

Running head: 5E SWIPE FOR EMANCIPATION

The 5E Swipe Emancipation from Welfare Dependency

Jarvis James

M.Ed. in Adult Education, May 2014, University of Missouri Saint Louis

B.A. in Theology, May 1998, Southwestern Christian College

A Dissertation submitted to

The Graduate School at the University of Missouri-St. Louis

in partial fulfillment of the requirements for the degree

Doctor of Education with an emphasis in Educational Practice

December 2019

Dissertation Committee

Phyllis Balcerzak, Ph.D., Chairperson

Theresa Coble, Ph.D.

Timothy Makubuya, Ph.D.

Abstract

Community leadership is vital in efforts that enable intergeneration freedom from welfare dependence. This dissertation contains the efforts of a community leader on the path to influence, impact and emancipate generations of inner-city families from welfare dependency. This dissertation evaluated the effectiveness of an intervention named 5E Swipe for Success created to aid able bodied recipients from the dependency on welfare to self- sufficiency. The 5E Swipe for Success(5ESFS) that was program helped seven participants become emancipated from the systemic oppression of welfare dependency. This outcome occurred through the development of a program that extended learning opportunities—and its effectiveness tested through program activities. Methods used in this study included a program survey that was completed by 130 participants. Initially a total of 130 participants were evaluated using the survey as a benchmark for entering the program. Only fifteen participants went through the 5ESFS training successfully. These 15 trained participants were then given another survey, the Training Assessment Survey(TAS) at the beginning and end of the training. The TAS highlighted the five modules of the training. . The TAS was taken for the second time to test the improvement level of the trainees. Out of the 15 participants, eight did not finish the training and only seven finished. Finally, five of the 15 participants were chosen for another sample survey as a result of displaying the ideal outcomes of the training. The researcher observed the participants, but reported only relevant observations from their experience in training.

Table of Contents

Chapter I:	
Introduction.....	1
Research Questions.....	2
Overview of 5ESFS Program.....	5
Chapter II: Review Of Literature..... 8	
Review Of Literature.....	8
Theoretical Framework.....	9
Synthesizing Theorists.....	11
Past Solutions.....	13
Previous Research: Reasons.....	14
External Social Factors.....	15
Education Levels.....	17
Mindset.....	18
Habits and Behavioral Themes.....	20
Group Associations.....	21
Overview of Connections.....	21
Chapter III: Methods..... 23	
Visual Model.....	24
Description of Data Sources.....	25

Sample Selection.....	26
Procedure.....	27
Training Assessment Survey.....	27
Variables.....	29
Data Collection Phase I Program Survey.....	30
Data Collection Phase II: Training Assessment Survey.....	31
5ESFS Training Curriculum Outlined.....	32
Training Module Category: Education.....	32
Training Module Category: Entrepreneurship.....	35
Chapter IV: Results.....	38
Phase One: Quantitative Data Analysis	38
Phase Two and Three: Qualitative Data Collection.....	38
Discussion: Qualitative Data Analysis.....	38
Interviews: Qualitative Data Analysis	40
Theme: Personal Responsibility.....	41
Theme: Personal Development.....	46
Theme: Personal Learning.....	49
Overview.....	52
Descriptive Statistics.....	52
Demographic Frequencies.....	53
The Programmers N=15.....	57
Chapter V:	
Discussion.....	63

Overview.....	63
Discussion of Successful Parts of 5ESFS Model.....	67
The Program Survey.....	68
Connection to Literature Review.....	71
Self-Efficacy.....	73
Social Support.....	73
Seven Finishers.....	74
Eight Non-Finishers.....	75
The Five Case Study Subjects.....	76
Ethics and Human Relations.....	78
Limitations.....	79
References.....	81
Appendix A Exit Interviews.....	87
Graduate 1.....	87
Graduate 2.....	88
Graduate 3.....	89
Graduate 4.....	90
Graduate 5.....	92
Appendix B Training Phases.....	93
Appendix C Post Graduation Outcomes.....	93
Appendix D TAS Results.....	94
Appendix E Training Milepost.....	95
Appendix F Finishers Results.....	95

Appendix G Five Case Study Results.....	96
Appendix H Program Survey.....	96
Appendix I Training Assessment Survey.....	98
Appendix J Module Test.....	100
Appendix K Exit Interviews for Five Case Study.....	111
Appendix L Outline of Training Curriculum	112

List of Tables

Table 1 Visual Model for Mixed Methods Procedures	24
Table 2 Program Survey.....	25
Table 3 Training Assessment Survey.....	27
Table 4 Independent Variables in the Quantitative Analyses.....	30
Table 5 Personal Responsibility Comments.....	44
Table 6 Personal Development Comments	48
Table 7 Personal Learning Comments.....	50
Table 8 Descriptive Statistics N=130.....	53
Table 9 Inter-Correlations for All Study Variables.....	55
Table 10 Descriptive Statistics N=15	58
Table 11 Group Statistics: Finishers (N=7) and non-Finishers (N=8), 5ESFS.....	60
Table 12 Results of Pre and Post TAS N=15.....	62
Table 13 Training milepost N=15.....	62

List of Figures

Figure 1 Training Module Category: Education.....	32
Figure 2 Training Module Category: Entrepreneurship.....	35

Figure 3 Concept Model..... 51

Figure 4 Program Survey Scores..... 56

Chapter I

Introduction

This dissertation set out to remedy the problem of welfare dependency in an urban U.S. city. Welfare has low expectations and even lower financial benefits to offer to its recipients. This offering is robbing able-bodied recipients of their freedom to choose a better life for themselves and their families. Examples of factors on the survey that are related to the social environment are multi-generational poverty, employment, relationships with family and friends, educational attainment, job skills, and social associations. According to Cammett (2016), the majority of inner-city black children grow up in households with single-parent moms who are overwhelmed with welfare dependency to make ends meet. It seems like the only options these moms have is to survive at the expense of their kids being more likely to reflect behaviors of high dropout rates in school, more crime, more poverty, and higher rates of incarcerations. This dissertation seeks first to unpack how and in what ways a group of welfare recipients who live in a Midwest city, U.S.A. emancipate themselves from a dependency on the American Welfare system. My dissertation attends to those questions through a study of the mindset and habits of able-bodied long-time welfare recipients to determine the extent to which a targeted intervention, the 5E Swipe For Success, can assess and assist able-bodied recipients living in several Housing Authority regulated apartment complexes of Saint Louis, Missouri, in emancipating themselves from a dependency on the American Welfare system.

By making clear the primary research question, How can the length of time that able-bodied recipients rely on the benefits of the American welfare system be shortened because of the intervention of the 5E Swipe for Success? My dissertation, *The Effect 5E Swipe for Success Has on able-bodied Recipients' Emancipation from Welfare Dependency* contributes with original insight to existing research on welfare reform. By making the primary research questions clear, this dissertation gives a forceful argument for the restructuring of an atrocity done to Blacks in America.

My motivation for this study arises out of my own experience with the American welfare system and the observation of other families' dependency on it. This system robs able-bodied individuals of the freedom to work hard to produce income for themselves. Once a recipient fixes their mind to make a career of welfare dependency, the outcomes are low self-esteem and lack of opportunity, as seen among the poor of our country. As a pastor, I experience the constant hopelessness of families living in inner cities where my ministry exists to offer a brighter solution.

The purpose of this dissertation was to study the mindset and habits of able-bodied long-term welfare recipients. This study will help determine if the targeted intervention, the 5E Swipe For Success, can emancipate able-bodied recipients living in Housing Authority complexes of the Midwest from welfare dependency.

Research Questions

The first phase used survey data and addressed the guiding research question:

1. Can the length of time that able-bodied recipients who rely on the benefits of the American welfare system be shortened because of the intervention of the 5E Swipe For Success Program?

The second and third phases used both qualitative and quantitative data to address the following supporting research questions:

2. How might internal factors of mindset and habits and external factors of social and environment-related associations, taught in the 5E Swipe For Success training, affect better outcomes for able-bodied recipients?
3. How does 5E Swipe For Success training impact able-bodied participants' successful emancipation from welfare upon program completion?

Multi-generational poverty, employment, relationships with family and friends, educational attainment, job skills, and social associations were the factors studied in the program participants' survey responses and were analyzed relative to their ability to predict the individuals who have the greatest chance of being positively impacted by the 5ESFS program.

The study assumed that the responses to both the quantitative Program Survey and the qualitative measures on the Pre and Post Training Assessment Survey (TAS), might predict the likelihood of success for future participants with certain qualities to fully emancipate from the welfare system because of their participation in the 5ESFS program.

The research interview questions for Phase III assessed the outcomes of five high performing program finishers and were formulated based on the results gathered from the first phase of the study. Combined with qualitative results gathered during the training, this measurement provided qualitative data that forms the base for the case study section of this research. The interview questions focused on reflecting the mindset and habits of

these five participants. Five was chosen as a good sample from the 15 in the training who displayed the ideal outcomes through training.

The study took place in three phases. The first is where able-bodied recipients in a Midwest Housing Authority Apartment in Missouri, were surveyed to determine qualities of habit and mindset that might predict their success in the 5E Swipe for Success program. The analysis of the Program Survey responses was followed by a selection of 15 program participants who participated in the 5ESFS program and the phase two data collection. The data collection from phase two comes from the Training Assessment Survey. From the (TAS) given to the fifteen participants, five were selected to participate in phase three of the study, a qualitative exploration of how the 5ESFS process works to improve the quality of life (mindset) and personal development (habits) of able-bodied welfare recipients. As a positive mindset grows, so does the way an individual views their life (Kimbrow, 2011). The study compared the qualities of those recipients who remained as active welfare versus those who emancipated or exhibited tendencies towards emancipation. These findings, based on both quantitative and qualitative data, will be discussed in detail according to (survey results) and in-depth (interview results and document analysis) to better understand the impact of the 5ESFS program on able-bodied recipients. In all three phases of data collection, there were questions asked in the areas of entitlement, self-efficacy, mindset, and habits. Each grouping of questions matched the 5ESFS categories that the author believed would have the greatest impact on the success and ability to free recipients from dependency. These same questions come from a host of questions used while answering

the question, What makes the Great, great? (Kimbrow, 2011). The questions used in the data collection have a simple objective of personal success.

Overview of the 5E Swipe for Success Program

First E is Education. The 5ESFS system proposes the use of formal and informal learning (Folkestad, 2006) as an option for those who want to exit the welfare system. It is foremost important that the candidates remember that whatever new knowledge (Bratianu, 2015). A change of mindset (Clegg and Shepherd, 2007) and redefining what the concept of education means (Maital, 2004) to everyone is often necessary to dispel myths and negative associations with past learning experiences (Rychlak, 1987). Adults who return to learning environments, even formal classroom learning, find that they are far more capable because of improved levels of self-efficacy and applied to learn from life experiences (Cross, 1981).

The second E is Exposure. The adage, Birds of a feather flock together, lends itself easily to the classification of people groups who exhibit the same behavior or subculture (Shaw, 1954). When a person desires more out of life, they must first be exposed to better things. Often it works circularly, exposing one's self to more, stimulates one's desire for having more, just as wanting to have more stimulates one's desire to be exposed to more options (Cranton, 1989) this phenomenon is indicative of a growth mindset(Maital, 2004). If nothing is what you shoot for, then nothing is what you will hit. This single element of Exposure is so powerful that it is the key to ignite one's desire to exit the dependent state of mind created by the system of welfare (Tierney, 2013). Intentionally seeking friendships, programs, and associations with people who are not on

or connected with the limitations of living on welfare becomes a necessary action (Rychlak, 1987).

The third E is Exploration. Self-discovery is a process and the beginning of any real change in one's lifestyle and quality of life (Winston, 2016). Participants are required to create their vision board to begin this journey leading to freedom from the welfare system. Finding visual examples of people, places, and things one views as being successful, and attaching them to a visual timeline is a powerful tool for helping one get to their desired level of accomplishment. Visualizing one's self as already having obtained the desired goal, status, or station in life is one of the most powerful tools in the arsenal of successful people (Scott, 2015). Creating a vision board will assist in this process. In developing this tool, although the emancipated condition is not yet materialized, it is key to begin now exploring the place you want to end up (Scott, 2015) ultimately.

The fourth E is Effort. Self-efficacy is the belief in one's ability to succeed (Maddux, 2016). Reivich and Shatte (2002) discuss three traits of resilient people: (a) task-oriented; (b) deeply held beliefs in one's ability to control the outcomes of one's life; and (c) the skill of using connections to others as a coping strategy. The sense of control over one's life, work, family, and environment can be measured for self-efficacy (Maddux, 2016). Most recipients on welfare that I have interviewed have expressed the desire to get off of assistance. The blockage is that the outcomes are not lining up with the inside desire. The exciting incentive of getting off of welfare is a life of independence and growth. Ray Lewis, a former football player, said: "Effort is the difference between winners and losers, not skill" (Simmons, 2007, p.260). He recalled

his time playing football, and no one ever beat him to the huddles or on and off the field because of personal effort. Effort can make the difference for those on welfare between a life of dependency versus one of independence.

The fifth and final E is Entrepreneurship. For many recipients, particularly long-term dependents, welfare pays substantially more than an entry-level job. Michael Tanner stated that in 33 states and the District of Columbia, welfare pays more than an \$8-an-hour job, and in 12 states and DC, the welfare package is more generous than a \$15-an-hour job (Tanner, 2010). Usually, a recipient with little education would be hard-pressed to give up the advantage of a welfare system that yields such benefits. Nevertheless, it must be done to achieve independence. An acronym for a *job* is **J**ust **O**ver **B**roke. Many times, these same people were having a difficult time managing before obtaining their jobs, yet even after they are employed, their circumstances do not improve (Benner and Karner, 2016). One way to overcome this challenge is to begin looking at yourself as an independent business professional looking for partnerships and opportunities versus looking for employment. For some, traditional employment is a fine viable option, but experience shows that it is wise to start a small income-generating business now in order to thrive in the future (Benner and Karner, 2016). Based on my observations, one who is exiting the welfare system can eliminate the stress of being underemployed or unemployed by starting their own business and begin making income even before leaving the welfare system.

Chapter II

Review of Literature

In 1996, the federal government permanently reformed the welfare system. Congress enacted the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). The federal law created Temporary Assistance for Needy Families (TANF), which funds block grants to states in compliance with TANF. This review summarizes past studies of the time able-bodied recipients spend on welfare and identifies characteristics that are associated with shorter or longer stays on welfare. These characteristics project any underlying barriers or common difficulties in leaving the welfare system" (Hirasuna & Stinson, 2001, p. 2). Knowledge of these characteristics may help determine how the impact of the 5E Swipe for Success influence emancipation. Other researchers have contributed considerable input on the factors that influence subjects' paths onto and off of welfare. A previous study indicated that many urban non-white able-bodied recipients experience longer time-stays on welfare than do whites (Tanner, 2010). However, the histories of the two "are different. There are likely to be larger characteristics that correlate with duration stays on welfare (Hirasuna & Stinson, 2001). Identifying those characteristics may help eliminate some of the barriers that cause higher entry rates, longer stays on welfare, and shorter stays away from welfare. Consistency across studies reveal that regardless of who is in the sample and what statistical method is chosen, characteristics are similarly related to shorter or longer stays on welfare" (Hirasuna & Stinson, 2001, p. 3). This research on the prototype of the 5E Swipe For Success process is ongoing and is in the beginning stages, but the

researcher has gathered essential components from others who once were on welfare and used one of the five Es or a combination of them to emancipate themselves from the dependency on the system of welfare. The 5ESFS training aims to add to the successful outcomes for shorter stays on welfare. This review is in sections of theorists, external social factors, education levels, past solutions of welfare, and mindsets.

Theoretical Framework

Two theorists who provide a framework for my 5ESFS training research is Milton Friedman and Thomas Sowell. Friedman's theory on low-income earners is the consumption function. From 1990 to the current welfare state, Friedman states, "The consumption pattern of consumers is based on their long-term income expectations rather than the current income" (Friedman, p. 3, 1957, as cited in, Irimia, 2006). Friedman proposes that those who are of lower-income means tend to consume more than those who have higher means of income, who tend to exhibit less consumption on average. This realization led to his theory known as the consumption function. When a person is living off society's resources, they are more likely not to be careful about how those resources are used (Friedman, 1990). Friedman sets out to prove much waste of resources happens when those who should be responsible in their usage are not held accountable. Friedman goes on to say government interventions for those dependent upon the welfare system have good intentions, albeit with not so good outcomes. Friedman highlights programs implemented during Franklin Roosevelt's New Deal era, which were aimed at ensuring public security against misfortune including, SSI (Social Security Survivors Insurance) and old-age insurance, unemployment insurance, and public assistance. Once these sanctions were put in place, it gave way to dependent

behavior across America, creating the consumption function of resources. Friedman affirms a solution within the system:

1. Repeal payroll tax.
2. Continue to pay Social Security, the amounts that they are entitled to under current law.
3. Give every worker who has already earned coverage a claim to retirement, disability, and benefits that his tax payments and earnings to date would entitle him to under current law.
4. Give every worker who has not yet earned coverage a capital sum (again in the form of bonds) equal to their accumulated value of the taxes that he or his employer has paid on his behalf.
5. Terminate any further accumulation of benefits, allowing individuals to provide for their retirement as they wish.
6. Finance payments under items 2, 3, and 4 out of general tax funds plus the issuance of government bonds (Friedman 1990 p.123).

Sowell (2016) claims that the phenomenon of a trickle-down theory is only a myth and has the crippling effect of creating dependency on government assistance by economically and socially challenged groups, which he believes discourages their self-sufficiency and independence. Sowell believes the trickle-down theory never will find its way to the poor. Among the recommendations being made for getting the American economy going upward is a faith in a decrease in the capital increases charge. In any case, any such conviction makes individuals on the political left all the more contradicting. Liberal views dictate that ordinary people will only experience the benefits

of tax cuts and free markets after a trickle-down effect takes place once the rich are initially served (Sowell, 2001). In *Wealth, Poverty, and Politics* (2016), Sowell believes, the theory of production is what should be at the center of helping families rid themselves of welfare. The reason cited by Sowell for the poor being poor is the lack of production and constant behavior of consuming. Providing real learning opportunities for the poor and not blaming the dominant culture for the present circumstance is a part of the self-efficacy theory used in 5ESFS training. This prior theory shapes the planned outcomes for participants in 5ESFS training. The intended outcomes for 5ESFS training are to improve one's personal life, regardless of whether wealth trickles down to the participants or not. Both theorists are highly opposed to excessive government intervention with low income to no income citizens. Fundamentally, able-bodied people can survive without the consumption of welfare benefits. To emphasize this theory, in his article, *Is Personal Responsibility Obsolete?* Sowell states, "Too many social problems are conceived of in terms of what we can do for them. After decades of massive expansions of the welfare state, the answer seems to range from not very much to making matters worse. The argument of informed consent on behalf of the receiver of welfare would look much different if ahead of time the recipient truly had knowledge of the negative outcome welfare dependency can evoke." (Sowell, 2016, p.113).

Synthesizing Theorists

Friedman's consumption theory (1990) is precisely why the 5ESFS is not attempting to work within the welfare system to emancipate participants. As stated, the lower the income of a person, the more consumption occurs, leading to the larger the waste of resources. Friedman's solution for bridging the inequality gap for the poor is

still determined by using a reformed version of the existing system of welfare. The hopes of that kind of reform have never happened since the 1990's to the current. With the 5ESFS, the intention is for participants not to rely on the system of welfare at all. Therefore, the Effort and Entrepreneur portion of the 5ESFS training is set for income generation and being motivated internally without social support.

Friedman also gave numerous examples of government intervention that harness the choices of its citizens. Therefore, being completely dependent on the government for your quality of life is not a wise way to exist. Our first E Education is highly important because the more a participant is informed, the better the choices that can be made regarding their quality of life. Sowell dismantling the theory of the trickledown economics in that money from the rich will magically get to the poor has not happened yet in our society. This fact justifies the 5ESFS E of Exploration in which we focus on personal responsibility for your life and finances. Participants are taught not to wait for external help because it is not real and not coming. Rather, they are encouraged to make a daily decision not to remain poor and locked into a created reality of dead ends. The main premise both theorists have in common that provide a framework foundation for this study is that past government intervention has had horrible outcomes for the poor. Those people who rely on the government to bail them out of poverty will never ascend to any real success. It will take the principles which the 5ESFS training is founded on: a made-up mind, successful habits, better associations, independent wealth creation paths, and extreme effort on the part of the individual to ascend from poverty, for a participant to have real freedom.

Past Solutions

The historical backdrop of welfare reform uncovers that the topic of moral duty versus help to those in need has been a steady debate in the verbal confrontation over welfare. The two popular opinions driving the debate is government responsibility versus personal responsibility. Disappointment with welfare started amid the 1950s in which commentators began to attest that the government's Aid to Families with Dependent Children (AFDC) program had made welfare a lifestyle, as opposed to just here and now help, for some who were active in the program (Howard, 1993). There was a movement of randomized examinations, all begun before 1996, which attempted segments of the Personal Responsibility Work Opportunity Reconciliation Act authorization by an exhaustive trial control methodology (Moffitt, 2008). A disadvantage to this technique is that the projects were not intended to repeat all elements of PRWORA and consequently contrasted from them essentially as a rule (Moffitt, 2008). Another constraint is that trials, in any event, those tried on welfare beneficiaries, will dependably miss passage impacts. Another examination address identified with whether the objective of surveying the impacts of change was to evaluate the total impact of all arrangements of the law, or to survey the impacts of every segment independently (Moffitt, 2008). The impacts of segments have been deemed hard to assess since, in any event after 1996, all states showed some significant outcomes among all segments. However, these findings have not been able to be shown consistently among segments or across segments in multiple areas.

After the immense unraveling of the nation's economy during the 2008-2009 recession, we find ourselves still grappling with the dilemma of how to best deal with the

poor (Erkens, 2012). A half-century after President Johnson declared war on poverty, his prediction of making taxpayers out of tax eaters is still lacking. The intentions of this declaration were great, but the outcomes have become disastrous. Past solutions failed at ending welfare, but to reform and manage its resources. According to Recto and Sheffield (2011), “President Johnson reduced the symptoms of welfare but never solved the cause” (p.1). These symptoms of the system spanning to the present: 1996 PRWORA, Food Stamps, Supplemental Security Income (SSI), TANF, Housing vouchers, Childcare, Job training, Head Start, EITC, Medicaid and over a hundred more programs are still not eliminating the cause. This researcher will attempt to provide a thorough assessment of the major programs and offer insight into future implications of the causes.

Previous Research: Reasons

The 5ESFS program was designed to contradict two entrenched historical suppositions that this author believes have faulty assumptions.

Reason 1: If welfare recipients continue receiving government assistance, their lives will be better, and caseloads will decrease. If the 1996 welfare reforms had their intended effect of reducing welfare dependency, a leading indicator of success would be a declining welfare caseload (Haskins, 2006). TANF administrative data reported by states to the federal government show that caseloads began declining in the spring of 1994 and fell even more rapidly after the federal legislation of 1996. Two programs, TANF and Welfare to Work, which were intended to reduce caseloads in past decades, has increased them instead (Haskins, 2006).

Reason 2: Given the popularly held opinion that all welfare recipients are lazy, once they're on welfare, they will remain dependent on it, because why would you choose to work when you can get free money each month? (Cole, 2019). We've all heard the stereotypes about welfare recipients being lazy, how they refuse to work and have more children solely to collect more money from the government. This reason assumes that this is true and therefore negates the necessity of applying solutions that can prime participants for gainful income through better job obtainment and small business creation. These historical reasons provide the backdrop for the creation of the 5ESFS intervention, which this research aims to show can produce successful outcomes contrary to both the above misleading reasons about the poor and other such false assumptions of the past.

External Social Factors

Investigating how the use of multiple welfare programs relate to the potential of giving such recipients an advantage in their circumstances, is highly useful. If this proposed solution genuinely improves the quality of an individual's life, then such programs could serve to be beneficial. Single unmarried mothers showed a spike in employment because of the Welfare to Work initiative signed into policy by President Bill Clinton in 1996. Consequently, those who found work earned no more than the benefits they once received while on welfare (Weissmann, 2016). The low earnings negatively impacted job-seeking efforts by the same population.

The teenage welfare recipient population shows an increase in pregnancy rates, which appear to be encouraged by the abuse of welfare benefits (Duncan, 1990). When a teen examines her friends and neighbors who are giving birth outside of marriage and

notes that they have suffered few consequences but are in fact, seemingly doing circumstantially better because of the influx of welfare benefits they are able to receive from having more children and increasing need levels, she is not encouraged to change her own behavior to prevent un-wed pregnancy (Duncan, 1990). From the author's observation, it suggests that she is even encouraged to follow the behavior that leads to an unsuccessful outcome. The image of the welfare queen can also be seen as an exploited teen mom who believes her only way to make a living for herself is to have more babies to get more welfare benefits for survival (Cocca, 2002).

In modern times, the new normal (divorced, single and never married, and teen moms) has replaced the two-parent homes. Single-parent led homes are the overwhelming majority of modern families. Research shows that higher crime rates grow out of this phenomenal break down of urban families (Howard, 1993). The urban youth who descend from welfare recipient households were others who commit crimes dwell have been known to become school criminals, which, many times, leads to becoming future society criminals. As cited by James (2013) "According to the Sentencing Project (2009), even though (urban) African American juvenile youth are about 16 percent of the youth population, 37 percent of their cases are moved to criminal court, and 58 percent of African American youth are sent to adult prisons" (p.13). Not excusing other factors, this data does reveal that most of these youth come from families living in poverty and on government-funded welfare. Some theorists believe that crime happens because of spatial variation in societies, and the level of social control can happen in any given area (Rose & Clear, 1998). "Social disorganization theory, for example, attributes crime and disorder to "impaired local controls at the neighborhood level" (Rose & Clear, 1998, p.

442), leaving self-regulation as a failing option. Men's criminality, poor social environments, and deficits in human capital are all factors that contribute to the educational and economic options of fragile families currently on welfare (Wildeman & Western, 2010).

Education Levels

There are distinct circumstances where the welfare system is needed. Dependency upon welfare in such cases of the disabled or physically or mentally challenged recipient who does not have the full ability to provide for their own needs, this provisional system is useful and even beneficial. However, in the case of those who are capable of learning higher skill sets and gaining employable skills, then obtaining higher education combats the societal woe of systemic welfare abuse. Without gainful employment, it is difficult to escape poverty, and without education, it is difficult to find a job. Many researchers choose to focus on education rather than on basic skills. However, the skills gap is a far more indicative measurement for researching the disparities between welfare recipients and working able-bodied non-recipients. According to Johnson and Tafoya (1999), "we find that the labor force prospects of welfare recipients are not especially promising. Welfare recipients are not likely to find jobs that would pay sufficient wages to lift them out of poverty" (p.20). Considering the already low level of education (no high school diploma or Graduate Equivalency Degree), this population of people will find it nearly impossible to find or maintain gainful employment. These are able-bodied people who are handicapped educationally by the measure in the marketplace. By federal guidelines, many states have taken advantage of the Personal Responsibility Work Opportunity Reconciliation Act (PRWORA) to allow opportunities for post-secondary education in

varying degrees. For instance, 38 states allow for post-secondary education to meet the state's work requirement (Greenberg, Strawn, & Plimpton, 2000). However, in states like Missouri and Michigan that allow for post-secondary education, welfare system workers may discourage gaining more education among recipients because, from this author's view, education must be aborted to keep recipients in a dependent state. A report on post-secondary education among Michigan welfare recipients indicates that case managers may actively discourage college attendance (London, 2006). Sending this message to a largely hopeless population of recipients who need higher education to advance in life is counterproductive. Work is required, but only attainable at the entry-level low-paying job amounts to what is never enough to fund the day-to-day needs of the recipient's family. Further, the primary focus of welfare reforms has proven to reduce both the probability that women aged 21-49 will attend high school and that those aged 24-49 will attend college, by 20-25 percent. These findings suggest that gains in reducing welfare caseloads have come at the cost of lowering the educational attainment of women at risk for relying on welfare (National Bureau Of Economics Research, 2017).

Mindset

According to Recto and Sheffield, "Welfare dependence pushes individuals to the margins of society; it impedes the upward mobility of children. Welfare also undermines personal psychological well-being. Well-being includes happiness, self-respect, competence, accomplishment, a sense your life is meaningful and valued by others, and strong interpersonal bonds (2011, p.1)." As noted by Bandura (1986), "self-efficacy is concerned not with the skills one has but with judgments of what one can do with whatever skills one possesses" (p. 391). Long-term stays on welfare by otherwise able-

bodied people majorly decrease the level of self-worth, and thus the high self-efficacy needed to blossom as a productive citizen then disappears. From my observation, welfare dependency has made permanent childlike mindsets in able-bodied adult recipients. Like children, these recipients must be told when to eat, where to sleep, when to go to bed, etc. without developing any independence (Friedman, 1990).

A placebo is a substance with no known medical benefits (Hróbjartsson & Norup, 2003). The administration of welfare creates this placebo effect that some people experience after receiving the relief that getting a benefit can give. In short, a placebo is a fake treatment that, in some cases, can produce a very real response. In comparison, welfare has served as a placebo in making long term able-bodied recipients think they are better. This phenomenon takes place in a person's mind. Poverty becomes a mindset, and what keeps the poor in poverty is buying into the idea of seeming rich, but factually remaining poor. Kimbro states, "You can only receive what you see yourself receiving" (2011, p. 122). If the only interaction people on welfare know is more welfare, more subpar housing, more abuse of benefits, and the breakdown of the family, then they will continue to receive these outcomes unless some intervention happens.

In a noteworthy cover of U.S. social projects last year, specialists finished up reporting on entitled populations. Initially, the U.S. framework favors many with unique needs; for example, the incapacitated and the elderly (Sherman, Greenstein, & Ruffing, 2012). Many welfare recipients who are particularly meriting their way off the system get unbalanced exchanges, and those exchanges have been expanding after some time. Second, the framework favors specialists over non-laborers and has progressively done as such after some time. The ascent of the EITC and the decay of AFDC/TANF is most

illustrative of this pattern (Sherman, Greenstein, Ruffing, 2012). The review likewise found that the statistic assembles which is most underserved by the framework, those who are non-elderly, non-debilitated (able-bodied) families with no ceaselessly utilized individuals. Strangely enough, there are able-bodied people believing in their minds that they are entitled to be taken care of for the rest of their lives without having the responsibility of working to provide for themselves. The researcher believes there is more research to be done on the connection with mindset and poverty and the positioning of one's mind being the element that keeps people in a state of lack and of want.

Habits and Behavioral Themes

Children in the most recent generation of adults born between 1982 and 1995, known as Generation Y, were raised to believe that it is their right to have everything given to them more than any other previous generation (Rourke, 2011). You owe me is a counterproductive behavior that infers someone else needs to foot the bill for your life. Hard work is a value America was built on but is one that crumbles with the entitlement behavior of many able-bodied welfare recipients (Kimbrow, 2011). In my observation of this perception of entitlement from able-bodied welfare recipients, they expect that other people should be more interested in their agenda. They see their interests as being more important than other people and see their own life as being more valid or important than other people's lives. The blatant disregard for rules for everyone's safety and well-being becomes overwhelmingly present among this population.

A basic example is how signs like Please Do Not Put Your Feet on the Chairs in a movie theater for everyone's safety, and comfort is ignored. No littering or loitering signs

posted in neighborhood areas are disregarded. Just as freeloading is preferred rather than paying for needed items is attached to the behavior and perception that someone owes me and that I am entitled to my preferences even at the expense of others. According to Arthur and Scalet (2009), The moral controversy is people only feel entitled because it is a less laboring option compared to hard work.

Group Associations

Toseland and Rivas (2001) noticed that large amounts of unity have a connection to numerous valuable gathering practices, for example, more prominent (1) achieving group objectives, (2) duty regarding the gathering to work, (3) readiness to express emotions, (4) ability to learn with small groups. In a reflection of these, regardless of the numerous valuable parts of group attachment, it can likewise have some negative outcomes. Also noted by Toseland and Rivas (2001), for instance, abnormal amounts of attachment can prompt reliance on the gathering. Abnormal can be a specific issue in assisting group members with serious emotional well-being or substance misuse issues. These authors believe that too much attachment can also hinder individual creativity.

Overview of Connections

Helping participants develop confidence is one of our main objectives using 5ESFS training. It is, actually, a highlight of all that we taught in the six months of training. We have helped all the participants manufacture more certainty. We helped participants reach for higher self- esteem through constant encouragement (Gilliland, 2011). Pats on the back for showing up on time, unexpected incentives of gift cards for finishing homework and class assignments (Gilliland, 2011). For example, during the Exploration module of the 5ESFS, we used an exercise of call and response to help

participants start believing the words that come out of their mouths (Pudlinski, 2008). This training changed the narrative of the negative pre-existing doubts and unbelief (Webb, 2010). Once the participants were able to believe in the possibility of their own powerful words their confidence increase, which made anything doable. Freedmen and Sowell were segments of economist theorist which points to a belief in yourself and not in government intervention for the quality of your life. Business creation or gaining adequate employment took the participants focusing on the lessons taught in training. In the Entrepreneur module, there were lessons connecting mindset, success habits, and healthy associations that would impact successfully generating income to replace welfare dependency (Shapero and Sokol, 1982).

Additionally, as pointed out earlier the Education levels of the participants are directly correlated to the limited choice of welfare. None of the participants accepted in training had any formal education beyond high school. The modules in training were not based solely around a lot of formal or non-formal education. Instead, specific knowledge and life experience assignments were in all the modules that would get the participants from welfare to emancipation (Dohn, 2007). Interesting, the mindset and habits in the literature inform that participants must change their perspectives to change their lives. Viewing life in the context of success, improvement, and personal development is the lesson that existed in 5ESFS (Cross, 1981). The training helped participants gain new mindsets by introducing new success habits that never existed. All these connections named helped the participants to increase in self-esteem (Cross, 1981).

Chapter III

Research Methods

This study used exploratory sequential mixed methods consisting of three distinct phases (Creswell, 2002, 2003; Creswell et al., 2003) to study the impact of the 5ESFS program. In the first phase, quantitative data were collected using the Program Survey given to 130 potential participants in the 5ESFS training. From the 130, there were 15 chosen as a convenience sampling for the training (Creswell, 1998 p. 112). The 15 chosen because they scored 36 or higher on the Program Survey. This quantitative data collected from Program Surveys completed by residents in a Midwest Housing complex. Only surveys of residents who were 18 years and older and who have been on welfare for five years or more received an entry. The goal of the quantitative phase was to identify the qualities of the individuals that would indicate those participants who would have potential success if they took part in the 5ESFS training. The quantitative study independent variable is the able-bodied recipients chosen to participate in the 5ESFS training program. The dependent variable is the emancipation or display of qualities in support of emancipation enhanced during the recipient's participation in the 5E Swipe for Success process.

In the second phase, a second survey, the TAS, was administered before and after the training to the 15 participants. The TAS survey monitored the participants' attitudes and performance as they progressed through the five learning modules. In the third phase, a multi-case study approach was utilized, which formed the collection of qualitative data through individual semi-structured interviews of five of the best participants.

Additionally, 5ESFS documents and student work materials were analyzed to help identify the program components that contributed to the success of the participants.

The visual model of the procedures for the exploratory sequential mixed methods of this study appears in Table 1. The priority in this design is given to the qualitative method, because the qualitative research represents the major aspect of data collection and analysis in the study, focusing on in-depth explanations of quantitative results by exploring five graduates' success cases.

Table 1.

Visual Model for Mixed Methods Procedures (Sequential Exploratory Mixed Methods Design)

Data Collection	Data Analysis	Product of Analysis
Phase I		
Program Survey	Descriptive Analysis N=130	15 Participants
Unselected	Qualitative Analysis N=23	NPT view
Phase II		
Training Assessment Survey Scores (TAS)	N=15 (Quantitative Analysis)	Analysis of Gain Scores
Phase III		
Multiple Case Study	N=5 (Qualitative Analysis) Interviews, TAS scores, document analysis	Cross Case Synthesis

Note. All Phases are connected and there were no additional phases to the study.

Description of Data Sources

The Program Survey (Table 2) was used to collect demographic information, participants’ history of employment and job search experience, and education level. The data were collected to build a model that might indicate a participant’s success before entering the 5ESFS and could be used to select future participants likely to have success in the 5ESFS program.

Table 2.

Program Survey administered to potential 5ESFS participants, 2017-2018, N=130.

Gender:					
Age:					
Race:					
Phone:					
Employment status:					
Education Level:					
Any training:					
Married/Single					
Self esteem: high /low					
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.Is education important to you?	5	4	3	2	1
2.Will you complete your educational career?	5	4	3	2	1
3.Is having life goals important to you?	5	4	3	2	1
4.Do you feel like you are getting the most out of life?	5	4	3	2	1
5.Can joining a community group be beneficial?	5	4	3	2	1
6.Will unity stop the problems in					

our world?	5	4	3	2	1
7.Do you feel you are doing your best lately?	5	4	3	2	1
8.Will having more money make life better?	5	4	3	2	1
9. Is having employment high on your to do list?	5	4	3	2	1

Note. N=130 is the number of participants surveyed

Another survey called Training Assessment Survey (Table 3) was given to the 15 selected participants, convenience sample, who scored a 36 or higher on the Program Survey. The Training Assessment Survey was given at the beginning and end of the 5ESFS training. This survey assessed changes in participants' attitudes on successful behavior, while they were going through the program. It was used along with the module tests to monitor participants' development.

Sample Selection

All 15 program participants were informed about the convenience sampling (Creswell, 1998 p. 112). At the beginning of training, all participants knew that there would be five participants chosen for a voluntary follow up interview upon completion. The five chosen for deeper exploration of successful outcomes. The target for the sample were the 15 able-bodied welfare recipients. For the quantitative phase, eligibility for participation was the 15 participants selected from the 130 surveyed, then a subset of 5 was used from N=15, convenient sample, as a focused sample. Criteria for selecting the fifteen participants included (1) willingness to be a 5E Swipe for Success trainee (2) at least five years on welfare (3) those participants who have a desire to exit welfare.

The 15 participants of the qualitative phase of this study, were included by selecting recipients who showed high self-efficacy (Gist et al., 1989) in their desire to

exit from welfare using 5E Swipe for Success program. Self-efficacy incorporates the certainty that people show in their everyday presentation of themselves. The objective of self-efficacy would reveal some data through the Program Surveys. Such qualities of success were ways they identified with past victories in comparable undertakings and past involvement in life activities that would indicate high self-esteem (Gist et al., 1989). Additionally, data from five participants in the 5ESFS, who represented the typical outcomes, were included in the analysis of post interviews, compared to pre-interviews of the five selected participants.

Procedure: Participants

The Training Assessment Survey (TAS) was administered during orientation to the selected 15 5ESFS participants and again at the end of the actual 5ESwipeForSuccess weekly sessions (Table 3).

Table 3.

Training Assessment Survey

1. Is it important to have my income through work or owning my own business?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

2. I look at my vision board twice a day.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

3. I take personal responsibility for my actions.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

4. It is important to be apart of professional groups for future success.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

5. My time should not be wasted, and I use it efficiently.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

6. I will go back to school and get a higher degree or a professional certificate in the next year.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

7. I will finish reading five books this year.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

8. I am going to seek better employment or higher positions in the company.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

9. I look for ways to work hard and smart.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

10. My view is not to let anyone take care of what I can do for myself.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

All participants were given a 5ESucces Card with a number located on the back. The card was for the identification of the participants. All information that was shared by 5ESFS staff or participants was confidential. Behavior trends were tracked in all the phases of the participants by the researcher and recorded in his field notes. During the first two months of the program, during Phase II of data collection, attendance to weekly sessions, learning involvement, homework, and a written life plan were behaviors monitored. During the three to four months following the formal Phase II program, participants became tracked as they searched for or obtained employment, future house selection, and participation in two whole family sessions. These post-program behaviors were important to the analysis of program success and included in phase three of this study.

Additionally, there were five monthly modular tests given to the participants of the 5ESFS areas for comprehension of training information. Upon completion of 5ESFS, the participants filled out an exit survey about their experience. One month following completion of the program to provide information about future success, i.e., small business creation, job placement status, new associations, educational pursuits completed.

Variables

Recipients who voluntarily exited or did not finish the program, and groups who finished, were considered an independent variable. Selected factors internal and external to the 5ESFS program, which contribute to the recipient's self-efficacy, are independent variables because they cause, influence, or affect outcomes. These factors identified through the analysis of the related literature, theories of self-efficacy and the researcher's

personal experience. Since a major factor of leaving welfare is obtaining and maintaining gainful employment, a part of the 5ESFS process was to assist able-bodied recipients with needed basic job skills, basic skills, life skills, pre-employment skills, and computer skills. Also, 5ESFS provided job placement, resume help, and informed participants of local job fairs.

Data Collection Phase I: Program Survey

While trying to increase the response rate, I assisted with the passing out of the program survey in person as opposed to utilizing mail-out studies. The Program Survey was taken by the 130 participants before the Training Assessment Survey was to the 15 in the 5ESFS training. Members finished the Program Survey either independently or in small group settings. The survey was in written form only so that members could finish each area of the questionnaire. No names showed up on the study, and rather every survey contained a recognizable proof number that was utilized to coordinate data sources for analysis. The Program Survey had factors I determined would likely inform the research questions of Phase I of this study (Table 4).

Table 4.

Independent Variables in the Quantitative Analyses

Factors	Independent Variables	Survey Items
Mindset	Education Level	Q1
	Test Scores SUM	Q2
Habits	Any Pre-Training	Q3Q4

	Business Creation	Q5
Associations	Other non-participant's judgments	Q6
	Family structure	Q7
	Employment	Q8 Q9

The qualitative analysis resulted in an explanation in the case studies of those who started but did not finish but stayed on welfare and those who finished the 5E Swipe For Success program and exited welfare altogether. The researcher has provided content and narrative analysis specific to the interviews, observations, and the interpretation of the responses to the interview questions (Table 5).

Data Collection Phase II: Training Assessment Survey

The qualitative phase of the study was measured using a created survey known as the Training Assessment Survey (Table 3). TAS was before training as a pre-test measurement and after training as a post-test measurement. The Training Assessment Survey consisted of several sections that, in order of presentation, comprise a series of questions following: (a) mindset, (b) habits, and (c) associations (Table 4). The first segment of the survey asked questions related to the program factor of mindset. It included the selection of questions related to growth or fixed mindset characteristics of program participants. The second segment aligned with the habits exhibited by potential program participants and their effect on successful program completion. The third segment inquired about how family makeup, previous life failures, and other outward judgments impeded participants' stay or exit from welfare, indicating the significance of social support systems.

5ESFS Training Curriculum Outlined

The 5ESFS training intervention was designed to assist able-bodied welfare recipients in their successful attempt to emancipate from the use of the American Welfare system. The 15 participants who were selected to complete the training went through five Modules of training in the areas of Education, Entrepreneurship, Exploration, Exposure, and Effort. Based on the researcher's personal experience of emancipation from the American Welfare system, it is these five categories that are major themed areas that have the most significant impact in aiding toward emancipation. Each module of training within the curriculum consisted of a four-five week on a one-month schedule. Participants were expected to complete one multi-faceted objective each week to satisfy the training benchmark and then advance to the next module of the training. Below are two of the curriculum outlines with an explanation of the objectives that participants underwent within the training module category. The full curriculum outline for all five modules of the 5ESFS training is in Appendix L.

Figure 1

Training Module Category: Education

Classwork	Homework	Learning Aides	Resources
W1: PPT Mindsets	Library Card	Library	
W2: Importance of Education	Vision Board	Online	TED talk Mindsets
W3: New Trades	Pick 3 New Areas Ed.	Online School searches	Google search
W4: Financial Ed.	Budget Sheet	Dave Ramsey Book	Credit Repair

Week 1 Education

Classwork: Participants reviewed a PowerPoint slide show introducing the various aspects of the mindsets that are characteristic of those who are successful in their educational pursuits.

Homework: Participants were assigned a requirement to secure a library card registration through the St. Louis Public Library system.

Learning Aides: Students were accompanied to library visits to become acclimated with its use to ease tensions and fears related to reading or educational environments.

Week 2 Education

Classwork: Participants attended live training presentations on the importance of education for growth and development. Different styles of education with an emphasis on a creative approach toward non-traditional adult education options for continued self-directed learning aimed towards producing life-long learners.

Homework: Participants were required to create a vision board with future-oriented goals in 4 focus areas, including Professional, Personal, Spiritual, Educational.

Learning Aids: Participants were encouraged to use pictures, quotes, and other online

Resources: Participants were assigned specific TED X talks to view via YouTube to inform them of the power of mindset transformations that are possible with the use of Vision Boards to aid in reaching new goals.

Week 3 Education

Classwork: Participants attended training in how to select new trades. Assessments were given to identify the strengths and weaknesses of each participant. Once assessment data

was available, participants found out about a list of possible occupations or trades that they may be characteristically suited.

Homework: Participants were assigned the task of identifying at least three areas they determined the need for further education to move into a new trade or occupation.

Learning Aids: Participants researched online institutions or education training programs available for them to gain the necessary new knowledge and credentials toward possible new occupation or trade acquisition.

Resources: Google search engine

Week 4 Education

Classwork: Participants attended live training presentations on Financial literacy.

Material on how financial management is a unique knowledge base and intentional learning must be an essential part of their strategy to be successful in emancipation from dependency on the American Welfare system.

Homework: Participants were required to fill in a basic household budget form to begin gaining an intimate knowledge of their personal financial needs.

Learning Aids: Participants were given a copy of Dave Ramsey's Total Money Makeover to read.

Resources: Participants were introduced to a credit repair specialist and given information on how to contact them if there was further interest in or need for the services offered.

Figure 2**Training Module Category: Entrepreneurship**

Classwork	Homework	Learning Aides	Resources
W1: SOS register a DBA	Must have EIN/DBA	SOS website	Library
W2: Employment Statistics	Mirror a Boss	Jobsite	BLS website
W3: Business Management	Summary 5 page	Other online papers	Google search engine
W4: Millionaire Next Door	Two ch. Summary		Text

Week 1 Entrepreneurship

Classwork: Participants received instruction on how to register a business name through the office of the Secretary of State as a first action step towards business ownership.

Brainstorming exercises in selecting business names and occupational interest areas for developing a business idea were carried out.

Homework: Participants were assigned a requirement to secure a Doing Business As (DBA) registration with accompanying EIN# through the office of the Secretary of State.

Learning Aids: Students had help with navigating the use of the Secretary of State website for registration completion.

Resources: The public library was used to access the SOS website for DBA registration.

Week 2 Entrepreneurship

Classwork: Participants attended live training presentations on the current statistical employment data related to their demographic grouping. They were also introduced to the

website of the Bureau of Labor Statistics to seek useful information on the statistical forecasts for specific careers and occupations.

Homework: Participants were assigned the task of connecting with a person who was currently a business owner/boss and asking predetermined questions as well as organic questions of interest on the particularities related to business ownership.

Learning Aids: Participants were encouraged to visit the job site of the business owner to observe them in action.

Resources: Participants had help in the navigation of the Bureau of Labor Statistics website for information on career outlooks.

Week 3 Entrepreneurship

Classwork: Participants received training in what is required to own and manage a business as an owner.

Homework: Participants were assigned the task of writing a 5-page summary of what they learned about business management.

Learning Aids: Participants researched other online papers and blogs on the subject of business management as references for more in-depth information.

Resources: Google search engine.

Week 4 Entrepreneurship

Classwork: Participants work through Thomas J. Stanley's book *The Millionaire Next Door* as a group in a discussion-based forum.

Homework: Participants were required to write a summary of 2 chapters of most interest from within the text.

Resources: Participants used the text as the primary resource for information. The complete schedule of all the modules is in Appendix L.

Chapter IV

Results

Phase One: Quantitative Data Analysis

Because the purpose of this phase was to analyze and predict the demographic population likely to succeed in the 5ESFS from a set of seven predictor variables and descriptive statistical analyses. The researcher has obtained the Statistical Package for Social Sciences software (SPSS), version 22.0 to conduct statistical analysis of the quantitative results. The following test: descriptive analyses and Pearson's correlation utilized in this section.

Phase Two and Phase Three: Qualitative Data Collection

The second phase was qualitative and used additional data analyses focused on explaining the results of the statistical tests obtained in the first quantitative phase. Interviews used for producing data from aggregate perspectives and the implications that lie behind those perspectives. This tool a comprehensive understanding of my participants' encounters and beliefs. Also, this technique helped the researcher to identify any developing standards, implications, and procedures for future training success. The primary tool used was semi-structured interviews. More in-depth interviews conducted on five sample recipients who were used to understand successful outcomes from the 5ESFS training.

Discussion: Qualitative Data Analysis

Upon beginning the program, participants were given the pre-test to gather a baseline assessment of their level of development in the areas of mindset, habits, and associations as it related to each module of the planned training. Baseline pre-test scores

showed a lack of awareness, skills, self-efficacy, and task-specific knowledge categorically among all 15 participants (see Appendix I).

The TAS inquiries included questions in the following five categories of the 5ESFS: Education, Entrepreneurship, Employment, Exposure, and Effort. Within the training modules, participants were exposed to new ideas, opportunities, and assigned requirements that served to develop the awareness, increase the level of self-efficacy, increase the level of task-specific knowledge and improve the skill level in each category of the training. The test is given post-training to compare the participants' scores and to assess what impact, if any, that the training had on their baseline ratings.

The post-test scores showed significant improvement among participants categorically (see Appendix I). After a brief period of what I would classify as mild shock or cognitive dissonance, all 15 participants began to accept the new concepts, assimilate the new information and slowly adapt to learning more and incorporating the elements into what would become their new post-training normal. Throughout the training, participants' made remarks such as evidenced by PP7 remark, "I never thought of myself as a business owner, but now I do!" Another participant (PP10) remarked, "I always thought to start a business was hard to do, but this is pretty easy." When orally surveyed about future educational aspirations, as part of the Education training module, several participants citing previous negative associations with past formal schooling experiences referred to thoughts of possibly pursuing more education now that, as a result of training, they were made aware of more non-traditional and self-directed adult learning options. Upon completion of the training, one participant PP3 among the seven finishers was actively seeking admittance into the St. Louis Metropolitan Law Enforcement

Officer training program, which would include completion of college course hours, tracking directly with 5ESFS training in the areas of Education and Employment.

Interviews: Qualitative Data Analysis

To obtain understandings from the qualitative data in Phase II, the following steps were taken in the analysis: (1) preliminary exploration of the data by reading through the transcripts (2) coding the data by segmenting and labeling the text; (3) using codes to develop themes by aggregating similar codes together; (4) connecting themes; and (5) constructing a narrative (Creswell, 2002).

I contacted by phone and in person 23 non-participants that took the Program Survey. Of these 23 non-participants, 7 were teenagers and 16 adults. Since the teenagers were minors, I eliminated them from the interviews. I also interviewed the 15 participants, and from this grouping, five selected for a sample. The remainder of the other non-participants from the Program Survey could not be reached for interviews due to non-interest, bad phone numbers or moved away. To get some informed data about how the non-participant's view of welfare benefits, I interviewed 9 out of the 15 non-participants. There is a label with (NPT) and a number. I used the questions from the Program survey to interview the nine non-participants and the 15 chosen participants of the 5ESFS training.

To analyze the data, I began by highlighting what I thought was interesting statements made by the nine non-participants and the 15 program participants. Then I looked for themes that emerged from the transcripts. When I identified the themes, I assigned them a specific symbol. I then went back over the interviews to make sure I did not miss any more comments connected to the themes. Afterward, the data from the

transcripts revealed three themes from the responses. The coded answers from the interviews had themes of personal responsibility, personal development, personal learning. Comments identified by the participant's specific code and question number. All of the 15 program participants interviewed in person, and the non-participants interviewed over the phone.

Personal Responsibility. Out of the 9(NPT) and the 15 training participants made comments that question #9 *Is having employment high on your to-do list on the Program Survey is a 100% on the individual. Doing something about a problem from an individual solution is what I kept hearing from the comments.*

NPT 2 responded by saying:

“Most of us out here is working. Some of us have several jobs and still cannot find a way out of the rut of welfare. The jobs out here for us are low paying and not enough to get by. We out here trading time for a low amount of money that keeps us on welfare.” (Non-Participant 2, personal communication June 20, 2018).

PP5 responded to question 8 by saying:

“More money is the only thing that is going to make the difference, no matter how I get it sometimes.” (Program Participant 5, personal communication July 1, 2018).

Researcher: You've talked a lot about all the things that you've enjoyed about

the training, do you think you've improved your job skills and chances to find better work?

PP5: Most definitely. Back in the day, I just used to follow

the street way, and stuff would not work out. But now, it's me trying a new way, and it's me going on interviews and filling out applications.

It's cool. I feel like I can do anything. (personal interview, August 10, 2018).

PP8: (Single mom) responded to question #9 by saying, "I feel like I had a lot of options with the training. It was always up to us to finish it or not, to be free or enslaved. The word you use all the time was emancipation."

Researcher: Remember the second week of training. I told you all I can not want for you what you do not want for yourself.

PP8: Yeah, and we made the decisions ourselves to get us to this point.

Researcher: And now is the time to make better decisions for you and your kid's future.

PP8: Yep. I feel good about this training to point in the right way (personal communication, July 16, 2018)

Two of the non-participants and two of the program participants responded to question #4 and said:

NPT 6: I am doing the best for my kids and me out here. I think it is so disrespectful to call these ladies' welfare queens like we like this life. (personal communication, July 16, 2018)

NPT 5: I don't want to misuse or collect excessive welfare payments illegally, and I don't want to be on the system my whole life (personal communication, July 16, 2018)

Researcher: Fraud and misuse can be as easy as letting someone other than yourself use your benefits card or selling the stamps on the card for cash.

NPT 5: But that's how we make a little money on the side to get some things "they won't give us." (personal communication, July 16, 2018)

NPT 6: I see nothing wrong with it if you aren't hurting anybody (personal communication, July 16, 2018).

Researcher: Benefits are just here and there help not to be a lifestyle.

PP4: Thanks to the information you pointed out in training, I have no desire to abuse the housing assistance programs, TANF or SNAP. (personal communication, October 23, 2018).

PP3: I feel like I could be on welfare in my early years because everybody I knew was there. But I am glad of your program giving me a real chance to get out and get off welfare. (personal communication, October 23, 2018).

PP1: responded to question #7 and said, "I have been in half-stepping with trying to get things together, but those few pages in that book you had us read about the seven habits of successful people helped me get on track." (personal communication, October 23, 2018).

PP2: responded and said, “I am doing my best, but I don’t know if my best is good enough overall.”. (personal communication, October 23, 2018).

Researcher: Comparing our best to those average people around us can appear like we are doing our best, but is that the standard you desire for your life.

PP2: If those around you are your best like you said in training class, then you will only go as high as the people around you. And I want to go higher than welfare and the projects that why I went through the training. (personal communication, October 23, 2018).

Table 5.
Personal Responsibility Comments

Participants	Questions to Answer	
NPT2	Q9	“Most of us out here is working. Some of us have serval jobs and still cannot find a way out of the rut of welfare. The jobs out here for us are low paying and not enough to get by. We out here trading time for a low amount of money that keeps us on welfare.”
PP5	Q8	“More money is the only thing that is going to make the difference no matter how I get it sometimes. Back in the day, I just used to follow the street way and stuff would not work out. But now, it's me trying a new way, it's me going on interviews and filling out applications. It's cool. I feel like I can do anything.”
PP8	Q9	“I feel like I had a lot of options with the training. It was always up to us to finish it or not, to be free or enslaved. The word you use all the time, was emancipation. Yeah, and we made the decisions ourselves to get us to this point. Yep. I feel good about this training to point in the right way.”
NPT6	Q4	“I am doing the best for my kids and me out here. I think it is so disrespectful to call these ladies' welfare queens like we like this life. I don't see anything wrong with it if you aren't hurting nobody.”

<p><i>NPT5</i> <i>Q4</i></p>	<p>“I don’t want to misuse or collect excessive welfare payments illegally, and I don’t want to be on the system my whole life. But that’s how we make a little money on the side to get some things, “they won't give us.”</p>
<p><i>PP4</i> <i>Q4</i></p>	<p>“Thanks to the information you pointed out in training, I have no desire to abuse the housing assistance programs, TANF or SNAP.”</p>
<p><i>PP3</i> <i>Q4</i></p>	<p>“I feel like I could be on welfare in my early years because everybody I knew was there. But I am glad of your program giving me a real chance to get out and get off welfare.”</p>
<p><i>PP1</i> <i>Q7</i></p>	<p>“I have been in half-stepping with trying to get things together, but those few pages in that book you had us read about the seven habits of successful people helped me get on track.”</p>
<p><i>PP2</i> <i>Q7</i></p>	<p>, “I am doing my best, but I don’t know if my best is good enough overall. If those around you are your best, like you said in training class, then you will only go as high as the people around you. And I want to go higher than welfare and the projects that why I went through the training.”</p>

Personal Development. When there are two or more consistent generations on welfare in a family’s history, this is called generational dependency. All of the 15 program participants and the nine non-participants are generational. Development was emerging out of the comments. The desire to do better kept coming up. Seeing your great-grandma, grandma and mama living on welfare can hinder the personal desire one needs to get out.

NPT #1 (black male) though he did not score high enough on the Program survey for entry into the training, he responded to question #3 *Is having life goals important to you?*

By saying:

NPT1: “I have goals. I don’t know how to get about getting to them. I want more than I have for myself and my kids. My plan to get have more is to win the lottery or get a large law suite one day” (personal communication, May 2, 2018).

PP6 responded to question #3, saying, “Yeah. Well, I think the main difference between for me and goals is now going through the training I have more structure to get it. Without structure, I always fall apart because I have nothing to look forward to.” (personal communication, December 12, 2018).

PP7 (one of the five from the training) articulated that he is motivated more when everybody around him is working toward something good. “It is like a team either we all win, or we all lose. To me going after your goal in this training is good for me because all of us trying to make it.” (personal communication, December 12, 2018).

From the first day of training, I created a culture of working together. My quote to the training class was: “Teamwork makes the dream work.” *Question #5 Will joining a community group be beneficial?* My aim to the interviewees was to challenge their self-absorbed worlds by encouraging partnering with others in the community.

PP15 responded, saying: “It depends. I joined up with a group once, and it was just to help them better, but it did nothing for me.” (personal communication, December 12, 2018).

Researcher As you join groups, make sure that you can grow as a person in the areas you believe is right for you. If that is not happening, get out and stay out.

PP14 responded and said, “I am glad that I was accepted into this training because I finally can be around people who are doing something right. I also, with this group, I feel like if I mess up that someone will hold me accountable” (personal communication, December 12, 2018).

NPT9 had a negative outlook on question #6. He said, “We will never come together because we divided over color, religion, politics, and even our city separated with the rich and poor live in two different places. So I don’t see anybody coming together anytime soon to solve problems in our world, so I just going to keep doing me.” (personal communication, May 2, 2018). Unfortunately this participant has some valid points, but his worldview is limiting his life success because he is only looking at life from his perspective. I asked him, “Do you have any solution to the problem you speaking about?” His reply, “No and I am not going to waste my time finding one because my solution would not work because people are not going to follow what makes senses to me.” This kind of mindset is what prevented entry into the 5ESFS training because open mindedness was key to success outcomes. As I continued questioning this participant, I discovered his closed mindedness was a result of his history coming from living in many foster care homes in early childhood.

Table 6.*Personal Development Comments*

Participants Questions to Answer

<i>NPT1</i>	<i>Q3</i>	I have goals; I don't know how to get about getting to them. I want more than I have for myself and my kids. My plan to get have more is to win the lottery or get a large law suite one day
<i>PP6</i>	<i>Q3</i>	“Yeah. Well, I think the main difference between for me and goals is now going through the training I have more structure to get it. Without structure, I always fall apart because I have nothing to look forward to.”
<i>PP7</i>	<i>Q3</i>	It is like a team either, we all win, or we all lose. To me going after your goal in this training is good for me because all of us trying to make it.
<i>PP15</i>	<i>Q5</i>	I joined up with a group once, and it was just to help them better, but it did nothing for me
<i>PP14</i>	<i>Q5</i>	“I am glad that I was accepted into this training because I finally can be around people who are doing something right. I also with this group, I feel like if I mess up that someone will hold me accountable.
<i>NPT9</i>	<i>Q6</i>	“We will never come together because we divided over color, religion, politics, and even our city with the rich and poor live in two different places. So, I see nobody coming together anytime soon to solve problems in our world, so I just going to keep doing me

Personal Learning is the last theme I heard emerging from the comments of the interviewees. All the participants were adult learners, and adults tend only to desire to learn things that are interesting to them (Cranton, 1989). The educational background of all the participants does not precede past high school. Therefore, I was surprised as I was

conducting interviews with the number of adults who were interested in learning.

Question #1 *Is education important to you?* Was answered by PP2 in this way:

PP2: “I feel like I can only get back control over my life by learning something. I don’t have freedom of choice because my whole life bankrolled by welfare. From my health care, the amount of food to buy, the type of food I buy, where do I stay, and what daycare can I choose for my children.” (personal communication, December 12, 2018).

PP3: responded to question 1 by stating: “Even though I didn’t finish high school education is important to me for my kids. That is why I tell them every day to get in your books and do your homework. The only way they were going to have a chance is through schooling.” (personal communication, December 12, 2018).

PP4: said, “I plan to go back to school. This training is the first step in that process. I didn’t finish my GED, but I am, and I am going to get me a trade and do something better with my life.” (personal communication, December 12, 2018).

PP8: stated, “Until I got into this training, I never thought about education in the way you put it. You said, “Anything you learn new is education and use it until you learn something else tomorrow. I heard that, and I have been doing crossword puzzles and reading books regularly.” (personal communication, December 12, 2018).

NPT9: His response was consistent with his whole interview. He said, “The reason why we are un-education and broke is that the “White Man” got us fooled

in the schools. Education is important but not what is in these schools and colleges in America.” (personal communication, December 12, 2018).

PP1: stated, “Going back to school at my age is scary, but I am willing to do it to leave an example to my kids and grandkids. Since I got into this training, I figure I can be accepted in somebody's school somewhere. I learned so much in training and it was fun doing so.”

Table 7.

Personal Learning Comments

Participants Questions to Answer

<i>PP2</i>	<i>Q1</i>	“I feel like I can only get back control over my life by learning something. I don’t have freedom of choice because my whole life bankrolled by welfare. From my health care, the amount of food to buy, the type of food I buy, where do I stay, and what daycare can I use for my children.”
<i>PP3</i>	<i>Q1</i>	“Even though I didn’t finish high school, education is important to me for my kids. That is why I tell them every day to get in your books and do your homework. The only way they were going to have a chance is through schooling.”
<i>PP4</i>	<i>Q1</i>	, “I plan to go back to school. This training is the first step in that process. I didn’t finish my GED, but I am, and I am going to get me a trade and do something better with my life.”
<i>PP8</i>	<i>Q1</i>	“Until I got into this training, I never thought about education in the way you put it. You said, “Anything you learn new is education and use it until you learn something else tomorrow. I heard that, and I have been doing crossword puzzles and reading books regularly.”
<i>NPT9</i>	<i>Q1</i>	“The reason why we are un-education and broke is that the “White Man” got us fooled in the schools. Education is important but not what is in these schools and colleges in America.”
<i>PP1</i>	<i>Q2</i>	“Going back to school at my age is scary, but I am willing to do it to leave an example to my kids and grandkids. Since I got into this training, I figure I can be accepted in somebody's school somewhere. I learned so much in training and it was fun doing so.”

From the qualitative data collected under the supporting research question, 1. Can the length of time that able-bodied recipients who rely on the benefits of the American Welfare system be shortened because of the intervention of the 5E Swipe for Success Program? The themes support the idea that an intervention of the 5ESFS increases the likelihood of successful emancipation from welfare. The 5ESFS training with the themes Personal Responsibility, Personal Development, and Personal Learning practiced on behalf of a participant can have an outcome of freedom from welfare. Figure 3 provides a conceptual model to help visualize the process observed in this study.

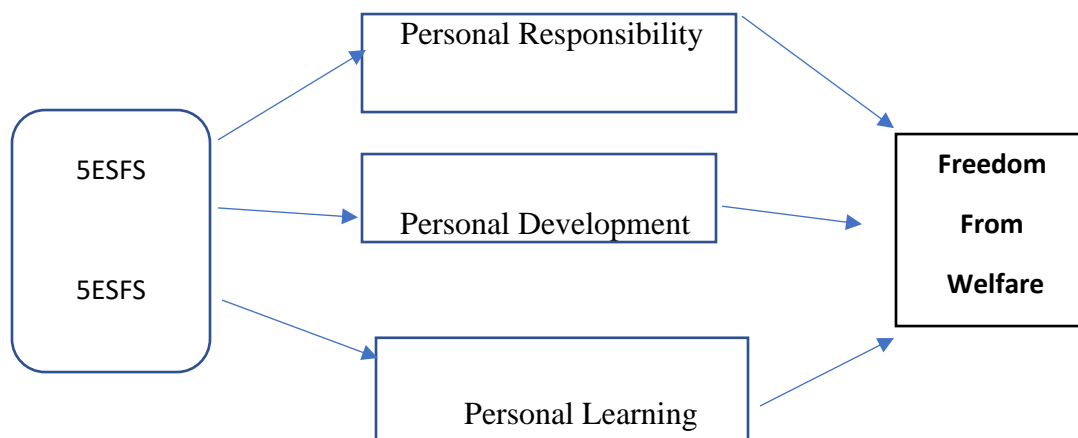


Figure 3. Research question 1. Can the length of time that able-bodied recipients who rely on the benefits of the American Welfare system be shortened because of the intervention of the 5E Swipe for Success Program? The 5ESFS training helps to create the conditions necessary for participants to be successful. These outcomes can aid in eliminating welfare dependency.

Considering this investigation, I gave a point by point portrayal of each case, utilizing either an intricate viewpoint concerning a few occurrences, sequence or any significant findings. The findings were direct quotes from participants I interviewed. I used these to make future implications in the discussion section. I wrote and observed

what participants did not report from their experience in training. The married couples seemed to be focused as this was pointed out in the outcome of the training.

Overview

All the results of this research are represented in this section. Descriptive Statistics are analyzed using SPSS. The demographic frequencies presented first. Next, (Table 1) descriptive statistics and analyses for the study variables are presented. Since there were seven finishers and eight non-finishers of the 5ESFS training, I wanted to see what the significant correlations and differences were, if any, between the two groups. Therefore, the Pearson Correlation test was used to test the relationship between those who finished and the non-finishers of the 15 program participants in this study, relative to the responses on the Program Survey

Research Question 1:

1. Can the length of time that able-bodied recipients who rely on the benefits of the American welfare system be shortened because of the intervention of the 5E Swipe for Success Program?

Descriptive Statistics

The data collection began with the distribution of 250 Program Surveys in the form of paper flyers. On the flyer were written instructions on how to complete and the surveys given to the potential participants. Potential participants who were expected to complete the survey then returned it to the housing leasing office two days after receiving it. Upon the deadline, 200 completed surveys collected from the office. The 200 surveys sorted and cataloged of which 70 immediately eliminated due to the minor age status of

the respondents. Instructions had indicated that the desired study sample would only include adult participants.

Demographic Frequencies

This subsection summarizes the background characteristics of the participants from the 130 that took the Program Survey (Table 2). Several of these demographic and background characteristics are used later to draw comparisons among participants. For example, employment and education comparisons of the 130 not selected for the program and the eight out of the 15 who did not finish even after in the 5ESFS program.

Table 8.

Descriptive Statistics For Selected Demographic And Background Variables

<u>Gender</u>		<u>Employment</u>	
Female	68.5%	Employed	58.5%
Male	31.5%	Unemployment	41.5%
<u>Age</u>		<u>Marital Status</u>	
21-30	45%	Single	81.5%
31-40	28.2%	Married	18.5%
41-62	26.8%		
<u>Race</u>		<u>Education Level</u>	
African American	99.2%	No High School or Higher	56.9%
Caucasian American	.8%	High School	43.1%

Note. N=130 final sample

The next objective for using Pearson's Correlation test was to see the relationship between employment, education level, program survey performance, age, gender, race, and marital status whether these variables were negatively or positively correlated. The means (Table 9) indicated inter-correlations ranged from .59 among the passers noting a significant amount of relationship existed between variables in this group. The mean of .79 among the failures indicated an even higher amount of significance existed in the relationship between variables in this group.

Looking at the group of Program Survey passers, the inter-correlations among the following variables showed significance. Employment was significantly positively related to Education obtainment, ($r(130)=.8, p < .001$) Those with some Education past high school had higher levels of employment ($r(130)= .79, p < .001$). This positive relationship aligns with the expectation that more education prepares participants with the habits of those who maintain employment. The mindset of achievement that would be required to remain successfully employed could also be seen here as a major factor of significance. Thus, this positive inter-correlation between education obtainment and higher levels of employment left me to predict that those who would complete the 5ESFS training, as it would be considered further education past high school, would be found among the Program Survey passers.

The participants who were unemployed and who had no education attainment tended to score lower on the areas of education and employment within the program survey and thus ultimately, not selected for the 5ESFS training.

Also, the variable of pretraining ($r(130)=.032, p < .001$) was significantly and positively correlated with employment ($r(130)= 1$) but was not significantly related to any other

variable in the study. Pretraining refers to any job-related training experience although not necessarily formal classroom education. Its positive correlation with higher employment levels among Program Survey passers is an indicator that education of any sort is significant in preparing participants for success in obtaining employment and predictably in the successful completion of the Employment/Entrepreneurship module of the 5ESFS training.

I became interested in how the total scores of the married participants correlated with the singles' total scores. There were only two married couples in the 5ESFS training. The Pearson Correlation test was used for the Program Survey scores SUM ($r(130) = .073, p < .001$) and was found to be significantly lower related to marital status ($r(130) = .187, p < .001$). I determined, however, that because there were only two married couples in the program, this score was found to be significantly too low to conclude any significance among participants properly.

Table 9.

Inter-Correlations for All Study Variables for 5ESFS Training

		edulevel	employment	maritalstatus	SUM	Pretraining
Edulevel	Pearson Correlation	1				
employment	Pearson Correlation	-.071	1			
maritalstatus	Pearson Correlation	.187*	-.160	1		
SUM	Pearson Correlation	.125	-.074	.073	1	
Pretraining	Pearson Correlation	-.126	.032	-.140	-.576**	1
Businesscreation	Pearson Correlation	-.075	.060	-.138	-.712**	.842**
	Sig. (2-tailed)	.398	.497	.116	.000	.000

OtherJudgements	Pearson Correlation	-.031	-.038	.010	-.392**	.724**
	Sig. (2-tailed)	.728	.670	.909	.000	.000
Age	Pearson Correlation	.072	.103	.220*	.105	-.207*
	Sig. (2-tailed)	.413	.242	.012	.235	.018
Ethnicity	Pearson Correlation	.101	-.074	.185*	-.051	.027
	Sig. (2-tailed)	.252	.401	.035	.568	.762
Gender	Pearson Correlation	.078	-.169	.061	.137	.087
	Sig. (2-tailed)	.377	.055	.490	.121	.323

Note N=130 * $p < .05$ ** $p < .01$

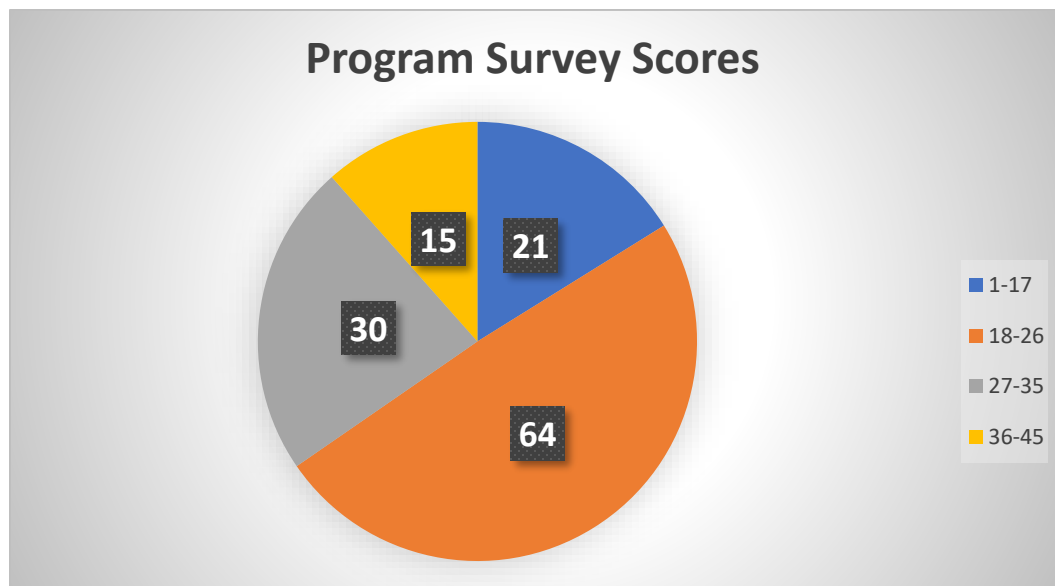


Figure 4. Scores from N=130 participants that took the Program Survey

After receiving Program Surveys from the participants, Figure 4 shows that among the total number of survey respondents, N=130, 64 participants had scores between 18-26, 30 participants had scores between 27-35, 21 had scores between 1-17

and the 15 had scores between 36-45. The 15 participants who gained entry into the 5ESFS training had the targeted standard scores.

The objective of Figure 4 was to show the scores between the 115 who scored lower on the Program Survey and the 15 participants chosen for entry into the 5ESFS training. The minimum score of 36 equals 80% of the highest score 45 from the Likert scale survey. Thus, all participants had to achieve a minimum of 36 granted entry into the training. The 115 participants showed scores less than 36 not selected for the 5ESFS training solely on the basis that their scores were below 80%. Upon further qualitative observation of the 115 Program Survey failures, however, it became clear that they scored the lowest on questions about education, money, and employment. The results were lower overall survey test scores thus resulting in non-entry into the training program. The 15 participants that scored 36 or higher on the Program Survey were accepted for entry into the 5ESFS training and tended to have scored higher in the areas of education, money, and employment.

The Programmers N=15

Figure 4 shows after evaluating the results of the Program Survey by which 115 respondents eliminated from entry into the 5ESFS training phase of the programing, 15 respondents were selected from the larger sample to participate in the 5ESFS training. In Table 10 descriptive statistics for the 15 program participants are represented to arrive at some understanding of the demographical data. This data is represented in percentages for the background variables of the 15 participants in the 5ESFS training.

Table 10*Descriptive Statistics For Selected Demographic And Background Variables*

<u>Gender</u>	<u>Employment</u>
Female 60%	Employed 85.7%
Male 40%	Unemployed 14.3%
<u>Age</u>	<u>Marital Status</u>
25=35 73.4%	Single 73.3%
36-62 26.6%	Married 26.7%
<u>Race</u>	<u>Education Level</u>
African American 100%	High school or higher 100%
<u>Pretraining</u>	<u>Self-Efficacy</u>
Yes 60%	High 66.7%
No 40%	Low 26.7%

Note: N=15 Final Sample

Gender

In Table 6 The SPSS descriptive statistics show that of the sample N=15, 60% were females, and 40% were males. The data not shown is two of the females were married and the rest single. Out of the single moms, all of them had multiple children. Married females had multiple children, as well.

Race

Of the 15 in the program sample, 100% were African American,

Employment

85.7% employed, and 14.3% unemployed. The data was not a surprising percentage, seeing that this group performed well on the Program survey before acceptance into training.

Marital Status

Among the 15 program participants, four reported as being married, totaling 26.7% of the sample population indicating two couples with both spouses enrolled in the training. Although this information is not a part of any analysis, these four successfully finished the training and are part of the 5-case sample.

Education Level

All the 15 program participants had finished high school or higher. This data was not a requirement for entry into the training, but this was a surprise to the researcher.

Pretraining

Sixty percent of the N=15 program participants had some pre-training, while 40% did not, corresponding to the education predictor variable. There were 46.7% who passed in the statistical test area of scores, pre-training, and post-survey, while 53.3% failed

Self-Efficacy

The Program Survey variables analyzed showed 66.7% reported high self-efficacy while 26.7% low, this suggests that those who were ultimately selected to enter the program intervention believed they were capable of emancipating from the government welfare system through the aid of the 5ESFS intervention or something similar (Table 6). The 60% of the N=15 program participants had some pre-training, while 40% did not, corresponding to the education predictor variable.

Table 11 shows there were seven finishers, which is 46.7% of the 15 program participants who exhibited success in the areas tested: pre-training, education, employment, and business ownership, while the eight non-finishers, 53.3%, failed in these areas. The entire population of the seven finishers had a positive response in the four areas tested leading to the conclusion that these four areas are highly associated with the probability of success in the 5ESFS training.

Table 11

Group Statistics: Finishers (N=7) and non-Finishers (N=8), 5ESFSP.

	Scores	N	Mean	Std. Deviation	Std. Error Mean
Pretest	pass	7	21.71	4.645	1.755
	fail	8	22.75	3.012	1.065
Posttest	pass	7	40.29	5.823	2.201
	fail	8	22.13	3.482	1.231

Table 11a.

Education

	Scores	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	7	46.7	46.7	46.7
	no	8	53.3	53.3	100.0
Total		15	100.0	100.0	

Table 11b.*Employment*

	Scores	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	7	46.7	46.7	46.7
	no	8	53.3	53.3	100.0
	Total	15	100.0	100.0	

Table 11c.*Pretraining*

	Scores	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	7	46.7	46.7	46.7
	no	8	53.3	53.3	100.0
	Total	15	100.0	100.0	

Table 11d.*Busowner*

	Scores	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	7	46.7	46.7	46.7
	no	8	53.3	53.3	100.0
	Total	15	100.0	100.0	

Table 12.***Results of Pre and Post TAS Test N=15***

1 st Attempt	8 Non-Finishers	below 50%
2 nd Attempt	8 Non-Finishers	below 40%
1 st Attempt	7 Finishers	below 50%
2 nd Attempt	7 Finishers	above 80%

Note: Second Attempts was after the six months of 5ESFS Training. No standard score required

Table 13.***6 Month Training mileposts for those in 5ESFS training N=15***

	7 Finishers	8 Non-Finishers
Training Assessment Survey	1 st :below 50%	1 st :below 50%
	2 nd : above 80%	2 nd : below 40%
Attendance	100%	50%
Training Assignments	85%	50%
5 Module Test Scores (SUM)	88%	62%

Note: Percentages added together and averaged out among the 7 Finishers and 8 Non-Finishers

Chapter V

Discussion

Overview

The purpose of this study was to understand better the effect 5ESFS has on emancipating able-bodied recipients' dependence on welfare. In the process of evaluating the effectiveness of 5ESFS training, tests were given to participants, weekly assignments and homework that led toward productive behaviors. To understand how participants would respond to the training, the researcher gave out a program survey, held interviews, selected 15 participants and gave a training assessment survey at the beginning of training, then led a 6-month training, reissued the training assessment survey at the end, followed by 5 case studies of ideal outcomes.

Previous research Reason 1 describes in the literature review the belief that people on welfare should look to government intervention to sustain a normal way of life (Haskins, 2006). Based on low-performance scores, below 36, on the Program survey the 115 potential participants who did not pass were not admitted into the training because they had qualities supporting the assumptions of Reason 1 which asserts that as welfare recipients, these people preferred to seek government interventions as a normal way of life. The resulting failure of these 115 potential candidates who did not obtain acceptance into the 5ESFS training suggests that these potential candidates may not favorably desire any other alternative than the government assistance of the American welfare system for normal living conditions.

The research study was in three phases. Phase one was driven by the first of two research questions:

Research Question

1. Can the length of time that able-bodied recipients who rely on the benefits of the American welfare system be shortened because of the intervention of the 5E Swipe for Success Program?

There was a significant difference in the Program Survey scores, as described in Table 3 in the results suggesting that those who scored lower have the tendency not to accomplish the goal of welfare emancipation outlined in the 5ESFS program. Taking into account the individual complexities of each of the training participants and considering the unique differences among research group subjects, it was a difficult task to predict how each of them would respond to the 5ESFS training.

The areas measured by the Program Survey correspond to the three primary factors addressed in the 5ESFS training, which are mindset, habits, and associations of able-bodied welfare recipients. These three factors serve as significant variables that might explain whether an individual will remain on welfare or succeed in emancipating from it if given support. The significant impact of these factors is consistent with past research in this area. As stated in this study according to Recto and Sheffield, “Welfare dependence pushes individuals to the margins of society; it impedes the upward mobility of children. Welfare also undermines personal psychological well-being. Well-being includes happiness, self-respect (mindset), competence and accomplishment (habits), a sense your life is meaningful and valued by others, and strong interpersonal bonds (associations) (2011, p.1).” Based on the overall results, those who exhibited positive

past experiences with educational training, indicating the presence of a growth mindset, became more apt to finish the 5ESFS training intervention.

Research Question

2. How might internal factors of mindset and habits and external factors of social and environment-related associations, taught in the 5E Swipe for Success training, affect better outcomes for able-bodied recipients?

The five case studies are success stories. The statistical results in this study give credibility to the researcher's perspective that 5ESFS training can be one of the chosen best practices for emancipating able-bodied recipients off welfare. Although 5ESFS has robust success outcomes, there are still areas that need further study and development to produce greater success outcomes from this intervention. However positive, seeing results align with program objectives does not occur as often as desired or expected. For example, it became apparent that those participating in the training who exhibited higher levels of self-efficacy, stronger social support systems, employment, and foundational educational experiences would perform better throughout the training and be those who completed the programming successfully. However, one program participant proved to be the exception to this expectation. Although expressing the absence of a strong family background and lacking in social support, this participant completed the program successfully and is now doing well.

Further investigation revealed that the lack of such social support might have even positively affected their motivation to complete the program successfully. Perhaps a further study on the effects of social support versus non-support might provide more insight into the mindset of those who successfully emancipate from welfare through the

5ESFS intervention. Finally, the real outcome of this study is not of statistical significance but practical significance. The outcomes of the 5ESFS are life-changing and generational game-changing which cannot be measured in SPSS. Sadly, the headline-grabbing horror stories of experiences among the welfare laden population of several generations in our society are the only ones that seem to garner any media attention or public interest. Negative judgments about the irresponsible adults and pitiful sentiments for the helpless children who are involved take center stage while actual change and the possibility of freedom takes a backseat. 5ESFS is committed to solving that deleterious outlook one family at a time through the empirically supported design of and improvement upon a credible intervention that refuses to resign to any lesser fate.

Research question 3 was dually focused. It is both present and future-oriented. According to Arthur and Scalet (2009) previous research supports that Reason 2 suggests a carefully crafted training interventions like 5ESFS, abled-bodied recipients can emancipate from welfare dependency. Based on the outcomes as reported in the discussion of the qualitative data analysis, also the 5ESFS training intervention made a significant impact in creating positive associations in each of the five categories. The training showed evidence of providing success-oriented tools that led directly to program participants seeking out progressive options in multiple areas that would lead to their successful emancipation from the welfare system in support of Previous research: Reason 2.

The moral controversy with welfare is that people only feel entitled because it offers a less laboring option versus hard work. Therefore, testing this data would have to be limited to the present orientation. Testing for internal/external predictor variables that

influence participants' persistence towards emancipation during the program training would be a future focus. The main significance of the predictable variables about the participants was seen in low educational levels and unemployment differing between the finishers and non-finisher groups of programmers. These results suggest that high levels of unemployment and low education levels negatively correlate with program completion. Trends of the unemployed from the study had similar mean scores possibly suggesting similarities in worldviews of participants who are welfare dependency fixed. When someone else has always taken care of you, you will soon lose the drive to take care of yourself. Conversely, when someone is employed, a sense of ownership of the process of making a living for one's self is higher, and therefore, success most likely becomes their reality.

Successful Parts of the 5ESFS Model

5ESFS began with a successful model using built-in action steps for successful emancipation from the American government-subsidized system of welfare. The training had its beginning from the experiences of the researcher. The positive effects of the training do not start and stop with the culmination of the training session. The stages of learning transfer happen before, during, and after 5ESFS training in an aggregate fashion. The module scores for the 15 programmers were 46.7% passed all five modules within the 6-month training time frame. The intended objectives for accomplishing successful completion were all geared towards impacting and improving upon the mindset, better habits, and better associations of the program participants. To arrive at these outcomes, homework and class assignments were geared towards completing activities that inspired, informed, and instructed behavior drivers in these three areas that

specifically related to the E module at that time. The end of module tests for evaluating the participants' comprehension, and skill acquisition was 46.7% pass among the programming group. Participants who succeeded showed high levels of commitment, positively correlating the high self-efficacy levels and high levels of desire for personal development. These results support the intended outcomes of the training. Results indicate the 5ESFS intervention had a positive impact on 46.7% of the participant group gaining higher levels of self-efficacy and persistence to exit the welfare system successfully by the program's end. Out of 15 program participants, only two remained on partial government welfare assistance by the program's end. The government-subsidized health insurance assistance showed to be the one form of welfare that participants failed to exit from by programs end. This result coincided with the high costs and lower-income levels of the population. Increased interest levels in seeking independent medical coverage had become a concern among participants by the program's end. Perhaps the further study is needed to determine how the cost of health care impacts able-bodied welfare recipient's desire to emancipate from the system completely. All started their businesses even those who had jobs, gained a new view on education and credentials, joined professional groups for the first time, and living in new homes that they own with 3 out of the seven working toward that goal.

The Program Survey

The Program Survey was the measure of evaluation used to determine which participants would ultimately become admitted to the formal 5ESFS training. Program Survey distributed to N = 130 with questions asked to gain preliminary data geared toward the main themes (mindset, habits, and associations) within the five category areas

of the future training. Of the potential participants (N = 130), 15 persons scored 36 or above as a standard for being accepted into the program. The 36-45 score range suggested these participants might have a higher propensity for the traits that would support successful outcomes from the 5ESFS training. The following are Program Survey questions and how they relate to determining specific traits and attitudes.

Question 1: Is Education important to you?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

This question and others like it, were geared at determining the level of importance the applicant placed on education and their overall attitude (mindset) toward learning opportunities. This question tracked with the category of (mindset) within future training.

Question 7: Do you feel you are doing your best lately?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

This question and others like it determined the level of energy and effort the applicant perceived themselves to be outputting daily. This question tracked with the category of (habits) within future training.

Question 5: Can joining a community group be beneficial?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

This question and others like it were geared at determining the level of significance the potential participant placed on their interactions with others and how much influence external persons had on them environmentally. This question tracked with the category of (associations) within the future training.

All of the N = 15 selected Strongly Agree or Agree on the above question and convenience sampling utilized in the selection for formal training intervention. Once the training began, the 15 participants became aware of specific instructions on attendance requirements as well as the commitment levels that would qualify them for successful outcomes. Participants became aware of the recommended performance expectations that might ensure their success in the program. As the training progressed, it became evident that of the 15 participants, the seven finishers showed a higher level of attendance, participation in the weekly pieces of training, timely homework submissions, and overall positive affect. The higher scores of the seven finishers from the Program survey became major themed areas of mindset, habits, and associations. All participants, seven finishers and eight non-finishers experienced environmental obstacles throughout the training, that would challenge their resolve in the area of attendance and adhering to the standards for completion. However, the seven finishers exhibited a higher level of adaptation to overcoming those obstacles and ultimately finished the training successfully, tracking with the expected outcomes as indicated by the high scores on the original program survey in the question themes related to habits.

The eight non-finishers, although scoring high on the Program Survey questions indicating expected successful outcomes as program participants in the major themed areas related to mindset, habits, and associations, postulate that possible changes in the

program survey itself are needed. Changes might consist of formulating more in-depth survey questions within each themed area. Questions that provide a richer set of data might serve to aid in identifying weaknesses or challenges that may hinder potential participants from successful completion of the training. These questions would be related to levels of motivation needed by each applicant to exit the welfare dependency. Another key indicator would be inquiries into the frequency in which successful habit implementation already exists in the potential participant's everyday life. Post-training observations of situational obstacles that presented the greatest challenges for participants' completing the training will be useful in posing future Program Survey questions in specific scenario form. Potential participants would then be able to consider how such scenarios might impact their ability to finish the training successfully before actually being admitted to the training. These scenario based inquiries may more accurately indicate the potential participant's probability of becoming a finisher or non-finisher based on the behaviors of previous sample groups.

Connection to Literature Review

In previous literature, Friedman (1990) theorized that those who come to depend on the United States government for interventions to provide for such needs as unemployment provisions and public assistances which would expectantly be functions of personal responsibility of individuals without a viable solution in seeking the government as the main source of supply in such cases. Friedman suggested that once the government intervened, thus alleviating the individual citizen of personal responsibility that the mechanism known as consumption function would trigger dependents to

consume more resources than needed creating a pattern of wastefulness and overconsumption instead of a desire to provide for oneself and thereby being emancipated from government-assisted dependency. This fact of lessening wasteful consumption proved to be true as a result of the implementation of the 5ESFS intervention, which provided an alternative strategy based on personal responsibility taken by participants to provide for their own needs without the aid of government assistance. Once participants began the process of emancipation during the 5ESFS training, less consumption and more concern for the efficiency of using resources that require personal responsibility rather than outside sources like the government. The new habit proves that when alternative interventions used, such as the 5ESFS, they promote a change of mindset toward one of independence. In essence, Friedman's theorized 'consumption function' becomes defunct once government assistance interventions are not considered the primary or preferred option by an able-bodied recipient of welfare.

Sowell (2016) argues that production should ultimately be at the center of helping families rid themselves of dependency on welfare. This is suggested as the reason for the poor being poor is the lack of production and constant behaviors of consuming. This means that providing real learning opportunities for the poor and giving support to apply solutions to needs without blaming the dominant culture for present circumstances is a part of the self-efficacy theory enacted by the 5ESFS training. Sowell's theory of production reducing consumption tracks directly with the outcomes of the participants in the 5ESFS training. The objective of the 5ESFS training was to aid in improving participants' quality of life by providing the necessary skills, resources and tools for assuming personal responsibility for life provisions and finally taking the action steps to

produce sufficiently to fulfill one's own needs regardless if wealth trickles down to them or not. Participants who completed the training had either fully or were active in the process of emancipation from the American welfare system. The five case studies are the success stories.

Self-Efficacy

Although 5ESFS has robust success outcomes, there are still areas that need further study and development to produce greater success outcomes from this intervention. However positive, seeing results align with program objectives does not occur as often as desired or expected. For example, those participating in the training who exhibited higher levels of self-efficacy, stronger social support systems, employment, and foundational educational experiences would perform better throughout the training and be those who completed the programming successfully. However, one program participant proved to be the exception to this prediction. Although expressing the absence of a strong family background and lacking in social support, this participant completed the program successfully and is now doing well. Self-efficacy can be negatively impacted if a participant has a healthy self-outlook, but their negative associations does not support the self-outlook (Vancouver, 2006).

Social Support

Further investigation through the 5ESFS revealed that the lack of such social support might have even positively affected their motivation to complete the program successfully. Perhaps a further study on the effects of social support versus non-support might provide more insight into the mindset of those who successfully emancipate from welfare through the 5ESFS intervention. Finally, the real outcome of this study is not of

statistical significance but practical significance. The outcomes of the 5ESFS are life-changing and generational game-changing which cannot have life outcomes in SPSS. Sadly, the headline-grabbing horror stories of experiences among the welfare laden population of several generations in our society are the only ones that seem to garner any media attention or public interest. Negative judgments about the irresponsible adults and pitiful sentiments for the helpless children who are involved take center stage while actual change and the possibility of freedom takes a backseat. 5ESFS is committed to solving that deleterious outlook one family at a time through the empirically supported design of and improvement upon a credible intervention that refuses to resign to any lesser fate. Such negative judgements have been previously revealed through other welfare programs motivating the recipients to be irresponsible by not taking needed steps toward their emancipation (Vancouver, 2006).

The SEVEN Finishers

Fifteen participated in the 5ESFS program training for this study. Of the 15, seven participants successfully emancipated from all or all but one government welfare assistance program, proving the intervention of the 5ESFS will aid in emancipation from welfare dependency. Out of the 15 participants, eight did not exit welfare nor finish the 5ESFS program, while seven did exit welfare and finished the 5ESFS program. Also, part of the seven finishers, five, became the focus of the final sample. Recipients who successfully finished are labeled emancipated E and those not finishing as not emancipated NE based on the outcomes of 5ESFS upon investigation, several notable characteristics of these 7 emerged and are as follows: Education in any form was important. The habit of finishing tasks on time and a desire to finish the task well was

present. A mindset toward success commitment was also present among the group. A tendency to seek additional help from within or from outside the training was encouraged. These participants were not found to be any more cognitively advanced or smarter in any way than others, but they exhibited a determinable focus on finishing and expressed a goal of accomplishing each task presented during the training. For example, one of the seven finishers, a 62-year-old female who was not comfortable with sending or receiving emails. The program design dictated that most homework assignments be emailed, therefore her accomplishing this task presented a considerable amount of stress related to the learning and effort to gain this skill to comply with program standards. Dispelling her fears for the task meant taking the initiative to go to the public library and seek assistance in how to use email technology and then become equipped enough to use it independently. She sought this resource out and made an effort to successfully acquire this skill to progress through the training, ultimately ending in her successful completion.

The EIGHT Non-finishers

Those eight who did not finish in this first class will have a second chance to finish in this next training. Various reasons for not finishing life happened, too many absences, too much information to take in at once, low test scores to name a few. One highly motivated participant said in her exit interview, “Can the training be offered online half the time and in-person half the time to aid in completion?” One habit of the non-finishers were attendance, forming new associations because of life obligations. This group is motivated to go at it again because of the successful completion of the seven finishers.

The Five Case Study Subjects

From among the seven participants who successfully finished the program, five were selected as case study subjects to gain further insights into expected outcomes of the training. The five brief case studies presented in this research are just a few shining examples of the now-*former welfare recipients* who were the first of their generation to take action steps toward emancipating from welfare through the use of the 5ESFS training intervention. Observation of these success models indicates they were not smarter than the other participants nor more capable in any way. No detectable advantages were present in their circumstances as compared to others. Interviews with the subjects, however, revealed that the single determining factor that seems to have had the most profound impact on successful emancipation was that they just wanted it (emancipation) more. Perhaps this indicates a need for further study of the impact of “motivation” as a factor in future research.

Some notable characteristics included the five, two married couples existed, and the other subject was a 62-year-old female who was uncharacteristic of the mean age of the sample population. All had some pre-training experience, either in jobs, life, parenting, or business. Their post-survey test results were significantly higher than their pretest which showed marked improvement. In a short time, they identified the welfare assistance programs they were depending on and made a goal and effort to eliminate their use of them successfully. Most expressed a desire and some effort in going back to school to get some higher degree or skilled certification above the high school minimum. Two subjects stated that online learning would be their preferred way of study which was impacted by their use of such technologies as a part of the 5ESFS program

design. Each of the five case study subjects started a small business as a standard of the Entrepreneurial module of the training, which they are now actively working in to generate the additional income needed to maintain their welfare-free status. All are also physically working on renovations of the homes that they will soon begin owning and moving into as part of the training intervention outcomes. All five subjects responded positively in expressing that the biggest reward for them was not getting into the homes themselves but getting off of welfare and having a sense of independence even to want to attempt owning their own home. In addition to the SPSS analysis to gain insight about the 130 participants to the 15 programmers and finally the 5 sample participants, there were important practical lessons gained by the seven finishers that non-finishers did not gain. Lessons outlined in Appendix A concerning mindset, habits, and associations. There were group networking and environment change with the seven finishers.

Mindset

The learning of something new daily was the weekly goals. Assignments like reading the newspaper, doing crossword puzzles to aid in the learning of new things, and words (Participant #2 and #3 post interview, 2018). Taking on the belief of being a lifelong learner when before the 5ESFS never even thought of such a thing existed (all 7 Participants, post-interview 2018).

Habit

The seven finishers hung out at the library and museums. They started going to the bookstore instead of the movies for entertainment during the six months of training (all 7 Participants, post-interview 2018). Started diets that were healthy for their bodies

and started their own business in the first month of training because it was required. (all 7 Participants, post-interview 2018).

Association

Another success habit that dispelled the judgments of their peers was making new networks (Participant #2, #4, #6, 2018). The seven finishers joined a professional speaking club called Toastmasters. All of them had worked and are working toward an education credential, which is also a training requirement.

Perhaps a non-growth or fixed mindset appears to be present for the eight non-finishers. As pointed out in the Literature review, government interventions have not reduced the welfare rolls nor focused on emancipation from its system of dependency. Results from the descriptive statistics of the frequency of this study reveal those already on welfare (government intervention) remain majority unemployed, single, and have low to no educational experiences. When asked about support circles, participants were forthcoming about the impact it has on their decisions. The continuum of response alternatives for social support and encouragement scale ranged from 1 (not at all) to 5 (very much). Higher scores indicate higher levels of support and encouragement from a support system, compared to the lower scores, which indicate lower levels of support and longer stays on welfare.

Ethics and Human Relations

The researcher is a former welfare recipient, and himself has experienced the difficulty of exiting welfare without the concepts of the 5ESFS. The application of the categories from 5ESFS has proven to work in the exiting off welfare because the research has personally used them in his life. The researcher also knows some of the participants

from the faith community and life skills classes he teaches every week. During the data collection section of this study, he might provide support relations to the participants. These encounters present a probability because of the subjective translations of the marvel being examined and make the potential for the predisposition (Locke, Spirduso and Silverman, 2000).

Inconsistency with the controls of the Institutional Review Board (IRB), the authorization for leading the exploration has been received (Institutional Review Board, 2001). The Request for Review Form will be documented, giving data about the primary examiner, the venture title and sort, wellspring of financing, kind of audit asked for, number, and kind of subjects. Application for research authorization contained the depiction of the venture and its hugeness, techniques, and methodology, members, and research status. This venture will speed up center status since the meetings with the members will be recorded; however, the review happened in a typical setting. An informed consent form completed. The form expressed that the member's sure rights were secured, consent happened in the review, and recognition of their rights are secured.

Limitations

The results from my study should be interpreted with caution due to a number of reasons. Furthermore, there is need for accuracy and understanding based on self-efficacy, general achievement and employment obtainment (Sherer and Adams, 1983). One huge limitation is resources to reach every able-bodied recipient on welfare. The cost of training from beginning to graduation is approximately \$35,000. This cost regained through successful homeownership at the end. Therefore, time and human resources are stretched to bring about a successful outcome throughout.

The 5ESFS training length of time for emancipation could be longer. Some less motivated participants may need a whole year. Since health insurance is very expensive, many in the future will need more time to find more options. In the sit-down interviews, I did not ask to show verification of benefits; I just noted what was said to me. Nor do I have legal rights now to verify any benefits that they could be receiving now after the training into their own homes. This study was to examine the effect the 5ESFS would have on the participant's complete emancipation but not of the incomplete or gradual emancipation from welfare. The researcher is sensitive to the needs of those people with physical and mental disabilities, but other limitations to the 5ESFS training are it is only for able-bodied recipients.

References

- Arthur, J., & Scalet, S. (2009). *Morality and moral controversies: Readings in moral, social, and political philosophy*. Upper Saddle River, NJ: Pearson Prentice Hall
- Bandura, A. (1986). *Social foundations of thought and action: A social cognitive theory*. Englewood Cliffs, NJ: Prentice-Hall.
- Benner, C., & Karner, A. (2016). Low-wage jobs-housing fit: identifying locations of affordable housing shortages. *Urban Geography*, 37(6), 883-903.
- Bratianu, C. (Ed.). (2015). *Organizational Knowledge Dynamics: Managing Knowledge Creation, Acquisition, Sharing, and Transformation: Managing Knowledge Creation, Acquisition, Sharing, and Transformation*. IGI Global.
- Cammett, A. (2016). Welfare Queens Redux: Criminalizing Black Mothers in the Age of Neoliberalism. *S. Cal. Interdisc. LJ*, 25, 363.
- Clegg, C., & Shepherd, C. (2007). The biggest computer program in the world... ever!': time for a change in mindset?. *Journal of Information Technology*, 22(3), 212-221.
- Cole, Nicki Lisa, Ph.D. (2019, March 3). 9 Surprising Facts About Welfare Recipients. Retrieved from <https://www.thoughtco.com/who-really-receives-welfare-4126592>
- Cocca, C. E. (2002). From "welfare queen" to "exploited teen": Welfare dependency, statutory rape, and moral panic. *NWSA Journal*, 56-79.
- Creswell, J. W. (1998). *Qualitative inquiry and research design: Choosing among five traditions*. Thousand Oaks, CA: Sage.
- Creswell, J. W. (2002). *Educational research: Planning, conducting and evaluating*

- Quantitative* (pp. 146-166). Upper Saddle River, NJ: Prentice-Hall.
- Cranton, P. (1989). *Planning Instruction for Adult Learners*. Wall & Emerson, Inc., 3210 South Main St., PO Box 448686, Middletown, OH 45044-8686.
- Cross, K. P. (1981). *Adults as Learners. Increasing Participation and Facilitating Learning*.
- Dohn, N. B. (2007). Knowledge and skills for PISA—Assessing the assessment. *Journal of Philosophy of Education, 41*(1), 1-16.
- Duncan, G. J., & Hoffman, S. D. (1990). Welfare benefits, economic opportunities, and out-of-wedlock births among black teenage girls. *Demography, 27*(4), 519-535.
- Erkens, D. H., Hung, M., & Matos, P. (2012). Corporate governance in the 2007–2008 Financial crisis: Evidence from financial institutions worldwide. *Journal of corporate finance, 18*(2), 389-411.
- Folkestad, G. (2006). Formal and informal learning situations or practices vs. formal and informal ways of learning. *British journal of music education, 23*(2), 135-145.
- Friedman, M., & Friedman, R. (1990). *Free to choose: A personal statement*. Houghton Mifflin Harcourt.
- Gilliland, A. L. (2011). After praise and encouragement: Emotional support strategies used by birth doulas in the USA and Canada. *Midwifery, 27*(4), 525-531.
- Gist, M., Stevens, C., & Bavetta, A. (1991). Effects of self-efficacy and posttraining intervention on the acquisition and maintenance of complex interpersonal skills. *Personnel Psychology, 44*, 837-861.
- Greenberg, M., Strawn, J., & Plimpton, L. (2000). *State opportunities to provide access*

to postsecondary education under TANF. Washington, DC: Center for Law and Social Policy.

Haskins, R., & Greenberg, M. (2006). Welfare Reform: Success or Failure?. *POLICY AND PRACTICE-WASHINGTON-AMERICAN PUBLIC HUMAN SERVICES ASSOCIATION-*, 64(1), 10.

Hirasuna, D. P. and Stinson, T. (2001)“Are There Communities of Welfare Recipients? Looking for Rural-Urban Differences in the Duration on AFDC.” Staff paper P01-12. University of Minnesota, Applied Economics Department. St. Paul.

Howard, C. (1993). The hidden side of the American welfare state. *Political Science Quarterly*, 108(3), 403-436.

Hróbjartsson, A., & Norup, M. (2003). The use of placebo interventions in medical practice—a national questionnaire survey of Danish clinicians. *Evaluation & the health professions*, 26(2), 153-165.

Irimia, R. and Gottschling, M. (2006) Taxonomic revision of *Rochefortia* Sw. (Ehretiaceae, Boraginales). *Biodiversity Data Journal* 4: E7720.
<https://doi.org/10.3897/BDJ.4.e7720>. (n.d.). DOI:10.3897/bdj.4.e7720.figure2f

Johnson, H. P., & Tafoya, S. M. (1999). *The basic skills of welfare recipients: Implications for welfare reform.* San Francisco: Public Policy Institute of California.

Kimbro, D. (2011). *What makes the great-great: Strategies for extraordinary achievement.* Main Street Books

Kline, R. B. (1998). Methodology in the social sciences. Principles and practice of structural equation. *Modeling.* (3rd.1998)

Locke, L. F., Spirduso, W. W., & Silverman, S. J. (2000). Content of the proposal:

Important considerations. *Proposals that work: A guide for planning dissertations and grant proposals*, 4, 63-89.

London, R. A. (2006). The role of postsecondary education in welfare recipients' paths to self-sufficiency. *The Journal of Higher Education*, 77(3), 472-496.

Lund, A.M. (2001) *Measuring Usability with the USE Questionnaire*. STC Usability SIG Newsletter, 8:2.

Maddux, J. E. (2016). Self-efficacy. In *Interpersonal and intrapersonal expectancies* (pp. 41-46). Routledge.

Maital, S. (2004). Daniel Kahneman: On redefining rationality. *The Journal of Socio-Economics*.

Moffitt, R. (2008). A primer on US welfare reform. *Focus*, 26(1), 15-25.

National Bureau of Economic Research (2017) (n.d.). Retrieved March 16, 2017, from <http://www.nber.org/digest/jan09/w14466.html>

Pudlinski, C. (2008). Encouraging responses to good news on a peer support line. *Discourse Studies*, 10(6), 795-812.

Rector, R. and Sheffield, R. (2011) "Obama's New Poverty Measure 'Spreads the Wealth,'" *National Review Online*, November 9, 2011, <http://www.nationalreview.com/article/282634/obamas-new-poverty-measure-spreads-wealth-robert-rector-rachel-sheffield> (accessed February 17, 2016)

Rose, D., & Clear, T. (1998). Incarceration, social capital, and crime: Implications for social disorganization theory. *Criminology*, 36(3), 441-480. doi:10.1111/j.1745-

9125.1998.tb01255.x

- Rourke, K. S. (2011). You owe me: Examining a generation of entitlement. *Inquiries Journal*, 3(01). Sentencing Project. (2009). *Criminal justice primer: Policy priorities for the 111th Congress*. Washington D.C.: Research and Advocacy for Reform. Retrieved from <http://www.sentencingproject.org/doc/publications/cjprimer2009.pdf>
- Rychlak, J. F. (1987). Can the strength of past associations account for the direction of thought?. *The Journal of Mind and Behavior*, 185-193.
- Scott, D. W. (2015). *Multivariate density estimation: theory, practice, and visualization*. John Wiley & Sons.
- Shapero, A., & Sokol, L. (1982). The social dimensions of entrepreneurship. *Encyclopedia of entrepreneurship*, 72-90.
- Shaw, M. E. (1954). Group structure and the behavior of individuals in small groups. *The Journal of Psychology*, 38(1), 139-149.
- Sherer, M., & Adams, C. H. (1983). Construct validation of the self-efficacy scale. *Psychological Reports*, 53, 899-902.
- Sherman, A., Greenstein, R., & Ruffing, K. (2012). Contrary to 'Entitlement Society' Rhetoric, Over Nine-Tenths of Entitlement Benefits Go to Elderly, Disabled, or Working Households. *Center on Budget and Policy Priorities*.
- Simmons, R. (2007). Overpaid athletes? Comparing American and European football. *WorkingUSA*, 10(4), 457-471.
- Sowell, T. (2001, September 27). Capital gains and 'trickle down.' Retrieved from

<https://townhall.com/columnists/thomassowell/2001/09/27/capital-gains-and-trickle-down-n927667>

Sowell, T. (2016). *Wealth, Poverty, and Politics*. Hachette UK.

Tanner, M. (2010, September 01). TANF and Federal Welfare. Retrieved from <https://www.downsizinggovernment.org/hhs/welfare-spending>

Tabachnick, B. G., & Fidell, L. S. (2000). *Computer-assisted research design and analysis*. Allyn & Bacon, Inc.

Tierney, L. (2013). The top five limiting beliefs about succession planning. *The CPA Journal*, 83(4), 11.

Toseland, R. W., & Rivas, R. F. (2001). An introduction to group work practice (4th ed.). Boston: Allyn & Bacon

Vancouver, J. B., & Kendall, L. N. (2006). When self-efficacy negatively relates to motivation and performance in a learning context. *Journal of Applied Psychology*, 91(5), 1146.

Webb, W. (2010). *It's Not About the Horse: It's About Overcoming Fear and Self-doubt*. ReadHowYouWant. com.

Weissmann, J. (2016). How Welfare Reform Failed. Retrieved May 07, 2017, from http://www.slate.com/articles/news_and_politics/moneybox/2016/06/how_welfare_reform_failed.html

Wilson, W. J. (1990) Truly Disadvantaged: The Inner City, the Underclass and Public Policy. Chicago: University of Chicago Press.

Winston, C. N. (2016). An existential-humanistic-positive theory of human motivation. *The Humanistic Psychologist*, 44(2), 142.

Appendix A

Exit Interviews

Graduate 1

1. Did participation in the program change the way you think about your life?

Yes. It sparked me to start believing I can do this. I can make a change.

2. Did the learning modules help you to see ways you might get off of welfare?

Yes, it forced me to read things I never knew before and so many things on youtube like those TED talks I was able to get into to them and learn.

3. If yes, what were some of these ways?

Making a vision board, getting a library card, starting my own business, and getting that credit repair option. Make me want to back to school and all my family. Writing down all my welfare benefits and cross them off before even getting off them made something click in my head like this for real.

4. How would your life be different if you left the welfare system?

I will stop living in the projects with all that drama and stuff. Outside that, I can't speak on it

5. Can you make as much money off of welfare as you receive from the welfare system?

Yes because the little money they give and enough no way to live on when you got kids and stuff to do

6. Do you take pride in making your own money through work?

Yeah, but always seem like it is never enough. The more I make, the more I spend. That's why I work so much overtime now.

7. What new goals have you set for yourself since taking the program?

Getting a pool in the new backyard of my house. Just being a better person because this program is a real blessing for my family and me

8. What other things have to change about your life before you can get off of welfare?

My smoking and drinking it is sometimes out of control. And having all these jump off(boyfriends)

9. Is there anything else you would like to say about the program?

I learned a whole lot; it was overwhelming because of all the knowledge and work we had to do. But I got through it, thank God.

Graduate 2

1. Did participation in the program change the way you think about your life?

Sure

2. Did the learning modules help you to see ways you might get off of welfare?

Yes

3. If yes, what were some of these ways?

Starting my business, buying a house with that guy that came from Enterprise Bank, getting my credit right

4. How would your life be different if you left the welfare system?

I would be more personally developed, go back to school, stop going down to the welfare office dealing with those workers who don't want to deal with me.

5. Can you make as much money off of welfare as you receive from the welfare system?

I did not believe that before, but after the program and learning all that we learned I can do it

6. Do you take pride in making your own money through work?

Yes

7. What new goals have you set for yourself since taking the program?

Using the library card we all got at the start, start buying my own homes and rent them out so I can make me some money

8. What other things have to change about your life before you can get off of welfare?

My attitude is bad, my spiritual life, just following through things in general

9. Is there anything else you would like to say about the program?

I am going to tell my sister about this. I had to go through it before I could see it work especially the homes and businesses

Graduate 3

1. Did participation in the program change the way you think about your life?

Yes, being married and on welfare in the projects ain't fun at all. I want to leave a good legacy behind for my kids. Like you said in training, let's leave something for our kids we can be proud of and them too.

2. Did the learning modules help you to see ways you might get off of welfare?

Yes, the month we were talking about Exposure and how birds of a feather flock together. And my future look like my friends. I have already started decluttering my life like you was teaching us to do

3. If yes, what were some of these ways?

I read more now than I read before the training. I look at motivation videos on youtube. I write in a journal so much now I think I am going to write a book. Learning how easy it was to start your own business and be a homeowner without all the credit and money down.

4. How would your life be different if you left the welfare system?

I would stop being broke. Because when we did the assignment on looking at our benefits and adding up what you were getting versus what you can make replacing that, it was a game-changer for me. Like really, I never thought you could live without welfare unless you were super-rich or something, but this training has made it all possible.

5. Can you make as much money off of welfare as you receive from the welfare system?

Absolutely

6. Do you take pride in making your own money through work?

Yes, there is honor in all work, even if it is at one of these fast food places. It is better than being homeless

7. What new goals have you set for yourself since taking the program?

Being a mentor to another person trying to do what I have done. The new goals are to keep doing what I have been doing for the last six months just being better

8. What other things have to change about your life before you can get off of welfare?

Like Mr. Doug, who taught us budgeting. Keep my money right and credit too

9. Is there anything else you would like to say about the program?

The 5ESFS should be what the government uses to get people off welfare. I guess since it is so simple, they probably won't use it. I learned more in those six months of the class than I learned in a long while. I am also telling everybody I can about it.

Graduate 4

1. Did participation in the program change the way you think about your life?

Well I am too old to be doing too much more different thinking, but I am doing better

2. Did the learning modules help you to see ways you might get off of welfare?

Yes

3. If yes, what were some of these ways?

That vision broad and that exercise about see yourself off it before it happens, being a lifelong learner that is what I am but never looked at it the way you put it. Keep yourself on a budget with discipline

4. How would your life be different if you left the welfare system?

It already is different because I am already off the system for good this time

5. Can you make as much money off of welfare as you receive from the welfare system?

I receive now more from my retirement, I stop those food stamps and buying them

6. Do you take pride in making your own money through work?

I will because of my business I started with answering the phone Arise. I am working from home and looking to get more accounts

7. What new goals have you set for yourself since taking the program?

Taking it easy and enjoy homeownership at my age again. Help my family and kids out more, Show them it is never too late or you never too old to start living.

8. What other things have to change about your life before you can get off of welfare?

Nothing I am off, thanks for asking though

9. Is there anything else you would like to say about the program?

All these young families need out here. A program that works, and you can get a house out of it too. Especially all these women out here with a house full of kids, they need this now.

Graduate 5

1. Did participation in the program change the way you think about your life?

Yeah, buddy, in a big way. As a man, I have just been feeling like a real little kid because living in the jets and not paying rent and getting by without reporting income. I started thinking about taking responsibility for my own life because no one else should or can.

2. Did the learning modules help you to see ways you might get off of welfare?

Yes. The main two were Effort and Entrepreneurship. When Mr. Troy told his story about starting from nothing, and now he has something from just starting with a lot of effort and a plan, and it worked. That inspired me to have the two jobs I have and looking to increase in my business ventures.

3. If yes, what were some of these ways?

The main two were Effort and Entrepreneurship. When Mr. Troy told his story about starting from nothing, and now he has something from just starting with a lot of effort and a plan, and it worked. That inspired me to have two jobs I have and looking to increase in my business ventures.

4. How would your life be different if you left the welfare system?

I am going to be a better man meaning not hiding from the welfare inspections and just paying my way. Being a homeowner and not a renter or squatter. I want my kids to see what I did for them.

5. Can you make as much money off of welfare as you receive from the welfare system?

Yell I am already doing that

6. Do you take pride in making your own money through work?

Yes Sir

7. What new goals have you set for yourself since taking the program?

I am going to get my HVAC, Electrical and plumbing licenses and start making some real money for myself. Never going back welfare, staying disciplined with my habits

8. What other things have to change about your life before you can get off of welfare?

Taking care of my money like saving more, investing, and just having enough to pay the bills.

9. Is there anything else you would like to say about the program?

Is was too short. I think it needs to be longer, for those that need more time to get life and money stuff in order. I would like to have more places where we can choose houses instead of St. Louis.

Appendix B:

<i>Months</i>	<i>Mindset</i>	<i>Habit</i>	<i>Association</i>
Phase 1 1-2	Learning	75% class attendance	Group networking
Phase 2 3-4	Schooling Choices	Income generation	Family training
Phase 3 5-6	Life long Learner	Graduation from boot camp	Environment Change

Appendix C:

Post-Graduation Outcomes

<i>Participants</i>	<i>Small Business</i>	<i>Job Status</i>	<i>New Association</i>	<i>Education Pursuit</i>
1	Y	y	y	Y
2	Y	y	y	Y

3	Y	Y	Y	Y
4	Y	Y	Y	Y
5	Y	Y	Y	Y
6	Y	Y	Y	Y
7	Y	Y	Y	Y
8				

Appendix D:

Training Assessment Survey

Results Of Pre and Post Test N=15

1st Attempt 8 Non-Finishers below 50%

2nd Attempt 8 Non-Finishers below 40%

1st Attempt 7 Finishers below 50%

2nd Attempt 7 Finishers above 80%

Note: Second Attempts was after the 6 months of 5ESFS Training. No standard score required

Appendix G:

5 Case Study Outcomes

	Part. 1	Part. 2	Part. 3	Part. 4	Part. 5
Working On House	Yes	Yes	In	In	Yes
Home Owner	Soon	Soon	Now	Now	Yes
Coaches To Next Class	Yes	Yes	Yes	Yes	Yes

Appendix H:

Program Questionnaire Survey

Getting Off Welfare Is the Goal

Note: Turn this into the Leasing Office Thursday after completion. Thank You!

Gender:

Age:

Race:

Phone:

Employment status:

Education Level:

Any training:

Married/Single

Self-esteem: high /low

1. Is education important to you?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

2. Will you complete your educational career?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

3. Is having life goals important to you?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

4. Do you feel like you are getting the most out of life?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

5. Can joining a community group be beneficial?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

6. Will unity stop the problems in our world?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

7. Do you feel you are doing your best lately?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

8. Will having more money make life better?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

9. Is having employment high on your to-do list?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Appendix I:

Training Assessment Survey

1. Is it important to have my income through work or owning my own business?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

2. I look at my vision board twice a day.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

3. I take personal responsibility for my actions.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

4. It is important to be apart of professional groups for future success.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

5. My time should not be wasted, and I use it efficiently.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

6. I will go back to school and get a higher degree or a professional certificate in the next year.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

7. I will finish reading five books this year.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

8. I am going to seek better employment or higher positions in the company.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

9. I look for ways to work hard and smart.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

10. My view is not to let anyone take care of what I can do for myself.

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

Appendix J

Modular Education Test

Has your ability to read and learn equipped you with the needed knowledge for a successful life?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Does obtain more knowledge through books or going back to school prepares you for life success?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

College or schooling is a place for people to figure out what they want to do with their lives?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Has little to no education kept you in the same income earning category for the last ten years?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Would you get a college degree to be more worth it if it was free or low cost?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

As I get older, I think to learn equally with feeling alive?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

The commitment to life-long learning is the highest priority for me?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Support with writing and reading would motivate me to become a better student?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

People with more education usually have a higher-paying income?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Knowledge and application of technology ensure a stable income future for my family and me?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Modular Exploration Test

If change is needed, I do my best to do it?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Having goals and a life plan will give better direction to my life?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Working on my own is better for me than working with a group?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Having pictures, charts, and word affirmations keep moving me to the next level on my mind?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

It is comfortable for me to let others lead and do for me what needs to be done?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

Welcoming good changes in my life helps me to stay on task?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

Belief in my self is at an all-time high right now?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

Health, nutrition, and exercise together is what keeps a person healthy?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

Does success have clues of what can be done?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

Personal responsibility is the reason why people move from poverty to wealth?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Modular Exposure Test

The friends and associates you hang around look like your future you will have?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

People and places where negative behaviors happened need to be avoided by you?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Things like music, parties, and bars must be denied becoming the best you possible?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Volunteering with and at successful businesses can lead to profitable careers?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Reading and looking at educational content helps open a brighter world for me?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

My interest in formal learning is not high now, but I still plan on getting more education?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

The messages I allow in my mind from music, television, and the internet shapes my thinking?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

Making connections with different cultures will introduce me to appreciate differences in the world?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

Intentional friendships cross cultures will create more support systems for my future success?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

The networks I involve myself in can turn into better net worth positions?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Modular Effort Test

Practice harder in an area that can ensure success in that area?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

If my competitors have more talent and resources, but I put in more effort, I still can win?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Given the right tools and the right opportunity, I will work hard for myself and my family?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

To get what I have never gotten, I will do whatever I have never done?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

My motivation for success comes from within myself?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

The small good habits I do every day can add up to great success?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

I work harder when others are telling me what to do next?

Strongly Agree Agree Neutral Disagree Strongly Disagree

5 4 3 2 1

When I make mistakes, I work even harder to overcome them?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Losing weight is like getting off welfare starts with the first step of effort?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Personal responsibility is what I am willing to do to shape a good future for myself?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Modular Entrepreneurship Test

Being a small business owner is possible with support?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Does income generation begin when I learn more about what I am interested in doing?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Partnering with others that have their own best can be a healthy way to start my own?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Trying out different products and services can give direction to the one I want to do?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Regardless of how long you work a job unless you own it, it cannot be passed down to your children?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

With mentorship, I can beef up my tech skills for online businesses?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

The lack of money causes people to compromise their values to do bad things?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Whatever it is you are willing to do for free can bring you money if you love doing it?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

I am not afraid of the fact that most startups close in the first three years?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Small business owners control the amount of money they make versus working for a paycheck?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

Appendix K:

Exit Interview for the 5 Finishers

1. Did participation in the program change the way you think about your life?
2. Did the learning modules help you to see ways you might get off of welfare?
3. If yes, what were some of these ways?
4. How would your life be different if you left the welfare system?
5. Can you make as much money off of welfare as you receive from the welfare system?
6. Do you take pride in making your own money through work?
7. What new goals have you set for yourself since taking the program?
8. What other things have to change about your life before you can get off of welfare?
9. Is there anything else you would like to say about the program?

Appendix L:

Outline of Curriculum

Education

W1	Classwork	Homework	Learning Aides	Resources
W2	PPT Mindsets	Library Card	Library	
W3	The Importance of Ed.	Vision Board	Online	TED talk Mindsets
W4	Picking New Trades	Pick 3 New Areas Ed.	Online School searches	Google search engine
	Financial Ed.	Budget Sheet	Dave Ramsey Book	Credit Repair

Exploration

	Classwork	Homework	Learning Aides	Resources
W1	Seven effective Habits book	Complete 3ch.summary	Audiobook	
W2				
W3	Alux video 35minutes	Summary on vid	In class projector	
W4	Credit Repair	Get Free Credit report	Credit Karma online	
	Success Principles	Read two ch. And apply 1	Text	

Exposure

	Classwork	Homework	Learning Aides	Resources
W1	How To Find Mentors	Select 3 Mentors		Join a Group
W2	The Psych. Of Groups	TED talk on Groups	Two Business Owners	Free Seminar
W3	Ppt Visualization	Practice in 3 areas	New Environments	WorldWide Tech
W4	Guess Trainer	Write on training	Handouts	

Effort

	Classwork	Homework	Learning Aides	Resources
W1	Purpose of Motivation	Complete Outline		
W2	Service	One act of kindness	Online	Their own money
W3	Homeownership	Household Items	Site Plans	City Inspector
W4	Overview of Welfare	Bring All benefits to class	Online sites	DHS Worker

Entrepreneurship

	Classwork	Homework	Learning Aides	Resources
W1	SOS register a DBA	Must have EIN/DBA	SOS website	Library
W2	Employment Stats	Mirror a Boss	Jobsite	BLS website
W3	Business Management	Summary 5 page	Other online papers	Google search engine
W4	Millionaire Next Door	Two ch. Summary		Text

