrate,
neither a job nor non-reliance on welfare guarantee that a family will be self-sufficient. Achieving self-sufficiency and sustainability in the long term necessitates a network of interrelated supports, including systems that support financial security for all, access to high quality childcare and affordable housing, marketable skillsets to find employment, savings to ride out inevitable challenges, reliable transportation, physical health and well-being, etc. Researchers argue that supports are necessary at the individual, family, community, and society levels (Seccombe, 2002; Brown & Robinson, 2016). That suggests that coupling programs with larger societal and community efforts is most effective.

Two-Generation Approach

The Aspen Institute, a leading educational and policy-studies organization, prioritizes two-generation approaches to disrupt the passing of poverty from one generation to the next (Mosle, Patel, & Stedron, 2014). Two-generation policies address the needs of children and their parents at the same time (see figure 2). Such policies are grounded in research that describes the mutually reinforcing relationships between child well-being and parental well-being (Mosle, Patel, & Stedron, 2014 and Sims, Castaenda, Mosle, & Thompson, 2016). The Aspen Institute argues that “early childhood education, postsecondary and employment pathways, health and well-being, and social capital are the core components that create an intergenerational cycle of opportunity” (Mosle, Patel, & Stedron, 2014).

![Figure 2. Two-Generation Continuum](http://ascend.aspeninstitute.org/pages/the-two-generation-approach)

Two-generation programs employ discrete tactics to support inter-generational prosperity (Sims, Castaenda, Mosle, & Thompson, 2016). They design and implement complementary activities that result in separate, beneficial outcomes for parents and children. For example, a program that focuses on getting parents to work also provides childcare. Effective programs seek out mutually-reinforcing activities that build parent and child skillsets across different domains, for example, parent skill-building activities that help parents to support the academic success of their children. Two-generation programs also take advantage of multiplier effects by deliberately targeting parent, child, and family outcomes that will reinforce one another beyond the duration of the program. Figure 3 depicts family multiplier effects sought through two-generation approaches.
According to Sims, a leading expert on the two-generation approach, successful two-generation programs (1) take a holistic view of the family and economic security, (2) assume that child and caregiver well-being are mutually reinforcing, (3) deliberately coordinate program activities to maximize outcomes for parents and children, (4) include families in program design, data collection, and data dissemination, and (5) employ structured evaluation to continuously track and improve delivery (Sims, 2017). Evaluation of two-generation programs is discussed in more detail in the Measurement chapter.

Two-generation practices evolved in the early nineties, but most initial attempts failed to yield expected results. Researchers attribute lackluster early results to implementation flaws (unequal emphasis on children and adults or weak intensity of services for participants) (Sims, Castaenda, Mosle, & Thompson, 2016). Since then, a second wave of practice has emerged that attempts to codify and standardize best practices (Sims, 2017). These more recent efforts also differentiate between two-generation approaches, strategies, and programs (Sims, Castaenda, Mosle, & Thompson, 2016). Figure 4 presents an overview of the three concepts.

The next chapter is a brief case study of two-generation programs working towards family self-sufficiency.
Case Study

Garrett County Community Action Committee (GCCAC)

Mission

Improve the quality of life for people in need by empowering them to become more self-sufficient and by providing essential services in collaboration and cooperation with partners.

Model

Eight years ago, the GCCAC implemented a two-generation program to help families in western, rural Maryland exit poverty and improve their quality of life. The program continues through support from the Annie E. Casey Foundation. GCCAC offers an array of education, financial, health, employment, housing, and emergency services to meet the diverse needs of families, including:

- Head Start
- Early Head Start
- Early childhood development and school readiness programming
- Wraparound childcare
- Parent education programming and career counseling
- Parent GED support
- Budgeting and financial counseling
- Homebuyer counseling, training and down payment assistance
- Aging, health and nutrition services for seniors
- Rental assistance
- Temporary housing
- Home energy assistance
- Home repair and rehab to maintain homeowner assets and build equity
- Transportation services for all residents
- Wheels-to-Work program
- Emergency services (temporary shelter, low interest loans and grants to assist with utility terminations)
- Development and maintenance of quality affordable housing
- Development of community spaces including senior center, early child education center, domestic violence shelter
- Municipal support, engagement with local towns, and strategic planning to improve quality of life and economic opportunities

In collaboration with staff and partners, GCCAC works with families to identify their own goals and barriers to self-sufficiency. The model for the program is depicted in Figure 5. Prior to the program, families accessed an array of services on a case-by-case basis via separate departments. Following implementation of the two-generation model, families complete one self-assessment form. The Crisis-to-Thrive assessment, described in further detail in the Measures section, explores 10 areas of family assets. Families review their score with a coach to identify why they are where they are, select goals to move the family forward, and articulate the barriers—transportation, education, interview skills etc., lack of savings—to that process. Next the family builds a Pathway Plan that prioritizes at least two goals, one of which is always related to education, employment, or finances. Most families meet with coaches four times a year to review and update their plans and action steps, but highly
motivated families or families in crisis (recently lost a job, have missed two mortgage payments) meet with their coach once a month. There are no overarching goals or organizational outcomes identified for families. All goals are unique to families and self-identified, although several families may share a goal (such as owning a home) and be working on various steps of the process (such as establishing good credit or saving for a down payment or learning to budget). To facilitate service coordination, GCCAC collects a large amount of data about families that is shared among all departments through self-developed proprietary software called empowOR.

Essential Features

Following are essential features of GCCAC’s two-generation programming as identified by the family engagement coordinator (Dolan, 2017):

1. Robust data collection system is crucial to this work.
2. Building relationships with families through a coaching model is essential to empower participants.
3. Families need to drive the selection of their goals and priorities.
4. Identifying goals begins with self-reflection and understanding a family’s specific context.

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2 The GCCAC dashboard can be viewed at: https://app.resultsscorecard.com/Scorecard/Embed/12718.
3 empowOR is available for purchase through a subsidiary. More information is available at http://www.empoworbycsst.com/.
Measures

Researchers, practitioners, and funders employ a variety of tools to track development of family self-sufficiency. The definition of self-sufficiency used—broad or narrow—and the intended use of the resulting data—program improvement, coaching of families etc.—drives evaluation structure and data collection. The following section describes high-level considerations for evaluations that assess vulnerable families, identifies several approaches to evaluation of self-sufficiency, provides an overview of tools that measure comprehensive definitions of self-sufficiency, and highlights the evaluation process of two-generation programs.

Ethics

A system to measure family self-sufficiency must be carefully planned to protect vulnerable populations and respect all individuals evaluated. This includes both administration of the system and use of resulting information. The Administration for Children and Families, Office of Planning, Research, and Evaluation provides useful guidance for evaluations (Administration for Children and Families [ACF], 2014). The policy emphasizes five tenets:

- **Rigor**: use rigorous methodology that results in accurate, unbiased findings.
- **Relevance**: follow legislative requirements and address congressional, federal, state, tribal, and local interests.
- **Transparency**: ensure information on planned and ongoing evaluations is easily accessible and results are available and comprehensive regardless of the findings.
- **Independence**: ensure objective evaluation through independent design, administration and analysis.
- **Ethics**: conduct all evaluations in an ethical manner and safeguard the dignity, rights, safety, and privacy of participants.

In addition to the principles above, practitioners highlight the importance of actively including the participants in the evaluation process and ensuring that participants benefit from the process (Sims, 2017; Dolan, 2017).

Approaches

There are many ways to design self-sufficiency programs, and effective evaluations engage this complexity. Just as programs and policies may address a broad definition of family self-sufficiency, evaluations must account for many inter-connected factors. As a result, researchers have suggested several types of evaluation frameworks.

Hawkins suggests evaluation systems use a set of inter-connected Personal and Family Sustainability Indicators (Hawkins, 2005). The indicators, for use in public policy and by practitioners, are adapted from those used in the Federal Interagency Forum on Child and Family Statistics (Federal Interagency Forum on Child and Family Statistics, 2016). The indicators assess:

- **Economic Security**: encompassing the family financial situation, including the ability to afford housing, nutrition, and healthcare, and to maintain secure employment.
- **Health and Healthcare Access**: including mental health and psychological well-being.
• **Behavior and Social Environment**: including safety, level of risk behaviors, and social capital.

• **Education**: including school enrollment, and career development/job-readiness.

A Gowdy and Pearlmutter (1993) study of economic self-sufficiency among low-income women defines self-sufficiency as a way of living. This perspective suggests evaluations focus on several factors: self-determination and autonomy, financial security and responsibility, family and self well-being, and basic assets for living in the community. The two-generation approach advocates for measurement of self-sufficiency among children, their parents, and the family as a whole within the domains of education, workforce development and economic assets, social capital, and health and well-being. Finally, other researchers emphasize tracking the psychological underpinnings of family self-sufficiency (Hong, Polanin, & Pigott, 2012).

Taken together, these frameworks emphasize that measuring self-sufficiency requires tracking how multiple sub-components work together, but there is not consensus about which sub-components are most important.

**Tools**

In family self-sufficiency evaluation, continuums are commonly used to gauge progress over time on specific components of self-sufficiency, as well as progress toward overall outcomes. Among the various measurement tools is the USHUD Family Self-Sufficiency Program evaluation, which focus on a narrower definition of self-sufficiency than is employed in this study. Also included are self-sufficiency matrices that measure a family’s status along a series of inter-connected self-sufficiency factors, as well as scales that focus on the psychological underpinnings of self-sufficiency.

These measurement tools may be applied at the individual or programmatic level. Some applications identified in the literature include (Snohomish, 2004):

• **Case Management Tool**: for use by case managers to understand and document progress of individual clients over time.

• **Self-Assessment Tool**: for individuals to identify their strengths and areas for improvement as they progress towards self-sufficiency.

• **Program Management Tool**: for programs and agencies to determine the effectiveness of their programs and services and identify how to allocate resources.

• **Funding Priorities Measurement Tool**: for funders and organizations that receive grant funding to communicate funding priorities and focus areas.

• **Communication Tool**: for demonstrating the success of programs information on community welfare to the public, funders, policymakers, and clients.

**Self-Sufficiency Matrices**

Self-sufficiency matrices are used widely in the United States at local and state levels. The matrices, typically based on the federal ROMA (Results Oriented Management and Accountability system, employ a continuum scale to measure how a family is functioning in a number of domains related to self-sufficiency (National Association for State Community Service Programs, 2017). A family’s status is described as somewhere between
"in-crisis" and "thriving" or, in some cases, “empowered.” These scales are typically designed for use over time, establishing a baseline to track progress. The scales are often client-oriented, self-rating tools that provide flexibility in choice of outcomes in order to adapt to the unique situation of each family. A few examples of crisis-to-thrive assessments include the Snohomish County Self-Sufficiency Matrix and the Garrett County Community Action Committee Crisis-to-Thrive Assessment.

Such tools are integral to the two-generation approach to self-sufficiency to assess a family at intake and throughout the process of moving toward self-sufficiency.

**SNOHOMISH COUNTY SELF-SUFFICIENCY MATRIX**

Snohomish County created an assessment and measurement tool with 25 outcome scales to define and measure self-sufficiency. The scales can be used in any combination depending on the focus of individual programs. Scales within the matrix include: Access to Services, Career Resiliency/Training, Childcare, Clothing, Education, Employment, English Language Skills, Food, Functional Ability, Housing, Income (Self-Sufficiency Standard), Income (Area Median Income), Income (Federal Poverty Level), Legal, Life Skills (Household Management), Life Skills (Human Resources), Life Skills (Financial Matters), Life Skills (Setting Goals & Resourcefulness), Mental Health, Parenting, Physical Health, Safety, Substance Use, Support Systems and Transportation.

Variations of the Snohomish County matrix can be found nationwide. Examples include the Arizona Self-Sufficiency Matrix (and local adaptations to this matrix), the Boulder County Self-Sufficiency Matrix, and the Garrett County Community Action Committee Crisis-to-Thrive Assessment Tool (described below).

**GCCAC CRISIS-TO-THRIVE ASSESSMENT TOOL**

The Crisis-to-Thrive assessment explores a set of domains linked to family self-sufficiency. Families rank themselves in each category and receive an overall score. Families review their scores with a coach to identify why they are where they are, select goals to move the family forward, and articulate the barriers they face—transportation, education, interview skills, lack of savings, etc.

The scale contains five different states for each factor: in-crisis, vulnerable, safe, steady, and thriving. A primary short form measures five domains: food and nutrition, housing, childcare, transportation and housing. A short form for seniors covers six domains: senior health insurance, nutrition, food and nutrition, housing, transportation, and socialization. Additional domains on a long form include credit-building, child and youth development, education/job skills, employment/income, health insurance, energy/utilities, asset-building, community involvement, and supportive social networks.

This tool, or modified versions of it, is employed by other organizations as well, including CAP Tulsa and the Arkansas Community Action Agencies Association, Inc.

**Self-Sufficiency Scales**

While mental health domains are sometimes considered, many psychological components of self-sufficiency are not overtly incorporated into crisis-to-thrive scales. The following scales include assessment of psychological components of self-sufficiency.
Gowdy and Pearlmutter Self-Sufficiency Scale

Gowdy and Pearlmutter developed a scale to track low-income women's progress toward self-sufficiency over time. This self-rating scale is designed to establish an initial baseline and a follow-up measurement every three months. Answers to each question can range from 1 to 5 (with 1 being “not at all” and 5 being “yes, all the time”). The scale tests the extent to which an individual's financial situation allows for the following:

Autonomy and Self-Determination:
- Afford to take trips
- Save money
- Buy "extras"
- Do what want to do, when want to do it
- Pursue interests and goals

Basic Assets for Community Living:
- Afford a reliable car
- Afford decent housing
- Freedom from government assistance

Financial Security and Responsibility:
- Stay on budget
- Pay down debt
- Meet financial obligations
- Pay way without borrowing money

Family and Self Well-Being:
- Secure healthcare
- Afford decent childcare
- Purchase desired amount and kind of food

Employment Hope Scale

The Employment Hope Scale (EHS) is designed to measure “empowerment-based self-sufficiency” outcomes among low-income job seekers. It focuses on the psychological dimension of attaining self-sufficiency (Hong et. al., 2012). The scale includes 14 items designed to assess “Psychological Empowerment” and “Goal-Oriented Pathways.” Respondents indicate whether they agree or disagree with a series of statements using an 11-point measurement scale, with “0” being strongly disagree, “6” being neutral, and “10” being strongly agree. The EHS is recommended for measuring intermediate, short-term outcomes from involvement in a program or intervention, with long-term economic self-sufficiency as a long-term outcome. Statements tested in the instrument include:

1. When working or looking for a job, I am respectful towards who I am.
2. I am worthy of working in a good job.
3. I am capable of working in a good job.
4. I have the strength to overcome any obstacles when it comes to working.
5. I am going to be working in a career job.
6. I feel energized when I think about future achievement with my job.
7. I am aware of what my skills are to be employed in a good job.
8. I am aware of what my resources are to be employed in a good job.
9. I am able to utilize my skills to move toward career goals.
10. I am able to utilize my resources to move toward career goals.
11. I am on the road toward my career goals.
12. I am in the process of moving forward reaching my goals.
13. Even if I am not able to achieve my financial goals right away, I will find a way to get there.
14. My current path will take me to where I need to be in my career.

**Perceived Employment Barrier Scale**

Related to employment hope is the Perceived Employment Barrier Scale (PEBS), an instrument that identifies perceived barriers to employment hope (Hong, et. al., 2014). This 18-item instrument focuses on five factors: physical and mental health, labor market exclusion, childcare, human capital, and soft skills. This scale ranges from 1 to 5, with one being “not a barrier” and 5 being “a strong barrier.” These factors include drug/alcohol addiction, domestic violence, physical disabilities, mental illness, labor market exclusion, lack of work clothing, no jobs in community, lack of skill-match, single parent, care of children, human capital, lack of job skills, lack of job experience, on-time for employment, lack of confidence, lack of support system, lack of coping skills, and anger management.

**Program Evaluation**

The U.S. Department of Housing and Urban Development Family Self Sufficiency (FSS) Program assists families in building economic assets and self-sufficiency. The FSS program uses education, training, case management, and referrals along with other supportive services such as counseling and childcare to help families increase earned income and reduce dependency on welfare assistance and rental subsidies. The program is focused on residents of public housing and Housing Choice Voucher (HCV) program recipients.

Planmatics completed a program evaluation using a representative sample of Public and Indian Housing Information Center sites and a group of FSS participants (2011). The study asked three questions: (1) What is the nature of FSS programs the centers operate? (2) What are the outcomes experienced by a group of participants from program enrollment until 4 years later? (3) What program features are associated with successful outcomes for program participants?

The evaluation collected existing program data, information from case managers, site visits, and interviews with program participants. In addition to information on programs and services, the evaluation characterizes FSS participant demographics, employment status, income, escrow account balance, receipt of public assistance, education, reported need for and receipt of services (childcare, education/training, counseling, job placement/mentoring, transportation), and status in the program (completed, exited, etc.). The evaluation also tracks achievement of interim milestones: enrollment in or completion of education/training programs; employment; improved, retained, or advancement in a job, or a pay raise.

**Two Generation Evaluation**

Two-generation practitioners are in the early stages of an effort to standardized evaluation practices related to family self-sufficiency and the disruption of intergenerational poverty (Sims, 2017). No overarching two-generation outcomes exist, rather organizations and programs select a combination of child-focused outcomes, parent-focused outcomes, and family-focused outcomes to track two-generation efforts (Sims, 2017; Sims, Castaenda, Mosle, & Thompson, 2016). Although specifically related to two-generation programming, the results may provide insight into the possible outcomes practitioners could consider as well as the selection process practitioners could follow.
PRINCIPLES

The following five principles are emerging as essential elements of two-generation evaluation (Sims, Castaenda, Mosle, & Thompson, 2016).

1. **Measure and account for outcomes for both children and adults.** Collaborate with families to articulate and track outcomes.
2. **Embed learning and evaluation strategies in program design and strategy.** A clear, articulated theory of change and thresholds for short and long-term outcomes should inform program design.
3. **Use multiple research methods.** A mix of research methods can support more effective approaches to evaluation.
4. **Utilize data.** Prior to collecting data, programs should identify how it will be used. Including families in the data collection and dissemination process is ideal and supports transparency.
5. **Build internal capacity and solicit continuous feedback through evaluation.** Institutional capacity is necessary for gathering and sharing data regularly.

OUTCOMES

Table 1 summarizes outcomes typically targeted by two-generation programs in the domains of educational success, workforce development and economic assets, social capital, and health and well-being. Child outcomes are grouped in the left-hand column, followed by adult and family outcomes. In addition to the chart below, the 2Gen Outcomes Bank is an online resource compiled by Ascend that organizes two-generation outcomes, indicators, and research by child, parent, and family across multiple domains (Ascend, 2017).

<table>
<thead>
<tr>
<th>Table 1. Two-Generation Measurable Outcomes</th>
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<tbody>
<tr>
<td><strong>Child Outcomes</strong></td>
</tr>
<tr>
<td><strong>Domain: Educational Success</strong></td>
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<tr>
<td>Child is ready for school and takes charge of his/her own learning.</td>
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**Domain: Workforce Development and Economic Assets**

| **Child has a model for economic success.** | **Parent is motivated to climb career ladder.** | **Family is empowered and stable.** |
| **Career exposure** | **Improved earnings** | **Increased economic status and stability** |
| **Increased wage benefits** | **Reduced reliance on public aid** | **Increased financial assets** |
• Defined career goal
• Job stability
• Better income / job
• Increased participation in job training
• Basic needs are continuously being met

### Domain: Social Capital

<table>
<thead>
<tr>
<th>Child develops emotional and intellectual capital to succeed in society.</th>
<th>Parent improves emotional capacity and parenting skills to ensure they and their children can successfully navigate society.</th>
<th>Family is connected with economic, social, and/or other supports.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Improved social adjustment in school community</td>
<td>• Increased coordination with teachers in child’s learning</td>
<td>• Increased family cohesion</td>
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<tr>
<td>• Improved cognitive performance</td>
<td>• Improved emotional support skills</td>
<td>• Increased participation in community life</td>
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<tr>
<td></td>
<td>• Development of warm and nurturing relationships with children</td>
<td>• Increased connection to other families</td>
</tr>
<tr>
<td></td>
<td>• Increased knowledge and confidence to raise healthy and successful children</td>
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</tr>
</tbody>
</table>

### Domain: Health and Well-Being

<table>
<thead>
<tr>
<th>Child physical and emotional health develops appropriately.</th>
<th>Parent health and mental health is strengthened.</th>
<th>Family relationships are strengthened.</th>
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<tbody>
<tr>
<td>• Meets developmental milestones</td>
<td>• Decreased psychological stress</td>
<td>• Increased emotional well-being</td>
</tr>
<tr>
<td>• Increased executive functioning skills</td>
<td>• Decreased maternal depression</td>
<td></td>
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<tr>
<td>• Positive cognitive and social-emotional development</td>
<td>• Increased access to health insurance</td>
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<tr>
<td>• Increased child health insurance coverage</td>
<td>• Increased confidence</td>
<td></td>
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<tr>
<td>• Increased likelihood of being immunized</td>
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### OUTCOMES SELECTION

A program’s selection of two-generation outcomes typically begins with a needs assessment of families at a holistic level, in addition to assessment of the needs of children and the needs of parents (Sims, Castaenda, Mosle, & Thompson, 2016). Factors a program might consider when selecting outcomes include: family composition, culture, citizenship status, neighborhood of residence, mental health or disability needs, family employment history, intergenerational poverty, and college attendance (Sims, Castaenda, Mosle, & Thompson, 2016). To ensure selection of attainable outcomes, the program should also consider organizational constraints such as mission, available resources, and any additional partner goals (Sims, Castaenda, Mosle, & Thompson, 2016). Ultimately, programs need to evaluate the outcomes they have selected to determine whether achievement of those outcomes will get children, parents, and families to their particular end goals (Sims, Castaenda, Mosle, & Thompson, 2016).

### THEORY OF CHANGE

As with most other social-change efforts, design and implementation of self-sufficiency programs is best driven by a clearly articulated theory of change directed at the desired outcomes. The theory of change should be informed by evidenced-based strategies, selected outcomes, and available resources and be articulated in a
logic model (Sims, Castaenda, Mosle, & Thompson, 2016). The logic model should be the foundation for the program’s design (Sims, Castaenda, Mosle, & Thompson, 2016).
Recommendations

Following are recommendations based on the literature review for programs that work towards family self-sufficiency:

- **Establish a glossary of terminology used at CITC.** How does CITC define self-sufficiency? Engage program participants and staff in formulating definitions of family self-sufficiency and related concepts such as family well-being, economic security, and economic stability. Are definitions the same or different across programs? What theories of change are implicit within each department? If more than one definition is needed, articulate why and what the difference says about the theories of change.

- **Engage program participants in program design, definitions, and data collection.** Researchers and practitioners suggest that inclusion of participants in program design is necessary and advocate for the approach of "nothing about us without us." How will you engage families in the collection and dissemination of data? How can families inform program design? How can families identify potential challenges accessing programming and services? How do family’s experiences drive program goals and structure?

- **When tracking self-sufficiency, take its complexity into account.** Self-sufficiency is a multi-faceted, nuanced concept that exists on a continuum. Measurement should take this complexity into account. Likewise avoid allowing an organizational measure to mask the uniqueness of families. To accommodate the circumstances and autonomy of each family, allow for families to identify their own goals. Track progress at the family level using a series of scales that reflect factors contributing to self-sufficiency for the family; at the organizational level, focus on movement away from crisis towards thriving.

- **Consider alignment of programming using a two-generation approach.** Alignment would typically begin with a needs assessment of the target population(s) to understand their most pressing issues (housing, childcare, job training etc.). Aligning programs to a two-generation approach requires establishing a robust management information system to facilitate sharing data across programs. It would likely require modification of existing program designs, coordination with partners to provide additional services, and potentially creation of new programming.

- **Consider measuring the strength of the web of services around families.** Development of family self-sufficiency requires a network of supports, such as childcare facilities, vehicles, food stores, housing, a primary clinic for illnesses, and jobs, that may be required at different intensities and durations during the process of developing self-sufficiency. How responsive, available, and accessible are support services to families? How tightly connected are the programs? Can CITC’s services or partnerships support families identified goals for self-sufficiency? Do families feel these supports?
References


