

ABSTRACT

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Title: The Role of Resiliency in the Journey from Welfare to Self-Sufficiency for
Former Welfare Recipients: A Quantitative Study

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ABSTRACT

Welfare reform has been praised for moving recipients into jobs and forcing millions off public assistance. It has also drawn criticism for putting a greater emphasis on obtaining work than on obtaining economic security. This study focuses on factors used by women to obtain economic self-sufficiency. This study was based on a quantitative, correlational design. There were one independent variable, resiliency, and one dependent variable, economic self-sufficiency. Participants for the study were drawn from the largest child-care provider agency in the state of Florida, and included African American, Caucasian, Latina, and Haitian Creole mothers. Each participant had a child under the age of six enrolled in a Project Head Start program for children in low-income families.

Data was gathered from 198 participants with the Resiliency Attitude Scale (RAS) and Self-sufficiency Survey. Logistical regression was performed with resiliency as the predictor of economic self-sufficiency. The relationship between resiliency and self-sufficiency was not significant. Subsequently, a stepwise regression was performed to explore relationships between the remaining data to predict Self-sufficiency. This stepwise regression analysis indicated that the co-variables language, marital status, and welfare history had a statistically significant effect on self-sufficiency.

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An analysis of variance (ANOVA) was used to determine the statistical significance of the effect of ethnicity on the Resiliency Attitude Scale (RAS subscales. The ANOVA confirmed statistical significance for different ethnicities on the following subscales: Insight ($p = 0.0156$); Initiative ($p = 0.0086$); and Creativity ($p = 0.0151$).

A Bonferroni comparison between the levels of ethnicity was run on the three significant subscales, Initiative, Independence, and Creativity, to further describe the significant differences. The conclusion is that White participants have a higher level of resiliency than Black and Hispanic participants on the subscale of Insight; White participants have a higher level of resiliency than Hispanics on the subscale Initiative; and White participants have a higher level of resiliency than others on the subscale Creativity and Humor.

Implications for professional counselors and future research are discussed in the conclusion.

NORTHERN ILLINOIS UNIVERSITY

THE ROLE OF RESILIENCY IN THE JOURNEY FROM WELFARE TO
SELF-SUFFICIENCY FOR FORMER WELFARE RECIPIENTS:
A QUANTITATIVE STUDY

A DISSERTATION SUBMITTED TO THE GRADUATE SCHOOL
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE
DOCTOR OF EDUCATION

DEPARTMENT OF COUNSELING, ADULT
AND HIGHER EDUCATION

BY
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To every thing there is a season, and a time to every purpose under the heaven.

ECCLESIASTES 3:1

The journey through this doctoral program has been an arduous walk of faith. God promised to open a door that no man could shut, and he kept his promise. My life has been changed by this experience and the many people I encountered along the way.

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DEDICATION

To my parents; the late Earl Jackson, Sr. and the late Jadell Mays Jackson,
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journey to this pinnacle of education.

TABLE OF CONTENTS

	Page
LIST OF TABLES	x
LIST OF APPENDICES	xi
Chapter	
1. INTRODUCTION	1
Background of the Problem.....	3
Background on Welfare Reform.....	3
Background on Resiliency.....	5
Statement of the Problem	6
Purpose of the Study.....	10
Significance of the Study.....	10
Research Questions.....	12
Hypotheses.....	13
Operational Definition of Terms	13
Summary.....	17
2. LITERATURE REVIEW	18
Parameters of the Review	18
History of Welfare	18
Welfare Reform	23
Welfare and Poverty	27

Chapter	Page
Welfare and Economic Self-sufficiency	30
Resilience.....	33
Historical Foundation of Resilience	34
Themes from Resilience Research	38
Resiliency as a Personality Trait	40
Summary of Resilience	41
Summary of Chapter 2.....	41
3. METHODOLOGY	42
Overview	42
Design of the Study	42
Participants	43
Research Instruments.....	44
Self-sufficiency Survey	44
The Resiliency Attitude Scale	45
Subscales	46
Validity	48
Procedures	50
Analysis of the Data	52
Hypotheses.....	53
Limitations of the Method.....	53
Summary of Chapter 3.....	54
4. RESULTS	55
Demographics.....	56

Chapter	Page
Null Hypothesis #1	64
Ad Hoc Analysis.....	66
Null Hypothesis #2	67
Null Hypothesis #3	68
Summary.....	70
5. DISCUSSION, IMPLICATIONS, AND FURTHER RESEARCH.....	74
Introduction	74
General Discussion	75
Discussion of Demographics.....	78
Discussion of Hypotheses.....	82
Hypothesis #1: Discussion.....	82
Discussion of Ad Hoc Analysis.....	85
Hypothesis #2: Discussion.....	88
Hypothesis #3: Discussion.....	88
Conclusions	91
Limitations.....	91
Implications for Counseling Professionals.....	92
Further Research.....	95
Concluding Remarks	97
REFERENCES	98
APPENDICES	115

LIST OF TABLES

Table	Page
1. Frequency Distribution of Participant Age	57
2. Frequency Distribution of Participant Language	58
3. Frequency Distribution of Participant Ethnicity	58
4. Frequency Distribution of Participant Marital Status	59
5. Frequency Distribution of Participant Head of Household Status	59
6. Frequency Distribution of Participant Employment Status	60
7. Frequency Distribution of Participant Education Level	61
8. Frequency Distribution of Participant Overall Self-Sufficiency Scores.....	62
9. Mean and Standard Deviation of RAS Subscale and Total Resiliency Scores	63
10. Logistic Regression Predicting Economic Self-sufficiency	65
11. Stepwise Regression Predicting Economic Self-sufficiency with Covariates as the Predictor	66
12. One-Way Analyses of Variance for Effects of Ethnicity on Resiliency Attitude Scale Subscales.....	69
13. Bonferroni Comparison of the Ethnicity on Three Subscales of the Resiliency Attitude Scale.....	70

LIST OF APPENDICES

Appendix	Page
A. HEAD START FAMILY INCOME GUIDELINES FOR 2006.....	116
B. LETTER OF PERMISSION TO COLLECT DATA FROM RCMA PARENTS.....	118
C. LETTER TO RCMA POLICY COUNCIL	120
D. INFORMATION SUMMARY AND CONSENT	122
E. BACKGROUND INFORMATION FORM.....	125

CHAPTER 1

INTRODUCTION

The major federal welfare reform legislation passed in 1996, known as the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), ended welfare entitlement (DeAngelis, 2001). The PRWORA made sweeping changes to the welfare system, replacing the 60-year-old Aid to Families with Dependent Children (AFDC) program. This PRWORA eliminated the AFDC entitlement program, and replaced it with the Temporary Assistance to Needy Families (TANF) block grants, which gives states control over welfare within certain time limits and strict guidelines (DiNitto, 2000; Schoeni & Blank, 2000; U.S. General Accounting Office, 1999). TANF became the new welfare program (Kauff, Derr, & Pavetti, 2004).

Changes in welfare policy after reform had the potential to influence who stayed on welfare, who exited welfare, who came on to welfare, and who did not come on (Loprest & Zedlewski, 2006). States responded quickly to the new legislation by creating programs that vary widely across the country (Rowe & Giannarelli, 2006).

Welfare reform modified policies including benefit sanctions, work activity requirements, time constraints on cash assistance, and work incentives (Administration for Children and Families, 2000; Burtless, 1997; Rector, 1997). Since the PRWORA, the focus moved from welfare to work (Winthorn, 1996). Welfare reform endeavors

aimed to reduce welfare dependence and move women into work (Blank, 2000), although leaving welfare for employment is not a guaranteed end to a poor single woman's difficulties (Jayakody & Stauffer, 2000).

While state and federal sources say that people are leaving welfare for work in greater numbers than ever before (DeParle, 1999; U.S General Accounting Office, 1999), very little is known about whether or not those leaving welfare have actually become self-sufficient (Hawkins, 2002). According to Eubanks (2004), research regarding former welfare recipients does not substantiate whether low rates of participation in government programs actually reflect higher incomes, or whether they simply indicate a lack of eligibility. Most recent studies focus on whether recipients get jobs under welfare reform and why or why not, rather than taking a close look at who has reached economic independence from government cash assistance and why (Acs, et al., 2005; Loprest, 1999; Loprest & Zedlowski, 2006; U.S. General Accounting Office, 1999).

The intentions and results of welfare reform can not be seen as a panacea for poverty. Rather, an investigation of how recipients who leave welfare become economically self-sufficient is warranted. This dissertation will examine the role of resiliency in women who are able to leave welfare and reach economic self-sufficiency. While the focus of this study does not address the broader issues of welfare reform, its findings could inform social policy and service provision.

Background of the Problem

Policymakers, researchers, and moralists continue to look for ways to slow the growth in poverty among low-income families. For nearly four decades, social scientists and policymakers have examined ways to help those receiving welfare benefits move to economic self-sufficiency (Hawkins, 2002). Although more than sixty percent of women have left welfare and their earnings are greater than before, these women still face substantial psychological and economic odds (DeAngelis, 2001).

Background on Welfare Reform

In the early twentieth century federal policymakers, rather than churches, private charity, and local governments, created social welfare programs for single mothers and their children (National Welfare Engine, 2005; Roberts, 1966). In 1935, welfare for poor children and other dependent persons became a federal government responsibility, and remained for 60 years (National Welfare Engine, 2005). Over the past thirty years, the percentage of mothers in the workforce has increased significantly. The proportion of single mothers with jobs, after remaining steady at around 58 percent from 1986 to 1993, also increased sharply to 71.5 percent in 1999 (Pear, 2000b). Census Bureau figures on the employment of welfare recipients show a similar trend. In 1995, approximately 40 percent of welfare recipients worked at some time during the year. This rate jumped to 58 percent by 1999, most likely because of

the PRWORA, which brought changes in the welfare law requiring welfare recipients to work (Children's Defense Fund, 2000).

In 1965, 23 percent of mothers with children under age six were employed (Ohlson, 2001). By 1998, the percentage of mothers in this category had increased to 74 percent (Children's Defense Fund, 2000). In 1998, more than two-thirds of all young children living in poverty had at least one parent employed, a 20 percent increase since 1993 (Blum, Francis, Lennon, & Winn, 2000). Contrary to popular perceptions about poor families, 70 percent of children in poverty in 2003 lived in a family where someone worked full- or part-time for at least part of the year. Almost one in three poor children lived with a full-time year-round worker (Children's Defense Fund, 2004).

The main objective of welfare reform is to move recipients, usually single mothers, into paid employment (Besharov & Samari, 2001). According to Kilty, Richardson, and Segal (1997), poor women are caught in a value bind due to zealots for family values who are fighting to keep women at home to raise children, while they are simultaneously dismantling the one program that allows poor women to do just that. Further, Kilty, Richardson, and Segal (1997) offer,

The message is loud and clear—white, middle-class, married women should stay home, while poor, single, minority women should go out and work at any possible job, even if the wages paid are substandard to support a family. (p. 3)

The working poor, living just above or below the poverty line, are most likely to be women. These women most likely work in low-paying, service jobs, are less

educated, have health constraints, and live in single-parent households (Bravo, Dodson & Manuel, 2002). Raising children and keeping a job is all but impossible for low-income American parents under current conditions. Poor single mothers have a difficult time finding and keeping jobs that could potentially lead to their elevation above the poverty line.

Background on Resiliency

Resiliency is the major construct in this study. The theoretical framework of this study hypothesizes the concept of resilience as the key ingredient in helping women reach economic independence. Mental health professionals have recently come to the realization that about 80 percent of people experiencing emotional trauma are so resilient they can overcome the experience without therapy or treatment (Bonanno, 2004; Gladwell, 2004). Resilience shifts the traditional focus off pathology within a person onto the process of how one is managing, growing, or even thriving following adverse circumstances (Maddux, 2002; Walsh, 1999). Identifying personal resources and building on strengths empower the individual to take ownership and responsibility for one's life (King, 2000).

In the past, resiliency was defined as a complex phenomenon that embodies the ability to rebound from and positively adapt to significant stressors (Dyer & McGuinness, 1996; Hamel & Vilikangas, 2003). The current research focus has shifted to the protective process of resilient coping (Luthar, Cicchetti, & Becker, 2000; Richardson, 2002). This focus is indicated in a recent definition of resilience as “a

dynamic process encompassing positive adaptation within the context of significant adversity” (Luther et al., 2000, p. 543).

Knowledge about the resilient coping process is of great interest to researchers because this process is related to a variety of positive psychological and physical outcomes (Bernard, 1991; Hechtman, 1991). The vast majority of resilience inquiry to date focuses on identifying personality characteristics associated with adaptive coping (Sinclair & Wallston, 2004).

Statement of the Problem

Women on welfare use various survival techniques, but little research has been done that looks beyond a woman’s getting off welfare. Research has shown us that surviving on welfare is a very different issue from leaving welfare. Yet, staying off welfare and becoming self-sufficient is another area, but less studied (Hawkins, 2002). For years, the status of single mothers was seen as a moral issue, and viewed as mainly a concern for African American populations, the very poor, the amoral, or those with emotional disorders (Abramovitz, 1996; Cattell, 1954; Roberts, 1966).

In the early twentieth century federal policymakers created social welfare programs for single mothers and their children. However, the number of single mothers has continued to increase and policymakers, researchers, and moralists continue to look for ways to slow the growth in female-headed households, especially among low-income families. The increase in single parenthood has been called the leading cause of welfare dependency and poverty (Blank, 1997; Moynihan, 1965;

Murray, 1984; Wilson, 1987, 1996). Single mothers rely on public assistance after their marriages split up, when they experience a non-marital birth, or when they undergo some other economic dilemma (Bane & Elwood, 1983; Blank, 1989; McLanahan, 1997).

Race adds another facet to the single mother and welfare discussion. Women of color are over-represented on welfare and they are similarly over-represented in poverty (U.S. House Committee on Ways and Means, 1998). The popular image of welfare recipients as dishonest, undeserving, and unwilling to work was reinforced during the campaign to reform welfare (Hawkins, 2002). The welfare reform came during a national debate on family values, which expressed the negative effects of single-mother families on children and society, with special attention paid to families receiving welfare (Payne, 2006).

Efforts to reform the welfare system over the last two decades have mainly focused on reducing welfare dependency by getting welfare recipients to work (Pavetti, 2004). Positively speaking, Sherman, Amey, Duffield, Ebb, and Weinstein (1998) report large declines in the welfare rolls, an increase in recipients finding employment, and a slight decline in the overall child poverty rate, consequently generating optimism regarding welfare reform's success throughout the country. For some families, the movement off welfare has been positive, helped by the strong economy at that time and aided by subsidized childcare, and transit vouchers, with newly expanded tax credits and cash supplements to augment below-poverty wages (Loprest & Zedlewski, 2006; Sherman et al., 1998). Their report takes into account

official state and federal data sources, formal state studies, and less formal community-based monitoring projects to measure what is happening to families. The welfare caseload has dramatically decreased by one-third in only two years and by 50 percent in 2002 (Loprest & Zedlewski, 2006; Sherman et al., 1998). Additionally, about half of those who left welfare have found employment (Loprest & Zedlewski, 2006; Sherman et al., 1998).

To the contrary, Acs et al. (2005) reported up to half of the parents leaving welfare did not have jobs and work among recipients increased from 1997 to 2002. It was acknowledged that many low-paying jobs were unstable and unsupportive (Mishel, Bernstein, & Allegretto, 2005). Indeed, the number of children in extreme poverty increased— particularly among female-headed and working families (Sherman et al. 1998). The point was clearly made by Bane and Elwood (1983; 1986; & 1994) that merely exiting the welfare rolls is not a clear indication of success.

According to Fields and Casper (2001), 12 million households with children are headed by one parent, of which 10 million are single mothers. Within that 10 million, 36 percent live below the poverty level. Further, other studies found that almost 40 percent of all single mothers receive TANF benefits. Single-parent households make up the largest number of the poor and they are less likely than other family groups to benefit from economic growth (Farley, 1996; Fields & Casper, 2001; U.S. Census Bureau, 1998). Female-headed households remain in poverty much longer than families headed by a single father (U.S. Census Bureau, 1999).

Despite the economic hardships, the number of single-mother households continues to grow rapidly (Hawkins, 2002). Nearly one third of all children born today are born to unmarried mothers; and the fastest growing segment of single mothers has never been married (Farley, 1996; Fields & Casper, 2001; McLanahan & Sandefur, 1994; U.S. House Committee on Ways and Means, 1998). Divorce continues to contribute to the growth of single-mother homes also. Nearly half of all children born to married families can expect their parents to divorce by their eighteenth birthday (McLanahan & Sandefur, 1994). The increase in single parenthood has been called the leading cause of social dependency and poverty (Blank, 2000; Moynihan, 1965; Murray, 1984; Wilson, 1987, 1996).

While much research has focused on the lives of low-income single mothers and their experience on welfare, minimal emphasis has been placed on considering how those women who leave welfare make a successful transition to economic self-sufficiency. This study is important for the purpose of research, service provision, and social policy. Similarly, this study will provide a meaningful framework for understanding the support that women may benefit from on their journey from welfare to becoming economically self-sufficient. Brooks and Buckner (1996) state that few studies have examined how psychosocial factors relate to the employment of poor women. A clinical perspective would be helpful, as it brings attention to the previously ignored mental health needs of low-income women (Lee & Curran, 2003). More research is needed on psychological factors such as resiliency. Without this study,

women will continue to leave welfare, but not achieve self-sufficiency. Knowledge of the psychological factors that foster economic independence is missing.

Purpose of the Study

The purpose of this study is to explore resiliency as the major factor that helps single mothers leave welfare and reach economic self-sufficiency.

Significance of the Study

Many current studies have focused on whether recipients get jobs under welfare reform and why or why not. Hawkins (2002), the U.S. General Accounting Office (1999), Loprest (1999), and Loprest and Zedlewski (1999) agree that there has not been a close examination of the psychosocial attributes of those who have reached economic independence from government cash payments.

Schoeni and Blank (2000) stated:

To date, there is little evidence on how well this broad list of goals is being met. Evaluations of the effectiveness of welfare reforms have been of three types: analyses of the effects of welfare policies on the number of people receiving welfare, i.e., “caseload studies,” analyses of the well-being of people who stopped receiving assistance following welfare reform, i.e., “leavers’ studies”; and estimates of changing work participation among various groups of less-skilled women. Each of these approaches has its limitation and provides at best an incomplete picture of the overall effectiveness of welfare reform. For example, caseload declines provide no information on what is happening to the wellbeing of families who leave welfare (or never enter the program). Work participation estimates provide little information on how income levels among poor families have changed; some families may be working more but lose more in public assistance than they gain in

earnings. Studies that follow current and former recipients often face serious problems of attrition bias, and are also limited because they tell us nothing about the people who never even apply for public assistance because of welfare reform. Except leavers' studies, very few of these evaluations use post-1996 data, and instead analyze changes that occurred before national welfare reform was enacted. (p.3)

While research has focused on the numbers of welfare leavers, the number of single mothers in the United States is increasing. In 1998, 23 percent of children under the age of 18 lived with a single mother, up from 18 percent in 1980 and 8 percent in 1960 (Waldfogel et al., 2001). The results from the 2000 Census reported the number of children under the age of 18 lived with a single mother remained at about 23 percent (United States Census News, 2006).

There are differences in the extent of single parenthood across racial and ethnic groups. The number of children living with single mothers has risen in all groups from 1980 to 1998; the share of children living with a single mother rose from 14 to 18 percent for whites, from 44 to 51 percent for African-Americans, and from 20 to 27 percent for Hispanics (U.S. Census Bureau, 1999). Single mothers have historically had a higher labor-force participation rate than married mothers (Burtless, 2000). Single-mother families have high poverty rates (Waldfogel, et al., 2001). In 1999, the poverty rate for children living in single mother families was 42 percent, as compared to 17 percent for all families with children (U.S. Bureau of the Census, 2000).

Some researchers believe that welfare reform has contributed to large declines in the welfare rolls and increased work among single mothers, and has been modestly successful in raising incomes for those who work. Waldfogel et al. (2001) wrote:

However, many lone [single] mothers, who are not able to find and keep jobs, are worse off financially as a result of the reforms. Many others are no better off financially – they have simply moved from the ranks of the welfare poor to the working poor. In many states, a single mother with a pre-school age child is expected to work at least 30 hours per week, at a minimum wage job with on a modest amount of child care subsidy and EITC and health insurance only for her children. (p. 28)

The plight of the poor is the stimulus for this research. There is minimal research on why some single mothers are able to succeed while others are not. This dissertation will explore the psychosocial characteristic of resiliency and how it relates to single mothers being able to successfully leave welfare and become economically self-sufficient. If the results of this study are significant, the results will add to the literature, potentially change policy, and enhance counseling with these women.

Research Questions

This dissertation does not address the larger issue of welfare reform, although its findings could influence welfare policies and service provision. The narrower question of how mothers leave welfare and become economically self-sufficient is the focus. This study asserts resiliency as the explanation and poses the following research questions:

1. Is there a relationship between economic self-sufficiency and resiliency?
2. Does a higher level of resiliency predict a higher level of self-sufficiency?
3. Is there a relationship between ethnicity and resiliency?

Hypotheses

- HO¹ Women who are self-sufficient do not have a higher level of resiliency.
- HO² The relationship between self-sufficiency and resiliency will not vary between Resiliency Attitude Scale (RAS) subscales.
- HO³ The probability of low or high resiliency will not vary by ethnicity.

Operational Definition of Terms

Aid for Families of Dependent Children (AFDC) is defined as cash assistance from the Federal Government for low-income families. Conditions and name changed in 1996 to Temporary Assistance for Needy Families (TANF).

Economic Self-sufficiency. Economic Self-sufficiency is used in this study to mean those women who are no longer receiving welfare, and have begun to enter the working class in terms of work and income. This will be measured by the following: no public assistance income for the past year; working at least part-time in a paid job; existence of a savings or checking account; an income or financial source other than those already listed; respondent's belief that her current income covers her financial expenses (Hawkins, 2000). Others use the term self-sufficiency in conjunction or interchangeably with the terms independence, self-reliance, or well-being (Braun, Olson, & Bauer, 2002; Cancian & Meyer, 2004; Daugherty & Barber, 2001).

Ethnicity. Ethnicity is synonymous with the race of the participants in this study, who are represented by the following: Black, Hispanic, White, Haitian Creole, and Other.

Head Start. Head Start is a comprehensive early childhood education program that was created as part of President Johnson's "War on Poverty" in 1965. While the creation of the Head Start program originally stemmed from the desire to improve the intellectual capacity and school performance of poor children (Zigler & Muenchow, 1992), the overall goal of the program is to bring about a greater degree of social competence in children of low-income families (U.S. Department of Health and Human Services, 1998).

Personal Responsibility and Work Opportunities Reconciliation Act of 1996 (PRWORA). Federal legislation passed in 1996 in order to reform federal social welfare programs (Ohlson, 2001). This legislation transfers responsibility for several social welfare programs to the states, allowing states to design their own welfare programs. Among the most significant accomplishments of the PRWORA is the abolition of the AFDC program, replaced by the creation of the Temporary Assistance to Needy Families (TANF) program. (Ohlson, 2001)

Poverty. Poverty is defined by a set of money income thresholds that vary by family size and composition. The federal poverty standard has endured as a tool to determine program of eligibility and as a research tool (Jargowsky, 2003). Families of individuals with income below their appropriate poverty thresholds are classified as

poor (Lamison-White, 1994). The poverty guidelines are issued each year in the *Federal Register* by the Department of Health and Human Services (HHS).

Poverty Threshold. During the mid-1960s, Mollie Orshansky, a social science research analyst at the Social Security Administration (SSA), began publishing articles with poverty statistics for the United States, using a poverty measure that she had developed. Orshansky determined that a family spends one-third of their income for a minimum adequate diet for families of different sizes. From this the official threshold was defined as three times the cost of food for a family, based on family size (Fisher, 1992). The Poverty Guidelines are published annually by the Federal Government Office of Management and Budget (OMB).

Resiliency. Resilience is a multi-faceted phenomenon that encompasses personal and environmental factors that interact in a synergistic fashion to produce competence despite adversity. Further, resilience is the ability to thrive, mature, and increase competence in the face of adverse circumstances. These circumstances may include biological abnormalities or environmental obstacles (Rouse, 1998; Siebert, 2005). Resiliency will be measured by the Resiliency Attitude Scale (Biscoe & Harris, 1994). The Resiliency Attitude Scale includes the following subscales: Insight, Independence, Relationships, Initiative, Creativity and Humor, Morality, and General Resiliency.

Temporary Assistance to Needy Families (TANF). Under the welfare reform legislation of 1996, TANF replaced the old welfare programs known as Aid to Families with Dependent Children (AFDC), the Job Opportunities and Basic Skills

Training (JOBS) program, and the Emergency Assistance (EA) program. The law ended federal entitlement to assistance and instead created TANF as a block grant that provides states and tribes federal funds each year. These funds cover benefits, administrative expenses, and services targeted to needy families.

Welfare. People in the United States most commonly use the term welfare to refer to government-funded programs that provide economic support, goods, and services to unemployed or underemployed people (Microsoft® Encarta® Encyclopedia, 2000). Welfare most commonly refers to the cash transfers to needy families. It may also refer to such non-cash benefits as Food Stamps, Medicaid, and Supplemental Security Income. For this research study, welfare refers to cash assistance from the federal government.

Welfare Reform. Welfare reform refers to a multitude of federal and state efforts to restructure the welfare system from entitlement to cash assistance for poor families with children (Danziger, Corcoran, & Heflin, 2000) into a temporary assistance program that encourages work and assists needy families to transition from welfare dependence to economic self-sufficiency. Several decades of welfare reform efforts culminated in the passage of the Personal Responsibility and Work Opportunities Reconciliation Act of 1996. This dramatically altered several social welfare programs (Ohlson, 2001).

Summary

This chapter has provided a description of the background and significance of this study. The purpose of this study is rooted in the supposition that there is insufficient research regarding the women who leave welfare and make advances to stay off of welfare and enter into self-sufficiency (Hawkins, 2002). A brief discussion of the conceptual framework and the literature that supports this study will be presented in the next chapter.

CHAPTER 2

LITERATURE REVIEW

Parameters of the Review

This literature review discusses welfare, poverty, economic self-sufficiency, and resiliency. Historical and current studies are referenced in this chapter. The pervasiveness of poverty is presented as the foundation for the discussion of these issues surrounding a woman's ability to transition successfully from welfare dependence to economic self-sufficiency.

History of Welfare

The welfare system has undergone many changes since it was formalized by the United States government early in the twentieth century. The United States has an extensive history of attempting to assist the poor through churches, charities, and local governments. Most relief efforts were handled at the local or county level (Eubanks, 2004).

During the era of the Great Depression, public assistance programs were developed on a national level. Nearly one-quarter of working people in the 1930s lost their jobs. As competition for the few jobs available increased,

wages decreased. The economic decline was unprecedented, with many people experiencing poverty as never before. President Franklin D. Roosevelt established programs to put people back to work and to provide economic relief. President Roosevelt's New Deal, which included the Social Security Act and the Federal Emergency Relief Act, provided economic relief to millions (Trattner, 1989).

The Social Security Act of 1935 included unemployment insurance to men and women who were unemployed, senior citizen benefits to retired workers, and financial assistance to families headed by widowed or divorced women (Payne, 2006). Also under the Social Security Act, the Aid to Dependent Children program was instituted (O'Neill & O'Neill, 1997). As the only cash assistance program for poor women and children, Aid to Dependent Children was designed for children who had become economically dependent due to the deaths of their fathers (Worth, 1997). The AFDC program was a federal guarantee that all qualified individuals would receive public assistance (DeAngelis, 2001; Kilty, Richardson, & Segal, 1997).

The original intent was that the families headed by women, specifically widowed women, would remain small and the mother would stay home and not work (Worth, 1997). During the 1930s and 1940s, however, black women were denied benefits so that they would remain working in agriculture and domestic jobs (Winthorn, 1996). And, in the 1950s and 1960s, single women and women of color were denied assistance for reasons such as unsuitable

home, man in the home, and midnight raid policies that claimed them as unwed and unfit mothers (Winthorn, 1996).

Rank (1994) stated that the policy makers in the administration of President John F. Kennedy strongly believed in the concept of human capital. It was believed that “a major reason for poverty was the lack of skills, and therefore programs should be designed to remedy that lack (e.g., the Job Corps, the Neighborhood Youth Corps, etc.)” (p.15). Welfare programs continued to grow and make significant changes. By 1962, the welfare caseload had increased tremendously. Increasing divorce and father-desertion rates dramatically multiplied the number of poor single mothers with dependent children. Due to new family conditions, legislators changed the name from Aid to Dependent Children to Aid to Families of Dependent Children (AFDC) (Winthorn, 1996). The Food Stamp program was established and the AFDC program expanded to allow states to include married couples whose head of household was unemployed (Rank, 1994).

The 1960s brought the War on Poverty. According to Rank (1994), Lyndon Johnson’s State of the Union Address declared that those families with income too small to meet their basic needs were to be assisted. This assistance was the Work Incentive (WIN) program. Local welfare officers were required to refer their clients to WIN for counseling services. According to Goodwin (1987), this was an attempt to increase welfare mothers’ work efforts to facilitate an exit out of the welfare system. Although WIN was targeted for

work and education programs, it made only a minor impact on the welfare rolls (O'Neill & O'Neill, 1997). The 1962 welfare amendment implemented social services such as childcare so that welfare mothers could work outside of the home.

Dr. Wilson, at the NIH Director's Lecture on May 16, 2001, described the period from the early 1970s through the mid-1990s as one of rising inequality, which contrasts sharply with the years following World War II, when, Wilson declared, "a rising tide did indeed lift all boats." The 1980s were influenced by the presidencies of Ronald Reagan and George Bush. Public Assistance was viewed as causing more harm than good, undermining the incentives that move the poor out of poverty and into the economic mainstream (Glazer, 1988).

Another program was developed to help reduce AFDC caseloads as a component of the Family Support Act of 1988 (Payne, 2006). The program was called JOBS (Jobs Opportunities and Basic Skills training). The Clinton administration emphasized the need for training, education, and health care and did not consider welfare as a way of life. It was a second chance (Rank, 1994). The emphasis on personal responsibility and empowerment gave birth to the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which ended welfare as we knew it.

It is interesting to note that the number of welfare recipients and single-mother families grew tremendously in the 60 years between its inception until

the radical welfare reform brought on by the PRWORA. According to Worth (1997), in 1935 there were approximately 500,000 families receiving assistance. By 1995, the number had risen to about 14 million. Nearly 60 percent of the families on AFDC in 1991 were unmarried mothers. In 1995, there was an 80 percent increase of women on AFDC due to the increased incidents of divorce and out-of-wedlock births (Payne, 2006). In the previous three decades, the number of single-mothers with children had increased. The numbers of single mother families grew from 12 percent in 1970 to 26 percent in 2003 (Payne, 2006).

According to Zedlewski (2002), Republicans argued that increased work by mothers on welfare would make a positive impact on children, because these mothers would be setting an example of personal responsibility, would impose schedules and order on chaotic households, and would increase family income. By contrast, many Democrats thought that welfare reform would be disastrous for children (Zedlewski, 2002). They believed that mothers would not be able to find and retain work, would not meet time limits, would face sanctions, and would experience serious declines in family income, driving them into destitution.

Although welfare was intended to provide assistance for families as they worked their way to economic self-sufficiency, many women found the welfare benefits to better meet their basic needs than low-paying jobs and the increased expenses of travel to and from work, childcare, and work wardrobe. Many remained on welfare indefinitely, causing the government to create a

major welfare reform that brought an “end welfare as we know it” (Zucchini, 1997, p.14), causing lives to be changed in ways unknown to those who would be affected by this promise.

Welfare Reform

From the inception, families received AFDC, if they had at least one child under the age of eighteen who was deprived of financial support because of the death, disability, or absence of one or both parents (Broberg, 1989). Further, the family receiving AFDC had to be impoverished, as defined by the state of residence. States also had the option of providing benefits to two-parent families in which the principal earner was unemployed (Broberg, 1989). This pervasive federal entitlement program was on the brink of a major transformation.

On August 22, 1996, President Clinton signed into law the “Personal Responsibility and Work Opportunity Reconciliation Act,” better known as the welfare reform act. The new law revoked the federal guarantee of welfare cash to low-income families with dependent children, ending sixty-one years of entitlement for the poorest of the poor in America. The President’s signature set adrift 13 million people, including 8 million children, who had come to rely every fortnight on a welfare check from the Aid to Families with Dependent Children program. (Zucchini, 1997, p. 13)

The PRWORA ended the federal guarantee that all qualified individuals will receive public assistance (Kilty, Richardson, & Segal, 1997; Schoeni & Blank, 2000). Further, states would receive block grants, a predetermined amount of money, to

provide assistance rather than the unlimited amount of monies that were made available under the entitlement of AFDC (Kilty, Richardson, & Segal, 1997; Schoeni & Blank, 2000). This legislation was estimated to save \$54.5 billion over six years due to the use of strict guidelines (American Public Welfare Association et al., 1996). Since its beginning, the AFDC program was often the target of much criticism, resulting in a number of reforms (Broberg, 1989).

Examples of reforms were directed toward reducing administrative expenditures, combating embezzlement of funds by government employees, eliminating from its rolls “welfare cheats,” and discouraging families from separating in order to be eligible for benefits (Broberg, 1989). A clearer understanding of the impact of President Clinton’s welfare reform is given in a summary from the following three organizations. According to the summary from American Public Human Services Association (APHSA), the National Conference of State Legislatures (NCSL), and the National Governors’ Association (NGA), (1996), the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) is a comprehensive piece of legislation with far-reaching implications for a number of programs. Several authors have also agreed on the far-reaching implications of the bill. For example, Watts (1996) states that the bill eliminates the open-ended federal entitlement program of AFDC. The replacement for AFDC was a new program called Temporary Assistance for Needy Families (TANF), which provides block grants for states to offer time-limited cash assistance to families with dependent children

(APHSA, NGA and NCSL, 1996). Rose (2000), states that this was the most significant welfare reform in six decades.

Concern over welfare dependency fueled the push for welfare reform in the form of the PRWORA. Receipt of cash assistance became restricted to a maximum lifetime limit of five years or less. Welfare recipients were required to be engaged in work or work-related activities in order to be eligible to receive cash assistance after 24 months of TANF receipt (Heflin, 2003). “The impetus behind these measures was to replace dependency on a welfare check with the dignity and income from a job in the formal labor market” (Heflin, 2003, p.1).

Brueckner (2000) presented the notion that the most widely noted features of the PRWORA are its work requirements, which tie the receipt of benefits to labor-force participation, and its imposition of limits on the duration of benefits, i.e., two years without work activity and a lifetime limit of five years. During the transfer of the bill from Washington to the state capitals, people on welfare felt threatened and abandoned by the impending withdrawal of guaranteed federal aid (DeAngelis, 2001; Zucchino, 1997). It appeared that their concerns went unheeded in Washington, where few of the politicians who voted for this bill had ever met a person on welfare, or attempted to find out what welfare recipients did with their government checks (Zucchino, 1997). The far-reaching changes in the welfare system raised questions about the future of families living in poverty, who are required to meet these requirements. In particular, lawmakers lacked understanding of the psychological issues that functioned as obstacles to finding and keeping good jobs (DeBord, Canu, &

Kerpelman, 2000). Consequently, since the law went into effect both positive and negative findings have been reported.

The PRWORA implemented a major shift in welfare requiring the adult beneficiaries of TANF to participate in work and work-preparation programs, as defined by their state of residence (Watts, 1996). Prohibitions were described in the PRWORA, which restrict families from receiving TANF benefits in several circumstances (APHSA et al., 1999). A family's TANF grant may be reduced or terminated altogether if the parent fails to cooperate in establishing paternity or in establishing, modifying, or enforcing a child support order (APHSA et al., 1999). All TANF assistance and food stamps are to be permanently denied to individuals convicted of felony drug possession, use, or distribution (APHSA et al., 1999). No TANF benefits can be used for medical services except for pre-planning services (APHSA et al., 1999). Further, the automatic link of parents receiving AFDC being automatically entitled to coverage under the state's Medicaid program no longer exists (APHSA et al., 1999).

Understanding welfare reform policies does not take into account the complexities of moving single mothers from dependency to self-sufficiency (Hawkins, 2002). The current welfare debate appears to focus on work as the major goal of the government, to get individuals off welfare and into the job market. According to Leonard (2001), welfare reform reauthorization will continue to focus on work with a stronger emphasis on marriage. Several studies indicate that work experience is a good predictor of self-sufficiency (Elwood, 1988; Harris, 1993; Pavetti, 1993; 1996;

Sandefur & Cook, 1998). However, just getting a job has not been the best predictor of economic security (Hawkins, 2002). A large share of the increase in single mothers' work through 1996 can be attributed to the earned income tax credit (EITC) and other tax changes, with smaller shares attributable to cuts in welfare benefits, welfare waivers, training, and child care programs (Meyer & Rosenbaum, 2000).

Welfare and Poverty

In 1996, welfare, as previously understood, ceased to exist (Lindhors & Mancoske, 2005). Seigel (2004) explained that making poverty a national concern set in motion a series of bills and acts, creating programs such as Head Start, food stamps, work-study, Medicare, and Medicaid, which still exist today. The programs initiated under Johnson brought about real results, reducing rates of poverty and improving living standards for America's poor. Danziger (2004) refutes his statement, reporting that the poverty rate has remained steady since the 1970s, and continues today. Americans have allowed poverty to fall off the national agenda.

According to Peterson, Song, and Jones-DeWeever (2002), three years after the passage of the PRWORA, the population of low-income single parents is predominately female. However, they add, there are some significant changes in other key characteristics of this population. Specifically, fewer welfare recipients are white, fewer have some college education, and more are concentrated in urban areas.

Research by McLanahan (1997 & 1985); Garfinkel and McLanahan (1986); McLanahan and Garfinkel (1989); and McLanahan and Sandefur (1994) offer a widespread knowledge base on the negative effects of growing up in a single-mother home. Their findings support the idea that children growing up in a single-parent household are deprived of economic, parental, and community resources, particularly if that one parent is female. Likewise, these children are at a greater risk for low educational attainment, low occupational status, and negative social behavior than children reared in two-parent homes. They are more likely to experience marriage and childbirth at an early age, display aggressive behavior, and have a negative relationship with their parents (Furstenburg, et al., 1983; Stolba & Amato, 1993; Wallerstein & Blakeslee, 1989).

Yet another theme emerged in welfare reform. The Clinton Administration and the U.S. Congress introduced the PRWORA, consequently reinforcing the popular image of welfare recipients as dishonest, undeserving, and unwilling to work. The welfare-reform laws came on the heels of a national debate on family values, which expressed the ill effects of single-mother families on children and society, particularly when those families were receiving welfare (Broberg, 1999). Therefore, the second theme emerging from welfare reform was the belief that single-mother, welfare recipients were morally suspect.

Race adds yet another dimension to the single-mother and welfare discussion. Women of color are overrepresented on welfare and they are similarly overrepresented

in poverty. In 2000, non-Hispanic blacks made up 37 percent of all welfare recipients, non-Hispanic whites represented 36 percent, and Hispanics made up 21 percent. Asians, Native Americans and unknowns comprise the remaining 6.5 percent (U.S. Committee on Ways and Means, 2000).

Further exploration of this persuasion is provided by Rose (2000), who explained that “many people have a distorted picture of the ‘typical welfare recipient,’ a woman of color, often African American with five or six children, who spends her life of ease watching soap operas at the taxpayers’ expense” (p. 1). While Rose (2000) sees this stereotype as being far from reality, Watts (1997) states that the Republican welfare reform bill of 1995, which served as the basis of the PRWORA, explicitly identified African Americans as the “morally fallen (crime rates, out-of-wedlock births, teen pregnancy)” (p. 409). Watts (1997) further describes the White House signing ceremony of the Personal Work Opportunity Responsibility Act, where several African American women and their children who were glad to have entered the workforce and regained their self-respect joined President Clinton on the stage. That ceremony, Watts (1997) interpreted to “indicate that ‘welfare as we knew it’ was incontrovertibly associated with blacks” (p. 409).

The themes in this section associated with welfare reform were single motherhood, black mothers, and lack of morality. These issues seemed to replace poverty on the national agenda.

Welfare and Economic Self-Sufficiency

TANF was a historic reversal of the entitlement welfare represented by AFDC. TANF reduced the likelihood that a single mother can “choose” to remain a welfare recipient, even if she finds that the economic benefits of working do not exceed its costs; cash assistance is conditional on the performance of work-related or community service activities (Danziger, et. al. 2002). However, if the 1996 reforms had their intended effect of reducing welfare dependency, a leading indicator of success would be a declining welfare caseload (Haskins, 2006).

In the 1968-1979 panel study of income dynamics (Bane & Elwood, 1983), data was used to determine how welfare recipients moved from dependency to self-sufficiency. This research found that many individuals moved off welfare quickly but a large proportion returned after a few months. This quick labor-force attachment model assumes that women who take low-paying and part-time jobs will eventually move up to higher paying and full-time jobs (Pavetti & Acs, 2001). The emphasis on quickly placing recipients in employment is based on the idea that the best way to be successful in the labor market is to take any job, even one that may not pay well and may not be full-time (Brown, 1997). Many recipients stayed on the welfare rolls for only a short time, while a small percentage had a long period of public dependency (Bane & Elwood, 1983). About one-third of the women who ended a welfare spell returned (Bane & Elwood, 1983). This research also found that three-fourths of all AFDC spells began with a change in relationship that created a female-headed

household. In addition, about 40 percent of the women who left AFDC continued to have an income below the poverty line.

Pavetti (1993) reinforced the concept of welfare spells. She used data from the National Longitudinal Survey of Youth (NLSY), along with qualitative interviews with working and non-working low-income single mothers in the Boston area. She examined annual and monthly AFDC data to study paths that lead to permanent work for recipients and their rate of return to the welfare rolls. She found even more movement on and off of welfare than prior research.

Pavetti (1993) found that nearly 45 percent of all women who leave welfare return within the first year of leaving. She also found that 43 percent of women with spells lasting for a year or less also returned to welfare in less than a year; 48 percent with spells lasting longer than a year return within a year after leaving, and in general, 60 percent of those who return do so within the first year after they leave. Further, within seven years, more than 75 percent of all recipients who left welfare return for at least one more spell.

In a comparison of welfare leavers and welfare stayers, a distinction should be made of those who are combining work and welfare, and those who are nonworking welfare stayers (Danziger, et al., 2002). Acs and Loprest (2001); Bavier (2001a), and Cancian et al. (2002) report modest improvements or even slight declines in financial well-being for welfare mothers who have moved from welfare to work. Edin and Lein (1996; 1997) created the terms wage-reliant and welfare-reliant. Women who were working but not currently receiving welfare were labeled wage-reliant, and single

mothers who were currently receiving welfare, some of whom were working in the formal or informal labor market, were labeled welfare-reliant. They discovered that working mothers had higher incomes than welfare mothers did. However, they concluded that the work-reliant fared worse economically than then the welfare-reliant because, in most cases, the costs of work eroded their income. In addition, nearly 42 percent of working mothers lacked health insurance, in comparison to all welfare mothers, who were covered by Medicaid.

In light of the research on the benefit of leaving welfare for work, Danziger et al. (2002) confirm that many working mothers could not make ends meet on their paychecks alone so they continue to receive government assistance (e.g., TANF, Food Stamps, EITC) and/or to rely upon cash contributions from friends and family. Poverty remains high, even among the wage-reliant. Some of the wage-reliant mothers reported experiencing material hardships during the previous year and received food, shelter, or clothing from a charity.

The policies now in place changed economic incentives so that they are in accord with the goals of PRWORA. The dilemma remains that insufficient policy attention has been paid to factors that may have prevented those who remained welfare-reliant from making the transition to work after the PRWORA implementation. The new economic incentives and the increased pressure to leave the welfare rolls suggest that few welfare-reliant mothers are able to reject work and choose to stay on welfare. Yet it is likely that many of the welfare-reliant have problems, such as poor physical and/or mental health or lack of job skills, which

prevent them from getting jobs even when unemployment rates are low (Danziger et al., 2000; Waldfogel, Danziger, Danziger, & Seefeldt, 2001).

Research regarding psychosocial predictors of economic self-sufficiency for former welfare recipients is missing from the literature. However, Alfred and Martin (2007) note that mentoring relationships can help meet career development and psychosocial needs of former welfare recipients. Career development involves mentoring, coaching, sponsoring advancement, protecting protégés from adverse forces, providing challenging assignments, and fostering visibility. Psychosocially, mentoring can provide personal support, friendship, acceptance, role modeling, and counseling (Ragins, 1995)

This literature review outlined the history of welfare, the development of welfare reform and resiliency, key research issues regarding the impact of welfare reform on poverty and economic self-sufficiency. Some schools of thought agree that welfare reform has been successful in reducing welfare rolls and poverty. Yet, others maintain that while the welfare rolls have decreased, low-income families are still suffering material hardships.

Resilience

The drastic change in welfare policies has been an impetus for research on the success and failure of welfare reform. Despite the toll of poverty, some women overcome this adversity and lead successful, well-adjusted, and competent lives (Secombe, 2002). In the face of the many obstacles of poverty, many have overcome

most of them. These individuals are resilient (Seccombe, 2002). However, less is known about these successful women than about their social problems associated with poverty. Social scientists prefer to focus on social problems, rather than on the ways in which otherwise vulnerable people avoid problems. This section will describe resilience and give an overview of the historical foundation of resilience. Emergent themes from resiliency research and resiliency as a personality trait will also be discussed.

Historical Foundation of Resilience

The roots of resiliency research lie in the disciplines of psychiatry and developmental psychology (Seccombe, 2002). Cichetti and Garmezy (1993) gave two specific situations where resilience was observed: schizophrenic individuals who managed their disturbance in constructive ways and children who experienced neglect or abuse and appeared to grow to become healthy and productive adults. Reactive type schizophrenia refers to those who exhibited more adaptive life patterns than those who appeared to be entrapped in the illness (Garmezy, 1970; Zigler & Glick, 1986). This adaptive pattern prompted interest in the field of resilience as the prognosis for persons with reactive schizophrenia who began improving.

Resilience can be defined as the capacity to rebound from adversity, misfortune, trauma, or other transitional crises as fortified and more resourceful (McCubbin, McCubbin, Thompson, Han, & Allen, 1997; Walsh, 1999). Resilience from a psychological framework shifts the focus off of pathology within a person or a

relational system and onto the process of how one is managing, growing, or even thriving following adverse circumstances (Walsh, 1999). An emphasis on such topics as resilience rather than continual investigations of pathology is gaining momentum (Seligman, 2002). The term resilient is not clearly defined and is often used interchangeably with other terms such as “strong,” “invincible,” and “stress-resistant” (Eubanks, 2004).

Resiliency is generally conceived as a relatively stable characteristic equated with managing reasonably well in the face of known risk factors (Liemi, 1997). It is also defined as the capacity to prevail, grow, be strong, and to even thrive despite hardship (Garmezy, 1991). In another definition of resiliency, Murphy (1987) maintains resiliency as the capability to recover from a disturbed state. Garmezy (1993) is most eloquent in describing the resilient person:

The central element in the study of resilience lies in the power of recovery and in the ability to return once again to those patterns of adaptation and competence that characterized the individual prior to the pre-stress period...to spring back, does not suggest that one is incapable of being wounded or injured. Metaphorically, it is descriptively appropriate to consider that under adversity; a resilient individual can bend...yet subsequently recover. (p. 129)

The idea of resiliency refers to invulnerable individuals or the observed phenomenon of survivorship (Masten, Best & Garmezy; Rutter, 1987). For Block and Kremen (1996), individuals characterized by “seemingly successful adaptation, despite seemingly significant challenges or threats to adaptation, are said to be resilient” (p. 351).

Emmy Werner studied the construct of resiliency for 40 years and produced the paramount longitudinal study of resilient children. Werner and Smith (1982) define resiliency as the “capacity to cope effectively with the internal stresses of their vulnerabilities (such as liable patterns of autonomic reactivity, developmental imbalances, unusual sensitivities) and external stresses (such as illness, major losses, and dissolution of the family)” (p. 4). This implies that factors outside as well as inside the individual need to be considered in the study of resiliency.

Cicchetti and Garmezy (1993) maintain that interest was generated in researching resilience due to many investigations of the positive behaviors of children who were exposed to various life struggles. Other studies brought attention to the concept of resilience. There were studies focused on children raised in poverty during the Great Depression of the 1930s who thrived despite their social disadvantages. There were children exposed to trauma due to the ongoing conflict in Northern Ireland who managed to adapt. Also cited are studies of children who survived the Holocaust though their families were killed, while they exemplified healthy lives as adults (Cicchetti & Garmezy, 1993).

Rutter (1987) describes resiliency as being concerned with variations in response to risk. Some people succumb to adversity and stress whereas others overcome life’s hazards. Rutter (1987) declares that “Resilience cannot be seen as an affixed attribute of the individual. Those people who cope successfully with difficulties at one point in their life may react adversely to other stressors when their situation is different. If circumstances change, resilience alters” (p. 317). Rutter

(1987) focused much of his study of resilience on the protective mechanisms that appear to shield individuals from various risks of adversity. He concludes that a catalytic effect seems to be in operation that protects a particular person at a specific time in life and may even provide safe passage from one event or life state to the next.

Rutter (1987) defines resilience as “The term used to describe the positive pole of the ubiquitous phenomenon of individual difference in people’s responses to stress and adversity” (p. 181). Wolin and Wolin (1993) state that resiliency means to bounce back, withstand hardship and repair yourself. According to Fraser and Galinsky (1997), environmental risk and protective factors are important to the study of resilience. In social work, this ecological perspective considers how a person relates to her environment and how she handles changes in her environment by coping, adaptation, stress management, competence, self-esteem, self-direction, and choice of habitat (Germain & Gitterman, 1995).

All definitions of resiliency share the perspective that resiliency is a process within a person’s life (King, 2000). Egeland, Carlson, and Sroufe (1993) state that resiliency is a transactional process within an organizational structure. They view resilience as adaptive functioning over time rather than a response to a single event. Outcomes are influenced by the interaction of genetic, biological, psychological, and sociological factors in the context of environmental support. The individual’s early experiences are vital in shaping how later experiences are organized. From this framework, resilience is not thought to develop in a linear way, but once it is

experienced, the individual is better able to be resilient in subsequent life events (Egeland et al., 1993).

The study of persons who recovered from great adversity and functioned well was initially labeled “at-risk research.” At-risk was defined as the obstacles that an individual experienced that put him or her at risk to develop negative psychological symptoms and situations (Rutter, 1987). It became obvious that factors which buffered the force of struggle as a result of studying a range of cases existed in specific situations. The effort to look for protective factors of resiliency in at-risk populations was initiated by Garmezy and his colleagues (Garmezy, 1971; Garmezy & Streitman, 1974).

Themes from Resilience Research

Many themes emerge from the various definitions of resiliency. According to Higgins (1994), the first common characteristic is the ability to recover or right one’s self from the effect of some type of stressor. Another commonality in the many definitions of resiliency is the process of adaptation to the difficult or changed circumstance. Even another attribute mentioned specifically by Rutter (1987) and implied by others (e.g., Higgins, 1994; Werner & Smith; 1982, 1992) is the propensity of the resilient individual to problem solve.

Resiliency has an important role in three major fields of research, according to Rutter (1987). Quantitative research with at-risk populations compelled researchers to acknowledge the number of children that appeared to get through high-risk situations

unscathed. Next, empirical evidence emerged that children's temperament influenced their responses to a variety of stressful situations. Finally, several researchers focused on the importance of person-environment interactions, or the various methods persons use to cope with threat and challenge (Garmezy, 1985; Higgins, 1994; Werner & Smith, 1992).

The concept of resilience from a feminist perspective was addressed by Grossman and Moore (1994). Their perspective was connected to adult survivors of childhood sexual abuse. Their view suggests that a variety of skills and abilities are possibly accessible to a resilient person. Further, resilience may be evoked or inhibited based on the context of a situation. Also, resiliency ebbs and flows at various points of an individual's psychological development. Their explanation includes four capacities:

First is the capacity of survivors to function well in adult life despite a history of horrendous abuse and often enormous psychological pain, both conscious and unconscious. We also use resiliency to refer to the capacity of some survivors to use the survival skills they developed in childhood to perform unusually well in at least some adult contexts. These survival skills may involve a very high threshold for pain, a capacity to remain still for very long periods of time and a capacity to work hard and productively without feeling the need to attend to one's own needs or those of others. A third dimension of resiliency is the capacity of some individuals to transform the nature of their relations, so that they move beyond abusive, dysfunctional ways of relating to others and become able to relate in a relatively open, trusting and reciprocal manner. Finally, for us resiliency includes the ability of survivors to make terrible childhood experiences into something that has meaning not just for themselves but for others. (pp. 71-72)

The final area of resilience research was expanded into the general area of coping with stress (Lazarus & Folkman, 1984). Resilience was distinguished as more

than constitutional strength or weakness; it was seen as what an individual did about his or her dilemma. Resilience was seen as the ability to manage stress.

Another theme that emerged in the literature is that of resiliency of racial minorities. The concept of resiliency and factors that promote it have received substantial attention in the social science literature; far fewer studies have looked at the development of resiliency of racial minorities (Miller, 1999). The exploration of additional protective factors within populations that have unique stressors and histories is vital for further understanding resiliency in general, and minority groups particularly (Miller, 1999).

Resiliency as a Personality Trait

Many concepts that make up resilience are drawn from developmental psychology, sociology, counseling, and social work. However, there is controversy as to whether it is well defined or difficult to measure (Kaplan, 1999; Windle, 1999). Cichetti and Garnezy (1993) state that resiliency is not a static trait. Rather, new vulnerabilities and/or strengths may emerge during developmental transitions throughout the life-course as well as during periods of extreme stress. A person's resiliency is demonstrated by his or her success in coping with the change in circumstances.

Summary of Resilience

It is evident from research studies that an individual's personal supply of resilience typically does not remain constant but ebbs and flows. Resilient characteristics seem to be regenerative since often one resilient quality fosters others (King, 2000). Resiliency appears to be a process of managing and growing, leading away from pathology and toward emotional health, even when one is faced with difficult life obstacles. In sum, resiliency has been identified in the literature as a powerful characteristic which serves as an internal resource to individuals who develop this quality. Persons who demonstrate resiliency have navigated their life course through a variety of serious obstacles.

Summary of Chapter 2

The literature indicates that more studies should be done of women who have successfully left welfare dependency and become economically self-sufficient. Resiliency is demonstrated by success in coping with a change in circumstances. Therefore, a study that links economic self-sufficiency to resiliency is warranted.

CHAPTER 3

METHODOLOGY

Overview

This chapter explains the research methodology, which includes the design of the study, the choice of participants, research instruments, procedure, hypotheses statement, data analysis, and limitations of the study.

Design of the Study

The statistical analysis used to describe the relationship between the independent variable, resiliency, and the dependent variable, economic self-sufficiency, was logistic regression and meets the following criteria for using this form of regression (Huck, 2004). First, the analysis deals with the relationship between independent and dependent variables. Second, the independent variable is categorical and therefore it is not ordinal. Third, the purpose of the logistic regression is for prediction; predicting the relationship between resiliency and self-sufficiency. Fourth, tests of significance can be performed, and in this study, a Chi-square test of significance was performed. Finally, the logistic regression was conducted in a simultaneous and stepwise manner.

The final analysis of data was based on an analysis of variance (ANOVA). A Bonferroni analysis was used to further analyze the final hypotheses. Results of this study are presented and organized according to the hypotheses tested.

Participants

The participants in this study were mothers with children enrolled in Head Start programs under a federal grant held by the Redlands Christian Migrant Association (RCMA), the largest childcare provider in the state Florida. These women were former welfare recipients with one or more children under the age of six years old. There were homogeneous characteristics among these mothers, i.e. parents of young children, enrolled in a low-income childcare program, and Florida residents.

This study included the mothers of the 1,052 children enrolled in a Head Start program in the RCMA organization. They were recruited from the 22 Head Start programs of RCMA. There were 1,000 surveys and 198 returned. The participants of this study were classified as low-income based on the current poverty-index scale (see Appendix A) at the time of enrolling their children in Head Start 2006. Income eligibility for Head Start is determined by guidelines from the Code of Federal Regulations, Sec. 1305.4 Age of Children and Family Income Eligibility, October 1, 1994, 45, Volume 4, U.S. Government Printing Office via GPO Access, p. 148. The criteria for participation in this study were, they were low-income mothers with a child enrolled in an RCMA Head Start program.

Research Instruments

Two separate surveys were used. One assessed self-sufficiency and the other resiliency.

The Self-sufficiency Survey

Various studies used on/off welfare as indications of success (Acs & Loprest, 2001; Harris, 1996; Parker, 1994; U.S. Census, 2000; Wagner, Brooks, & Herr, 2004). The use of a self-sufficiency-scale is beneficial because it provides more detail than the measures of being on or off welfare (Hawkins, 2002).

The self-sufficiency survey was developed by Hawkins (2002) in order to describe those women who are no longer receiving welfare and have begun to enter the working class in terms of work and income. He developed a measure of self-sufficiency, which consists of the following five characteristics of self-sufficiency (the dependent variable): (1) no public assistance income for one year preceding study, (2) working at least part-time in a paid job, (3) existence of a savings or checking account, (4) an income or financial source other than those already listed, and (5) respondent's belief that her current income covers her financial expenses (Hawkins, 2002).

To better define self-sufficiency in the context of his study, Hawkins (2002) used a factor analysis to group the five indicators of the dependent variable. Indicators for these factors were selected based on the assumption that lack of public assistance,

financial responsibility, and self-perception of financial stability are related to self-sufficiency (Hawkins, 2002).

The values of all individual indicators were summed to produce the study's dependent variable. The summation approach after factor analysis is suggested when scales are new and untested, exploratory, or when there is not enough information about reliability or validity (Hair et al., 1998). The value of this variable was 0 to 5, with 0 meaning "not economically self-sufficient" to 5 being "highly economically self-sufficient" (Hawkins, 2002, p. 68).

The Resiliency Attitude Scale

Resiliency, the independent variable, is central to this study. The perspective of Wolin and Wolin (1993) in The Resilient Self is the basis for the scale. "Over time, the capacity to rise above adversity by developing skills such as these expands and ripens into lasting strengths or aspects of the survivor's self that I call resiliencies" (p. 5). Seven types of resiliencies are explained: Insight, Independence, Relationships, Initiative, Creativity, Humor, and Morality (Wolin & Wolin, 1993). The RAS has seven types of subscales that include these seven resiliencies. Biscoe and Harris (1994) combined Creativity and Humor into one subscale and added a subscale entitled General Resiliency to measure persistence in working through difficulties. Six of the resiliency subscales contain 10 items, and one scale, the Morality subscale, contains 12 items. The "Skill Subscales" (Biscoe & Harris, 1994) in the RAS focus on the basic resilience skills associated with each of the six specific resilience traits. For

example, “the resilience of independence requires that one be able to emotionally distanced from unhealthy people, and that one be able to recognize and end unhealthy relationships” (Biscoe & Harris, 1994, p.1)

Subscales

The definitions, concepts, and subscales they represent in the RAS manual (Biscoe & Harris, 1994) are as follows:

Insight

Insight is the mental habit of asking searching questions and giving honest answers. This subscale includes the concepts of reading signals from other people, identifying the source of the problem, and trying to figure out how things work for self and others.

Independence

Independence is the right to safe boundaries between yourself and significant others. This subscale includes the concepts of emotional distancing and knowing when to separate from bad relationships.

Relationships

Relationships consist of developing and maintaining intimate and fulfilling connections to other people. This subscale includes the concepts of perceived ability to select healthy partners, to start new relationships, and to maintain healthy relationships.

Initiative

Initiative is defined as the determination to master oneself and one's environment. This subscale includes the concepts of creative problem solving/enjoyment of figuring out how things work and generating constructive activities.

Creativity and Humor

Creativity and humor are safe harbors of the imagination where you can take refuge and rearrange the details of your life to your own pleasing. This subscale includes the concepts of creativity/divergent thinking, being able to use creativity to forget pain, using creativity to express emotions, and using humor to decrease tension or make a bad situation better.

Morality

Morality is knowledge of is right and wrong and being willing to stand up for those beliefs. This subscale includes the concepts of being willing to take risks for those beliefs and finding joy in helping other people.

General Resiliency

The General Resiliency subscale was included to assess persistence at working through difficulties, confidence that one can make the most of bad situations, and the belief that one can make things better.

The RAS consists of 72 items and gives respondents five choices: Strongly Disagree, Disagree, Undecided, Agree, and Strongly Agree. The manual states that an effort was made to reduce response bias by reverse coding approximately one-half of the items (Biscoe & Harris, 1994). Additionally, it is reported that the RAS is written on a fourth-grade reading level.

Validity

The validity data for the RAS were collected by the authors from 97 respondents, which were represented by the following groups: 26 female residents of a chemical dependency treatment center, 23 females incarcerated in a correctional center who were also attending an outpatient chemical dependency treatment group, 20 staff members at a residential chemical dependency treatment center, and 28 school

counselors. The manual indicates that the clients scored significantly lower on all resiliency scales than the counselor/staff group with the exception of the Creating to Express Feelings subscale.

Means and standard deviation for each scale and subscale were reported as follows:

Insight, 68.56, SD = 9.29
 Sensing, 65.99, SD = 12.81
 Knowing, 67.36, SD = 16.88
 Understanding, 73.61, SD = 15.18
 Independence, 69.18, SD = 16.88
 Separating, 70.15, SD = 17.36
 Distancing, 68.52, SD = 12.31
 Relationships, 64.74, 64.74, SD = 12.15
 Recruiting, 62.96, SD = 12.42
 Attaching, 67.42, SD = 15.24
 Initiative, 71.18, SD = 12.83
 Problem Solving, 71.53, SD = 13.39
 Generating, 72.04, SD = 14.60
 Creativity, 73.32, SD = 12.58
 Creative Thinking, 76.49, SD = 13.72,
 Creating to Express Feelings, 74.16, SD = 15.76
 Humor, 68.25, SD = 17.58
 Morality, 72.80, SD = 10.96
 Valuing, 69.59, SD = 12.24
 Helping Others, 85.67, SD = 11.45
 General Resiliency, 78.54, SD = 9.76
 Persistence, 80.62, SD = 12.32
 Flexibility, 76.45, SD = 9.90
 Total Resiliency, 71.27, SD = 9.12.

It is reported that the resiliency subscales are highly correlated with the total scale score and moderately correlated with each other.

The RAS was evaluated for concurrent validity with the Rosenberg Self-Esteem Scale (RSES) and the Beck Depression Inventory (BDI). Biscoe and Harris (1994) reported that individuals who attained lower scores on depression on the BDI

had higher scores on independence and general resiliency subscales on the RAS. Individuals who scored higher in self-esteem on the RAS scored higher on creativity and general resiliency on the RAS (Biscoe & Harris, 1994). The manual gives no information regarding Cronbach alpha or test-retest analysis.

Procedures

This research idea was presented to the Chief Executive Officer of RCMA, who approved (see Appendix B) the idea and included the researcher on the agenda for the next monthly Policy Council meeting. Participants were recruited by attending the Policy Council meetings of Redlands Christian Migrant Association (RCMA). The researcher presented an overview of the research proposal (see Appendix C). The Policy Council is a group of parents and community partners who represent each RCMA Head Start program. While it is similar to the Parent Teacher Associations in most public-school settings, this group is mandated by Head Start guidelines to share the governance of all of the programs.

The research study was explained to the parents and staff as follows:

This research study is for the purpose of understanding the process of coping for women who left the welfare system to become employed. This study is expected to benefit the design of welfare-to-work programs that may enhance coping strategies for women, who are making this transition to self-sufficiency. My anticipated end result is for this study to help you, and other mothers who may have had difficulty leaving welfare. Those mothers who take part in this study will complete two questionnaires and a form which asks some questions about you. It will take about 20 minutes to complete all the questionnaires. This will be done so that the answers from each survey

can be compared. Your name is not needed to find out information for this study. You will be given a code for each of the questionnaires that you complete. This will be done so that all of your surveys can be compared. All participation is voluntary. I believe your participation will not cause you any risk. Participants may withdraw from the study at any time. You may stop taking part in the research project at any time without penalty or loss of the benefits and services to which you are currently entitled. If you have any questions or would like to find out about the results of this research, you may contact me at my phone number and address, which are included in this information. Thank you for your consideration of this project.

There was a unanimous vote giving approval to the researcher to engage the RCMA Head Start mothers as the participants in this research. It was also suggested by the parents that the packets for each program be distributed and retrieved at the next two Policy Council meetings to reduce travel and mailing expenses. That option, which is more favorable than mailing them to their residences, is supported by research that states that low-income persons often have unstable residential patterns (Mainieri & Danziger, 2002). A centralized tracking system was formed such that the assigned numbers of the documents to the programs corresponded with where they would be distributed. The Policy Council also gave permission for the mothers to complete the research instruments on-site at their centers during the monthly parent meetings, and Center staff would assist with the data collection.

The researcher distributed packets to each program at the following monthly Policy Council meeting where parents and staff members from each of the 22 programs were present. The researcher was allowed to explain the format of the research instruments, the time line, and logistics. Packets were distributed to the designated staff member and parents: one for each mother in their program, in the

primary language acknowledged by RCMA, i.e. English, Spanish, or Haitian Creole. The packet contained an information summary and consent form, each of the research instruments, and a background information form (see Appendices D and E). The background information form was used to collect demographics of the participants and to identify anyone who has not received welfare assistance or is currently receiving welfare assistance.

At the two subsequent monthly Policy Council meetings, two hundred completed packets were retrieved. As expected, some participants did not complete or finish the questionnaires. Of the one thousand packets distributed, 198 were returned and useable.

Analysis of the Data

There were two steps used in the analysis of the data for this study. First, logistic regression was used because it uses two variables, i.e., dependent and independent, with resiliency as the independent variable and economic self-sufficiency as the dependent variable. Second, a chi-square test was performed to determine whether the collection of independent and control variables are statistically significant for the status of participants on the dependent variable. Using this test helped to further describe the relationship between resiliency and self-sufficiency by participant categorical attributes to include race and ethnicity. Upon investigation of the impact of resiliency on economic self-sufficiency, the results were written according to the

hypotheses. The outcome of the statistical analysis validated or rejected the predictions and gave an explanation of the relationship of the variables.

Hypotheses

Based on the research performed in this study, the following were the hypotheses for this dissertation:

Hypothesis 1: Women who are self-sufficient have a higher level of resiliency.

Hypothesis 2: The relationship between self-sufficiency and resiliency will vary between subscales.

Hypothesis 3: The probability of low or high resiliency will vary by ethnicity and race.

Limitations of the Method

The study of resiliency is limited by focusing on a specific population at a specified point in life rather than a view of the resiliency levels of the participants over a period of time. In addition, this research is limited by the single-test design, so it is unknown if resiliency attributes exist before or after the study.

Further, the demographics limit generalizability. This research focuses on a specific population of mothers with children under six years in the specified Head Start programs. Additionally, the study is limited by the high number of non-responses. It is not uncommon for studies of low-income populations to need more contacts to complete a survey than typical studies. Further, non-response also can

result from factors like time pressures and varying lifestyles (Mainieri & Danziger, 2002). Finally, Biscoe and Harris (1994), give no information regarding test-retest or Cronbach alpha analysis.

Summary of Chapter 3

This chapter described the research design of the study, and summarized the methodology used to obtain the research population and collect the data to be used for the analysis. Two instruments were used: the Self-sufficiency Survey and the Resiliency Attitude Scale (RAS). The procedures described include the establishment of recruitment criteria, recruitment of the participants, development of the survey procedure, and collection of data. Demographic information was collected through the background information survey. Limitations related to the research design were also discussed. The analyses of the data are described in Chapter 4.

CHAPTER 4

RESULTS

The purpose of this study was to investigate resilience and how it might impact the ability of former welfare recipients to become economically self-sufficient.

According to Garmenzy (1985), Higgins (1994), Rutter (1987), and Werner and Smith (1992), resiliency has been acknowledged by researchers as one of the contributing factors that safeguards individuals from distress. While childhood distress has been the focus of resiliency research, this study explored adult resiliency in the journey from dependency on the welfare system to self-sufficiency. Concepts discovered in childhood resilience warrant resilience research in adulthood. The use of the Resiliency Attitude Scale (RAS) was used to determine if a higher degree of resiliency leads to a higher level of self-sufficiency.

The strength of association between resiliency and self-sufficiency was measured by a logistic regression. A chi square test determined statistical significance of the independent and dependent variables for the status of participants. The final analysis of data was based on stepwise regression and an analysis of variance (ANOVA). A Bonferroni analysis was used to further analyze the final hypotheses. Results of this study are presented and organized according to the hypotheses tested.

Demographics

One hundred ninety-eight respondents met the criteria for the study, and completed the Resiliency Attitude Scale (RAS) and the Background Information form. Several descriptors, or covariates, were examined: language, ethnicity, marital status, head of household, employment status, and educational background. Tables were developed to show the frequency distribution of these covariates. Some respondents did not give information for each covariate. The number of missing data is indicated with each table.

All respondents were women ages 18 to 63. Table 1 illustrates the age range and frequency distribution of the participants. The three significant age groups consisted of fifty-seven percent (57%) under age thirty; thirty-three percent (33%) in their thirties; and ten percent (10%) over forty.

Languages spoken by the respondents were English, Spanish, Creole and “Other.” Because of low frequency counts Creole and “Other” were collapsed into the Spanish category to create an English and Non-English-speaking category. This resulted in two essential categories: English, 134 (70.55%) and Non-English, 56 (29.47%) as shown in Table 2.

Respondents identified themselves according to ethnicity: Black, Hispanic, White, Haitian, and “Other.” The Haitian category was collapsed into the “Other” category also due to low frequency counts. The categories shown in Table 3 were populated as follows: Black, 89 (44.95%); Hispanic, 72 (36.36%); White, 33 (16.67%); and Other, 4 (2.02%).

Table 1

Frequency Distribution of Participant Age

Age	Frequency	Percent
18	2	1.09
19	1	0.55
20	3	1.64
21	3	1.64
22	10	5.46
23	11	6.01
24	16	8.74
25	14	7.65
26	13	7.10
27	8	4.37
28	12	6.56
29	11	6.01
30	3	1.64
31	5	2.73
32	11	6.01
33	10	5.46
34	9	4.92
35	7	3.83
36	6	3.28
37	2	1.09
38	7	3.83
39	1	0.55
41	2	1.09
42	2	1.09
43	2	1.09
44	1	0.55
45	1	0.55
46	1	0.55
47	1	0.55
50	1	0.55
51	1	0.55
55	1	0.55
63	2	1.09
72	1	0.55

Note. N= 183, 15 missing.

Table 2

Frequency Distribution of Participant Language

Language	<u>n</u>	%
English	134	70.53
Non-English	56	29.47

Note. N=190, 8 missing.

Table 3

Frequency Distribution of Participant Ethnicity

Ethnicity	<u>n</u>	%
Black	89	44.95
Hispanic	72	36.36
White	33	16.67
Other	4	2.02

Note. N=198

The marital status of the respondents was represented in the following categories: single, never married, 98 (50.52%); married, 60 (30.93%); separated, 21 (10.82%); and divorced, 15 (7.73%). See Table 4. There were only two respondents in the widow category and their inclusion caused major difficulties in the analysis and produced unreliable estimates. Therefore, they were omitted from the study.

Table 4

Frequency Distribution of Participant Marital Status

Marital Status	N	%
Single, never married	98	50.52
Married	60	30.93
Separated	21	10.82
Divorced	15	7.73

Note. N=194, 4 missing.

The head of household category reported 127 (65.46%) respondents as head of household and 67 (34.54%) reporting they were not the head of the household, as shown in Table 5. The employment status of the respondents was reported as employed part-time or full-time, 120 (60.91) and unemployed, 77 (39.09). These demographics are shown in Table 6. Only the respondents who were not currently on welfare were a part of this analysis.

Table 5

Frequency Distribution of Participant Head of Household Status

Status	N	%
Head of Household	127	65.46
Not Head of Household	67	34.54

Note. N=194, 4 missing.

Table 6

Frequency Distribution of Participant Employment Status

Status	N	%
Employed	120	60.91
Unemployed	77	39.09

Note. N=197, 1 missing.

Occupations of the respondents covered a wide array of service positions. Examples of the occupations listed by the respondents were accounting clerk, caregiver, cashier, certified nursing assistant (CNA), customer service representative (CSR), maid, manager, medical assistant, production, retail sales, teacher, and welder. Only 48 respondents recorded an occupation, although 120 respondents indicated they were employed; 77 indicated they were unemployed, as represented in Table 6.

The largest numbers of responses were 13 laborers; 11 CNAs; 7 CSRs; 7 teachers; and 5 cashiers. The range of occupations can be understood in the context of the educational background with one-third of the participants not having completed high school. Only twenty-one percent (21%) had education and training beyond high school. The respondents reported as follows: 63 (31.82%) reported having less than a high school diploma; 19 (9.60%) had a general education diploma (GED); 36 (18.8%) earned a high school diploma; 16 (8.08%) indicated they had completed a vocational certificate program; 31 (15.66%) stated they completed some college; 14 (7.07%) said they had earned an associate degree; 7 (3.54%) indicated a bachelor's degree, and 3

(1.52%) reported having a graduate degree. These demographics are illustrated in Table 7.

Table 7

Frequency Distribution of Participant Education Level

Education Level	N	Percent
Less than a HS Diploma	63	31.82
GED	19	9.60
High School Diploma	36	18.18
Vocational Certificate	16	8.08
Some College	31	1.52
Associates	14	7.07
Bachelors	7	3.54
Graduate	3	1.52

Note. N=189, 9 missing.

In order to determine the level of self-sufficiency, Hawkins's (2000) Self-sufficiency scale was used. Each of the following items was used to measure self-sufficiency: not receiving TANF, employment status, possession of a savings or checking account, income other than those listed, and the participants' belief that their income covers their financial expenses. Each item was dichotomous, using yes or no as the response. Each yes response was equivalent to 1 point. The level of self-sufficiency was measured on an ordinal scale from 1 point being the lowest level and 5 points as the highest level. The Self-sufficiency scale response profile is displayed in

Table 8. This profile represents the number of points given for each participant “yes” response to each of the five questions on the Self-sufficiency scale. The results show that 9% of the participants answered yes to one question, giving them a score of 1; 30% answered yes to 2 questions; 24% answered yes to 3 questions; 30% answered yes to 4 questions; and 7% answered yes to 5 questions. Many of the missing scores are due to the number of “no” responses to the questions on the Self-sufficiency survey. A “no” response was equivalent to “0.” For the purposes of the research self-sufficiency levels are not referred to numerically, rather as “lower levels” and “higher levels.”

Table 8

Frequency Distribution of Participant Overall Self-Sufficiency Scores

Self-sufficiency Score	# “yes” responses	%
1	9	9.00
2	31	30.00
3	24	24.00
4	31	30.00
5	7	7.00

Note: N=102, 96 missing.

The participant scores on the Resiliency Attitude Scale (RAS) ranged from 191 points to 334 points out of a possible 360 points on the 72-item, Likert-scale instrument. Approximately 30% of the participants scored below 242 points, 50% below 253 points. The RAS scores relate to the level of resiliency, with a score of “0”

being the lowest level of resiliency and “360” as the highest level of resiliency. For the purposes of the research resiliency levels are not referred to numerically, rather as “lower levels” and “higher levels.”

The mean and standard deviation for the RAS scores can be found in Table 9. These descriptive statistics are used to present RAS scores in a manageable form. The mean is the most commonly used method of describing central tendency. The Standard Deviation is a more accurate and detailed estimate of dispersion of the values around the central tendency.

Table 9

Mean and Standard Deviation of RAS Subscale and Total Resiliency Scores

Variable	Mean	Standard Deviation
Insight	67.00	8.19
Independence	73.07	10.37
Relationships	64.93	8.86
Initiative	70.72	10.42
Creativity and Humor	68.55	11.82
Morality	83.52	11.91
General Resiliency	77.87	11.42
Total Resiliency	510.38	49.86

Note. N=152, missing 46

These numbers confirm that the scores are normally distributed and are relatively close to the mean, as indicated by the small standard deviations. “This kind of information is a critical stepping stone to enabling us to compare the performance of an individual on one variable with their performance on another, even when the variables are measured on entirely different scales” (Trochim, 2006, p.1).

Additionally, the means and standard deviations for RAS subscales and total resiliency scores were between the clients and the counselor/staff group on all resiliency scales of the participants in the original study by the authors of the RAS.

Null Hypothesis #1

Women who are self-sufficient do not have a higher level of resiliency.

Using a logistic regression, a statistically significant relationship was not found between self-sufficiency and resiliency. This finding suggests higher levels of Total Resiliency on the RAS are not related to higher levels of self-sufficiency. Therefore, the null hypothesis was accepted.

A logistic regression was performed to determine if the level of resiliency (predictor variable) can predict the level of the criterion variable, economic self-sufficiency. Resiliency was measured using the Resiliency Attitude Scale (RAS), which consists of seven subscales: Insight, Independence, Relationships, Initiative, Creativity, Morality, and General Resiliency. The sum of the scores on the seven subscales yields the Total Resiliency Score. The subscales were entered into logistic regression representing Total Resiliency.

Self-sufficiency was determined using the Self-Sufficiency Scale. The five possibilities for responses on this scale were included in the logistic regression as Intercepts 0, 1, 2, 3, and 4. The intercepts represent the possible scores on the self-sufficiency scale: Intercept 0 = 1 point; Intercept 1 = 2 points; Intercept 2 = 3 points; Intercept 3 = 4 points; and Intercept 4 = 5 points (see Table 10).

Table 10

Logistic Regression Predicting Economic Self-sufficiency

Variable	Beta	SE	Odds Ratio	Wald Statistic	P-value
Insight	0.0602	0.0488	1.062	1.5229	0.2172
Independence	0.00858	0.0382	1.009	0.0506	0.8221
Relationships	-0.0342	0.0481	0.948	1.2333	0.2668
Initiative	-0.0342	0.487	0.966	0.4923	0.4829
Creativity	0.0305	0.0353	1.031	0.7469	0.3875
Morality	-0.0535	0.0366	0.948	2.1435	0.1432
General Resiliency	0.0485	0.0419	1.050	1.3412	0.2468

$\alpha < 0.05$

The conclusion is there is no implication for women who are self-sufficient to have a higher level of resiliency. These results accept the null hypothesis that women who are self-sufficient do not have a higher level of self-sufficiency.

Since no significance was found, a stepwise regression was performed to explore what the data contained that could be used to predict self-sufficiency. Each variable and co-variate was regressed individually at each step of the stepwise

regression analysis. The final model after the stepwise regression will be discussed in the Ad Hoc analysis.

Ad Hoc Analysis

The null hypothesis was accepted and an additional regression was performed to further explore the ability of resiliency to predict self-sufficiency. The analysis, a stepwise regression, included the variables and co-variates. A significant association with the co-variates and self-sufficiency was discovered. The final stepwise regression analysis model is presented in Table 11.

Table 11

Stepwise Regression Predicting Economic Self-sufficiency with Covariates as the Predictor

Variable	Beta	SE	Odds Ratio	Wald Statistic	P-value
English speaking	-0.8683	0.2331	0.176	13.8805	0.0002*
Divorced	-0.9547	0.4842	0.144	3.8877	0.0486*
Has Received Welfare	0.8572	0.1991	5.554	18.5303	<.0001*

* $\alpha < 0.05$

This stepwise regression analysis indicated that the co-variates, language, marital status, and welfare history have a statistically significant effect on self-sufficiency. English speakers have a higher level of self-sufficiency than non-English speakers. Using single as the baseline for marital status, divorce has a higher level of

self-sufficiency than other marital status. The participants who have received welfare assistance have a higher level of self-sufficiency than those who never received welfare assistance. In conclusion, the results indicate that the co-variables English-speaking, divorced, and received welfare, in this study, were found to have a statistically significant effect on self-sufficiency.

Null Hypothesis #2

The relationship between self-sufficiency and resiliency will not vary between RAS subscales.

Using a stepwise logistic regression, the results indicate that no RAS subscale was found to have a statistically significant effect on self-sufficiency. The RAS subscales, i.e. Insight; Independence; Relationships; Initiative; Creativity and Humor; Morality; and General Resilience were found to not have a significant effect on self-sufficiency.

A discussion of the RAS subscales' significance in predicting self-sufficiency was presented with Hypothesis #1 in this study. Table 10 gave the results of the logistic regression analysis of Total Resilience and self-sufficiency. Since the subscales were entered as the variable, no significance was proven. Therefore, the null hypothesis was accepted that the relationship between self-sufficiency and resiliency will not vary between subscales.

Null Hypothesis #3

The probability of low or high resiliency will not vary by ethnicity.

An analysis of variance (ANOVA) was used to determine the statistical significance of the effect of ethnicity on the Resiliency Attitude Scale (RAS) subscales. The ANOVA for the effects of ethnicity on the RAS subscales confirmed statistical significance for different ethnicities on the following subscales: Insight ($p = 0.0156$); Initiative ($p = 0.0086$); and Creativity ($p = 0.0151$) (see Table 12). Further analysis was used to determine what was different regarding the ethnicities.

The Bonferroni method was used due to the small number of comparisons and to keep the Type I error under control. The Type I error can get out of hand for more than one hypothesis test on the same independent variable. These hypotheses were:

H₀: Black = White

H₀: White = Hispanic

H₀: Black = Hispanic

H₀: White = Other

H₀: Black = Other

H₀: Hispanic = Other

A Bonferroni comparison between the levels of ethnicity was run on the three significant subscales: Initiative, Independence, and Creativity to further describe the significant differences (see Table 13). Further, the Bonferroni method was used to adjust the significance levels of these comparisons. There are six comparisons, therefore:

$$\text{Alpha/number of hypotheses} = 0.05/6 = 0.0083$$

Table 12

One-Way Analyses of Variance for Effects of Ethnicity on Resiliency Attitude Scale Subscales

Variable and Source	df	SS	MS	F	P
Insight					
Between Groups	3	172.570498	57.523499	3.55	0.0156*
Within Groups	185	2996.678179	16.198260		
Independence					
Between Groups	3	92.404073	30.801358	1.14	0.3323
Within Groups	187	5031.281791	26.905250		
Relationships					
Between Groups	3	91.224838	30.408279	1.57	0.1973
Within Groups	183	3536.550563	19.325413		
Initiative					
Between Groups	3	310.979502	103.659834	4.01	.0086*
Within Groups	185	4784.681874	25.863145		
Creativity					
Between Groups	3	361.508061	120.502687	3.58	0.0151*
Within Groups	177	5958.679784	33.664858		
Morality					
Between Groups	3	263.172640	87.724213	2.56	0.0567
Within Groups	179	6140.477633	34.304344		
General Resilience					
Between Groups	3	65.056398	21.685466	0.66	0.5767
Within Groups	179	5867.173111	32.777503		
Resilience Total					
Between Groups	3	4327.89784	1442.63261	2.39	0.0711
Within Groups	147	88725.09554	603.57208		

* $\pi < 0.05$

Table 13

Bonferroni Comparison of the Ethnicity on Three Subscales of the Resiliency Attitude Scale

Subscale	Comparison	Effect Estimate	Significant
Insight	Black-White	-2.3370	Yes
	Black-Other	0.259	
	Black-Hispanic	0.4400	
	Hispanic-White	-2.7771	Yes
	Hispanic-Other	-0.4142	
	White-Other	2.3629	
	Initiative	Black-White	-2.7886
Black-Other		3.1205	
Black-Hispanic		0.5843	
Hispanic-White		-3.3729	Yes
Hispanic-Other		2.5362	
White-Other		5.9091	
Creativity	Black-White	-2.2045	
	Black-Other	6.1080	
	Black-Hispanic	0.9518	
	Hispanic-White	-3.1563	
	Hispanic-Other	5.1563	
	White-Other	8.3125	Yes

< .0083

The RAS subscale Insight was significant in the comparison of Black to White and Hispanic to White. Insight includes the concepts of reading signals from other people; identifying the source of the problem; and trying to figure out how things work for self and others (RAS Items 1-10). The conclusion is that White participants have a higher level of resiliency than Black and Hispanic participants on the subscale of Insight.

The RAS subscale Initiative was significant in the comparison of Hispanic to White. Initiative includes the concepts of creative problem solving; enjoyment of figuring out how things work; and generating constructive activities (RAS Items 31-40). In conclusion, White participants have a higher level of resiliency than Hispanics on the subscale Initiative.

The RAS subscale Creativity and Humor was significant in the comparison of White to Other. Creativity and Humor includes the concepts of creative/divergent thinking; being able to use creativity to forget pain; using creativity to express emotions; using humor to reduce tension or make a bad situation better (RAS Items 41-50). In conclusion, White participants have a higher level of resiliency than Others on the subscale Creativity and Humor.

Summary

This study involved participants who were women in three significant age groups: fifty percent (57%) under the age of thirty; thirty-three percent (33%) in the thirties; and ten percent (10%) over the age of forty. There were 71% English-

speaking women and 29% non-English-speaking women. They represented diverse ethnicities: Black, 45%; Hispanic, 36%; White, 17%; and Other, 2%. Over 50% of the participants were single, while 65% reported themselves as the head of their household. Of those participants, 60% were employed, over 30% had less than a high school diploma, and 30% were college-educated. The description of the participants is beneficial in understanding the results of the data analysis.

The first null hypothesis, that women who are self-sufficient do not have a higher level of resiliency, was proven to be true and thus the null hypothesis was accepted. This finding indicated that those women who have transitioned from welfare dependency and are self-sufficient do not have a higher level of resiliency. Therefore, resiliency is not the sole factor that enables women who have received TANF to become self-sufficient.

The second null hypothesis, that the relationship between self-sufficiency and resiliency will not vary between subscales, was proven to be true and thus the null hypothesis was accepted. This finding indicated that the women who have transitioned from welfare dependency will not have a higher level of resiliency based on the seven subscales of the RAS. Although the subscales appear to define personality traits expected for women to endure the tremendous impact of poverty and become successful in their journey to self-sufficiency, this study found that these scales were not a predictor of self-sufficiency. This warranted a further look into the data for some other significant variable. This became the basis for performing an Ad Hoc analysis using the co-variates from the participants' demographic data. The results of that

analysis showed that English -peaking women have a higher level of self-sufficiency than non-English-speaking women. The results also confirmed that divorced women have a higher level of self-sufficiency than women of other marital status. Finally, women who had received welfare cash assistance demonstrated higher levels of self-sufficiency than women who had not used welfare cash assistance. These findings gave unexpected results for the success of women who have transitioned from welfare dependency to self-sufficiency.

The third null hypothesis, that the probability of low or high resiliency will not vary by ethnicity, was proven to be false and the null hypothesis was rejected. This finding indicated that the probability of low or high resiliency will vary by ethnicity, for these women who have transitioned from welfare to work. The findings show that for the three subscales, i.e. Insight, Initiative, Creativity and Humor, significance was found. White women had a significantly higher level of resiliency than Black, Hispanic and Other women, in this study. Implications of all the results presented in this chapter are discussed in Chapter 5.

CHAPTER 5

DISCUSSION, IMPLICATIONS, AND FURTHER RESEARCH

Introduction

The purpose of this study is to explore resiliency as the major factor that helps single mothers leave welfare and reach economic self-sufficiency. In this chapter a discussion of the findings described in Chapter 4 will be discussed. This study explored three hypotheses and an ad hoc analysis. The research findings for each hypothesis will be discussed in this chapter. The first hypothesis examined whether women with higher levels of resiliency also possessed higher levels of self-sufficiency. The second hypothesis focused on the impact of the Resiliency Attitude Scale's (Biscoe & Harris, 1994) subscales on the self-sufficiency level of the participants. The third hypothesis explored the relationship between resilience and the ethnicity of the participants. The discussion of these hypotheses and the ad hoc analysis follows this section. General discussion, conclusions, limitations of the study, implications for counseling professionals, and recommendations for future research are also included in this chapter.

General Discussion

Resiliency is a powerful personal resource that engenders strength in those individuals who possess the characteristic. Resiliency is a component of positive mental health, and it contributes to the resources one has to care for oneself and to manage life (King, 2000). Awareness of personal strengths and ability to cope with various obstacles empowers an individual to resolve issues that lead to satisfying positive solutions. In her study, Seccombe (2002) stated that women in the face of the many obstacles of poverty overcame most of all of the barriers to self-sufficiency to lead successful, well-adjusted, and competent lives. According to Seccombe (2002), these individuals are resilient. In light of this research, former welfare recipients with high levels of resiliency should also exhibit high levels of self-sufficiency. However, it is possible that former welfare recipients will not demonstrate high levels of self-sufficiency according to the conditions of the self-sufficiency scale by Hawkins (2002). The conditions of the self-sufficiency scale are discussed in the next section.

A former welfare recipient, who works at least part-time, may not use a checking or savings account. According to Payne, DeVol, and Smith (2001) low-income families are more likely to spend their money than manage it. It is the opinion of this researcher that low-income families are more apt to spend their earnings because they have only enough money to provide for immediate needs. According to the U.S. poverty guidelines, in the 48 contiguous states, a family of four with an annual income of over \$20,000.00 is considered to live above poverty. In realistic terms, an annual income of \$20,000.00 provided by a single parent is equivalent to

approximately \$380 per week for a full-time job. If that family uses one-third of that income for food, according to research by Mollie Orshansky in the mid-1960's (Fisher, 1992), that leaves approximately \$253.00 to pay other living expenses. Using middle class values, it is unreasonable to believe that a family of four will have any money left over after paying other living expenses, i.e. housing, transportation, childcare, and health care. Therefore asking this question may not really offer any information about the true economic conditions under which these women live.

Another condition of the self-sufficiency scale in this study is to receive income from some other source. It is very likely that this family of four would seek some other source of income in order to merely make ends meet. This researcher has observed former welfare recipients using various strategies to make money outside of their job to afford luxuries that the middle class accepts as a necessity, i.e., a telephone and a reliable car. Some of those strategies include hair braiding and weaving, weekend babysitting, and providing transportation for friends and neighbors in exchange for gas money. This additional income will raise their level of self-sufficiency; however, it is hardly enough to raise this family out of poverty. The final condition of the self-sufficiency scale in this study is that the participants in this study believe their income covers their financial expenses. It is likely that the mother in the family of four who makes barely over \$20,000 annually would not believe that the amount covers her financial expenses. While she may be surviving with this income, this income would not afford her family the privilege to acquire "things" that the

middle class acquires. Neither will this income afford her the opportunity to work her way out of poverty.

This researcher believes the perception of most Americans is that leaving welfare-reliance and becoming wage-reliant is equivalent to being economically self-sufficient. Further, this researcher believes that it is a common belief that once a mother becomes wage-reliant she is no longer considered to be living in poverty. Wilson (1987) and Kunjufu (2006) opposed the misconception that the moral character of individuals, not inequities in the social and economic structure of society, is the root of the poverty in America. While this study did not investigate the causes or solutions for poverty, the researcher of this study is acquainted with the stigma attached to low-income families who are no longer reliant on welfare, but do not have access to adequate employment due to the barriers presented by class and racial discrimination practices that exist in the American society. Ruby Payne (Payne et al., 2001), who is known for her work with professionals and communities that provide services to low-income populations, has been criticized for her efforts to expose mental models of poverty, middle-class, and wealth. Kunjufu (2006) argues that Payne's efforts would be more efficacious if she presented the truth about poverty being perpetuated by capitalism, and racism. In this study, it is possible that higher resiliency levels of the participants did not predict higher self-sufficiency, due to the barriers of capitalism, racism and issues of class on their journey to becoming economically self-sufficient.

Research regarding characteristics of the women who are no longer welfare-reliant will advance the knowledge of the characteristics necessary for welfare recipients to transition to economic self-sufficiency. The demographics of the former welfare participants in this study are particularly noteworthy. The demographics of the participants will be discussed in the following section.

Discussion of Demographics

The age range of the one hundred ninety-eight respondents was women ages 18 to 63 with fifty-seven percent under the age of thirty. This age group is noteworthy, as they are the majority of the group of participants. Due to their age, some of the participants may not have developed resiliency as presented in the RAS (Biscoe & Harris, 1994). It is possible that their transition from welfare was due to policy requirements. With that being so, this researcher believes that they are in survival mode, doing whatever it takes for their families to survive.

There were also women who participated in this study whose ages are far beyond childbearing age. These women who identified themselves as mothers are most likely grandmothers or other relatives. One in 12 American children is living in a household headed by a grandparent or other relative. In many of these homes, grandparents and other relatives have become the primary caregivers, or kinship caregivers, foster parents, or adopted parents for children whose parents cannot or will not care for them due to substance abuse, illness, child abuse and neglect, economic hardship, incarceration, divorce, domestic violence, or other serious problems

(Children's Defense Fund, 2004). It is very common for these children to be enrolled in Project Head Start programs as wards of the state.

It is also noteworthy that approximately one third of the participants in this study were married and over half were employed. There is much research on the working poor. Working full time substantially lowers a person's probability of being poor; however, 3 in every 5 of the working poor who worked during 2003 usually worked full-time (U.S. Department of Labor U.S. Bureau of Labor Statistics, 2005). It is possible that the participants in this study who are married have a high level of resiliency, yet they could have employment barriers due to their lack of education and lack of skills. This researcher encountered many young mothers who were not socialized to value education and skills that would provided them economic self-sufficiency. Many of the participants of this study are victims of generational poverty. The lifestyle and rules of poverty are inherent in their world. Therefore, they do not possess the skills or support systems that are conducive to working and making advancements in the workplace. This researcher has been involved in assessment of the resources that the mothers in this study possess to assist them with their transition to economic self-sufficiency. And it was a frequent occurrence for this researcher to identify that some of the low-income mothers in this study this research actually had the ability to become employed beyond the usual low-paying service jobs. Some of the mothers consistently proved themselves to be able to use critical thinking to solve problems in their lives; they demonstrated the ability to be committed to finishing tasks; they were able to accept and implement feedback; and they were conscientious

in fulfilling any obligations that they had with the Head Start program and with other relationships. However, this researcher found it extremely difficult to get some of the low-income mothers to perceive themselves as having the ability to attain employment that was not familiar to them or the people in their environment.

Over 60 percent of the participants classified themselves as non-white.

According to Danziger, Reed, and Brown (2002), the gaps between Whites and Blacks and between Whites and Hispanics remain so large that “barring unforeseen events or changes in present conditions” (p. 2), economic parity remains many decades in the future. Black and Hispanic workers continue to experience poverty at much higher rates than White workers. This researcher had the opportunity to observe more of the White mothers being promoted to supervisors in their employment much faster than the minority mothers. There were minority mothers who had a leadership role in their employment, but they had to work for a longer period of time than the white mothers to be assigned leadership.

Only three respondents in this study characterized themselves as Haitian Creole. Their data was combined with the Other ethnic category and the non-English-speaking language category in this study in order to eliminate difficulties with statistical analysis. It is speculated that some Haitians may have indicated the category "black" (U.S. Census, 1990) or "African-American" (U.S. Census, 2000) as their racial category since there is no specific category for Haitians in the U.S. Census. Subsequently, research on Haitian immigrants is inadequately represented due to cultural, linguistic, and information barriers. There is a large Haitian population in the

state of Florida, due to the proximity of Haiti to Florida. It is interesting to note that the Haitians who illegally flee their country to find relief and asylum in the United States are deported, once they are identified as illegal aliens. However, Cuban immigrants who flee their country for the same reason are allowed to remain in the U.S. This researcher is of the opinion that it is possible for Haitian immigrants to refrain from identifying themselves and their classification due to the disparity that exists. Kretsedemas (2004) explained there is more inequality for Haitian social service clients who are disadvantaged by their poor English skills and by a welfare system that has yet to provide Creole translation services that are equivalent to those offered to Spanish-speaking clients.

Over twenty percent of the participants categorized themselves as having some college, possessing vocational certificates, earned associate's, bachelor's, and graduate degrees. The likelihood of being classified as working poor greatly diminishes as workers achieve higher levels of education. In 2003, 1.7 percent of college graduates were counted among the working poor, compared with 14.1 percent of people with less than a high school diploma (U.S. Department of Labor U.S. Bureau of Labor Statistics, 2005). The information gathered from the demographics of the participants in this study gives a snapshot of welfare and poverty from the perspective of this researcher, who has worked extensively with this population. The general discussion of the findings of this study includes a discussion of the results of this research. Those discoveries are supported by selected research.

Discussion of Hypotheses

Hypothesis #1: Discussion

In this study it was found that a higher level of resiliency does not predict self-sufficiency. A logistic regression was performed to determine if the level of resiliency can predict the level of the criterion variable, economic self-sufficiency. Resiliency was measured using the Resiliency Attitude Scale (RAS) which consists of seven subscales: Insight ($p = 0.2172$); Independence ($p = 0.8221$), Relationships ($p = 0.2668$); Initiative ($p = 0.4829$); Creativity ($p = 0.3875$); Morality ($p = 0.1432$); and General Resiliency ($p = 0.2468$). The sum of the scores on the seven subscales yields the Total Resiliency Score. The conclusion is there is no implication for women with a higher level of self-sufficiency to have a higher level of resiliency.

This finding was not in concert with current research by Cichetti and Garnezy (1993), who stated that a person's resiliency is demonstrated by success in coping with changes in circumstances. This finding also did not support Block and Kremen (1996), who reported that individuals characterized by apparently successful adaptation, despite seemingly significant challenges or threats to adaptation, are said to be resilient. The women who have moved from welfare dependence to self-sufficiency demonstrated the ability to cope with changes in circumstances. Given the meaning of resilience, it seems that resilience would be linked to economic self-sufficiency.

It is imperative to note that there were participants with high scores on the Resiliency Attitude Scale (RAS). The participant scores on the (RAS) ranged from

191 points to 334 points out of a possible 360 points on the 72-item, Likert-scale instrument. These numbers confirm that the scores are normally distributed and are relatively close to the mean, as indicated by the small standard deviations (see Table 9). Even though there were participants with higher resiliency scores, this study did not find that the higher resiliency scores were related to higher self-sufficiency.

A possibility for this finding is that the women in this study are familiar with doing what is necessary to survive in spite of hardship. Welfare reform brought about significant challenges to mothers who faced the threat to maintain employment or lose the financial benefits that were previously an entitlement to mothers in poverty. According to Eubanks (2004), research regarding former welfare recipients does not substantiate whether low rates of participation in government programs actually reflect higher incomes or simply a lack of eligibility. There are multiple reasons for leaving welfare, according to Mainieri and Danziger (2002), all of which could reflect diverse life experiences that affect self-sufficiency in different ways. Those reasons include time limitations, termination from the system due to breaking the rules, voluntary self-termination because they found jobs, or they no longer want to deal with the rules.

Another possibility for this finding is almost half of the participants did not complete the self-sufficiency scale. Hawkins (2002) developed a measure of self-sufficiency, which consists of the following five characteristics: (1) no public assistance income for one year preceding study, (2) working at least part-time in a paid job, (3) existence of a savings or checking account, (4) an income or financial source

other than those already listed, and (5) respondent's belief that her current income covers her financial expenses.

This researcher has worked with women who were no longer receiving welfare, but did not demonstrate all of the elements of the self-sufficiency scale used in this study. They had been terminated from TANF and were living with significant others who provided for their basic needs. They did not work and did not use a bank; neither would they admit to social authorities that they were receiving income from some other resource such as a live-in boyfriend. Also, this researcher witnessed the prevalence of low-income women that had frequent employment changes, sometimes in excess of three jobs in one year. It was not uncommon for a former welfare recipient to only seek employment only when their child care subsidy eligibility needed to be routinely re-verified. This researcher was frequently involved with low-income mothers who are savvy enough to keep their financial status secretive in order to maintain the eligibility for low-income benefits, such as Medicaid, food stamps, housing subsidy, and child care subsidy. It is possible that women in this study did not complete the self-sufficiency scale so that they would not be subject to scrutiny, even though the researcher made it clear to the participants that the information found in the surveys was confidential. Based on these concerns with the self-sufficiency scale, it is possible that no relationship was found because the scale was not sensitive enough to account for the variations in the women's economic situations that would reflect their resilient status.

Since this study did not find a relationship between higher resiliency and higher self-sufficiency, an investigation of the demographic data was performed to determine if there were any co-variates that may predict self-sufficiency. This investigation developed into the ad hoc analysis in the next section.

Discussion of Ad Hoc Analysis

An additional regression was performed to further explore the ability of the co-variates in this study to predict self-sufficiency. The analysis, a stepwise regression, included the co-variates in the demographic data. A significant association exists with co-variates and self-sufficiency. The co-variates language, marital status, and welfare history had a statistically significant effect on self-sufficiency. English ($p = 0.0002$) speakers have a higher level of self-sufficiency than non-English speakers. Using single as the baseline for marital status divorced ($p = 0.0486$) had a higher level of self-sufficiency than other marital status. The participants who have received welfare assistance ($p = <.0001$) had a higher level of self-sufficiency than those who never received welfare assistance. In general this finding suggests that the self-sufficiency scale was able to pick up differences among the women in economic self-sufficiency, but was not sensitive enough to identify differences based on resilient characteristics.

In the 2000 U.S. Census there is record that there were 29.4 million non-English speakers in the United States (Richer, 2003). Approximately 30 percent of the participants in the study were non-English speakers. Less than 10 percent of the

participants were divorced. Approximately 90 percent had received welfare at some point in their lives.

This study suggests that speaking English can predict economic self-sufficiency. A possible reason for this finding, according to Dalal (2005), is an important factor that has surfaced in the job market today. It is the earning difference between those who are conversant with the English language and those who are not. Dalal (2005) further states, salary differences between equally qualified candidates can be as high as 400 to 500 percent.

Another possibility for this finding is that the number of non-English-speaking immigrants may be more poorly educated and the low level of education benefits affect earning potential. It has been the experience of this researcher that participants who do not speak English were employed in low-paying service jobs. In the case of Haitian immigrants, language is a major barrier due to the lack of Creole-speaking translators and the lack of forms and documents translated into Creole, in mainstream social service (Kretsedemas, 2004). In the experience of this researcher, mothers who do not speak proficient English were not as likely to know how to identify and access resources and financial assistance. These mothers were much more likely to seek advice from a relative or peer regarding where to go for help. A welfare client survey revealed that almost half of Haitian clients were referred to welfare services by friends and family who had also used these services (Kretsedemas, 2004). Kretsedemas further reported that Haitian clients often coach each other on what services to ask for and, specifically, who to talk to about these services. The researcher of this study has

witnessed this sort of informal referral system with all ethnic groups in the Project Head Start programs. Sometimes these personal referrals were more productive than referrals from social service workers because of the client's fear of disclosing information that will cause denial of services and because of language barriers. These issues might explain the finding that non-English-speaking respondents experience low economic self-sufficiency because they have low-paying jobs and language barriers that prevent them from seeking job services.

This study also found that the participants' welfare history could predict economic self-sufficiency. This finding is supported by research regarding the comprehensive welfare reform efforts that offer benefits to former welfare recipients to help them become wage-reliant. Some of the benefits are Medicaid health coverage, childcare subsidy, employment training, SSI, and education incentives (Welfare Information Network, 2002). Another possible reason that participants who used welfare were found to be more self-sufficient is due to the number of immigrants who do not use welfare. Amid the increase in poverty among immigrants, Hispanic immigrant households who are in poverty are less likely to use welfare than native-born Hispanics (Bean, 1999).

Another finding in this study is that divorced marital status was a predictor of self-sufficiency as opposed to other marital statuses. King (2002) stated that persons who have struggled through the trauma of divorce may feel the need to be more in control of their lives and relationships. Also, more aggressive pursuit of child support began after PRWORA. According to Blank and Elwood (2001), if a custodial parent

remains on welfare, the state will keep any child support they collect as an offset for welfare. But, if a custodial mother goes to work and no longer receives welfare benefits, she would get all of the child support that was owed and collected. The child support would be added to her wages, along with earned income tax credit (EITC) and other supports. This combination of income provides an explanation for a divorced custodial parent to be self-sufficient.

Hypothesis #2: Discussion

In this study it was found that the relationship between self-sufficiency and resiliency did not vary between RAS subscales. This hypothesis is fully addressed in the discussion of Hypothesis #1.

Hypothesis #3: Discussion

In this study it was found that the probability of low or high resiliency did vary by ethnicity. An analysis of variance (ANOVA) was used to determine the statistical significance of the effect of ethnicity on the Resiliency Attitude Scale (RAS) subscales. The ANOVA for the effects of ethnicity on the RAS subscales confirmed statistical significance for different ethnicities on the following subscales: Insight ($p = 0.0156$); Initiative ($p = 0.0086$); and Creativity ($p = 0.0151$). Further analysis, using the Bonferroni method, was used to determine what was different regarding the ethnicities. One possible reason for this finding is that translation of these resiliency questions into other languages may have lost the true meaning of the scales. The

authors of the RAS (Biscoe and Harris, 1994) gave the following as definitions for these three scales. Insight is the mental habit of asking searching questions and giving honest answers. The Insight subscale includes the concepts of reading signals from other people, identifying the source of the problem, and trying to figure out how things work for self and others. Initiative is the determination to master oneself and one's environment. The Initiative subscale includes the concepts of creative problem solving/enjoyment of figuring out how things work and generating constructive activities. Creativity is a safe harbor of the imagination where you can take refuge and rearrange the details of your life to your own pleasing. The Creativity subscale includes the concepts of creativity/divergent thinking, being able to use creativity to forget pain, using creativity to express emotions, and using humor to decrease tension or make a bad situation better.

In this study White participants had higher level of resiliency than Black and Hispanic participants on the subscale of Insight. The RAS subscale Insight includes the concepts of reading signals from other people; identifying the source of the problem; and trying to figure out how things work for self and others. The lower resiliency scores by the minority participants can possibly be explained by the belief that assimilation is the most effective method for problem solving. It has been the experience of this researcher that the minority mothers in the Head Start program were very critical of other minority mothers using the stereotypes about their own ethnic group that were used by the majority group. This researcher also observed the Head Start mothers during group meetings. The White mothers were much more likely to

give their opinions in the initial group meetings, while the minority mothers less often gave their opinions and typically agreed with what was said by someone else.

However, as the group progressed, and they discovered that they shared a universal concern for their children, the mothers became more familiar with each other and the interactions between all ethnic groups became more dynamic.

Initiative includes the concepts of creative problem solving; enjoyment of figuring out how things work; and generating constructive activities (RAS Items 31–40). In this study, White participants had a higher level of resiliency than Hispanics on the subscale Initiative.

The RAS subscale Creativity was significant in the comparison of White to Other. Creativity includes the concepts of creative/divergent thinking; being able to use creativity to forget pain; using creativity to express emotions; and using humor to reduce tension or make a bad situation better (RAS Items 41-50). In this study, White participants had a higher level of resiliency than Others on the subscale Creativity and Humor.

A possible reason for this finding is that the participants misunderstood the directions in completing the survey. In discussion with the statistical consultant for this study, it was agreed that some of the participants in the study scored the Likert scale as though it were dichotomous, using a rating of “1” for yes and a rating of “2” for no. Another possible reason for this finding is that the statistical analysis of the ethnicity and the RAS subscales concluded that there was a difference in the scores on

the Insight, Initiative, and Creativity subscales. However, no statistical analysis was done to determine the numerical value or meaning of those differences.

Conclusions

The conclusions from this study indicate the following:

- The participants in this study demonstrated normal levels of resiliency.
- Higher levels of resiliency do not predict self-sufficiency.
- Spoken language, marital status, and welfare history are predictors of self-sufficiency.
- Resiliency levels vary between ethnic groups.

Limitations

There are several limitations in this study.

- There was a low response rate of the surveys that were distributed to participants.
- Some participants did not completely fill out the surveys that were used in this study.
- The surveys that were translated into Spanish and Creole were not pretested to make sure the correct meaning was used and that the basic concepts were not lost.

- The findings were focused on a specific group of mothers who had children enrolled in a specific childcare program that was not representative of all mothers.
- This study examined resiliency and self-sufficiency at one point in time.
- This research was a single-test design with no knowledge of level of the variables before or after the time of study.
- There was no screening for pathology with the participants.
- Finally, there was no compensation or monetary incentive given to respondents for their participation, as recommended by research (Ver Ploeg, Moffitt, & Citro, 2002; Singer & Kulka, 2000).

Implications for Counseling Professionals

This study may be used to advance the knowledge of counselors in their treatment of individuals and families who are struggling to overcome poverty. Clients who are not conversant in English should be encouraged to engage in an English as a second language class in order to compete with conversant English speakers whose earnings are much higher. Divorced clients should be encouraged to explore financial resources that are available to custodial parents, i.e., child support and earned income tax credit. Clients who have received welfare assistance in the past should be encouraged to access resources made available to assist former TANF recipients to transition from welfare reliance to wage reliance, i.e., Medicaid health coverage, childcare subsidy,

employment training, SSI, and education incentives (Welfare Information Network, 2002).

It is imperative for counselors to be aware of cultural differences. It has been an experience of the researcher that counselors who are not culturally sensitive to clients from a culture other than that of the counselor should guard against making assumptions about the clients based on stereotypes. Counselors should avoid imposing a monocultural perspective on clients who think of themselves, not in relation to majority culture, but in terms of their own culturally specific identities (McIntosh, 1988).

Many low-income clients do not seek counseling voluntarily. Their funds are allocated for more basic needs. Counseling is usually a requirement of some agency. Therefore, the client's goal for counseling may not be to make change. The client may only attend counseling to satisfy the requirements of the referring agency. This presents an issue for counselors who may not be accustomed to counseling a client who is unwillingly to set personal goals for therapy.

Counselors should also realize that low-income clients typically do not trust authority figures. This mistrust is most often due to a history of insensitive treatment by some other professional. Establishing rapport with the client will give the client an opportunity to feel safe enough to accept whatever assistance the counselor offers. If the client is experiencing barriers to leaving welfare dependency, it may require the counselor to manage the case with a team of helping professionals in order to adequately meet the needs of the client. Also, the counselor should be aware that the

client is not likely to continue with long-term counseling due to lack of finances or because the requirement for counseling is short-term. Therefore, the counselor should be prepared to set appropriate goals with the client in order to make the best use of the time spent in therapy.

Additionally, counselors should be aware that hidden rules of class exist (Payne, 2006). Clients may not view themselves as poor. A client may not realize the impact that poverty has on the client and the client's family, especially if the client lives in an environment where everyone else is in poverty. Oprah (2007) stated that Harriett Tubman once said that she would have liberated thousands more slaves if she could have convinced them that they were slaves. Her statement implied that the slaves did not realize they needed to be liberated. Such is the case with some low-income clients. They may not realize that they are poor and that welfare entitlement no longer exists. Low-income clients have a tendency to believe that destiny and fate govern their lives and they are not aware of their choices for their lives (Payne, 2006).

Finally, if a counselor encounters a client who has not been able to move from welfare to self-sufficiency, the counselor will add to the therapeutic value of intervention by assessing the client for any potential psychological barriers to gaining self-sufficiency. Research by Olsen and Pavetti (1996) claims that 54 percent of welfare recipients face issues of substance abuse, mental health issues, medical problems, and low basic skills. Another major barrier that is reported by Herr and Wagner (2004) is a low sense of self-efficacy. They explain that low self-efficacy manifests itself as inactivity, passivity, unassertiveness, a lack of persistence, and a

gap between clients' actual ability to do something, as observed by others, and their perceived ability, as judged by themselves. Those who do not face these barriers are more likely to be gainfully employed quicker than those confronted by these barriers. These barriers can cause a major impact on the transition from welfare to work (Olsen & Pavetti; 1996; Zedlewski, 2002).

Further Research

This study suggests other topics for future research as welfare recipients transition into self-sufficiency.

1. Examine the actual characteristics of resiliency that may be used by low-income women, in a situation like economic self-sufficiency.
2. Deeper study of psychosocial reasons some former welfare recipients are more successful than others at becoming self-sufficient.
3. Comparison of personality traits of women who have transitioned from welfare assistance to economic self-sufficiency and those women who were unsuccessful.
4. Testing for response bias in the surveys used in this study.
5. Development of a universal measure of economic self-sufficiency. The Census Bureau (2002) estimated that 35.6 million Americans or 13 percent of the U.S. population lived in poverty in 1997. In 2001, the average poverty threshold (annual income) for a family of four was \$18,104, \$14,128 for a family of three, and \$11,569 for a family of two. Due to high unemployment rates, low

wages, and lack of child support, minorities, single-parent families, and children have the highest rates of poverty (Rodgers, 2000). Of the 12 million one-parent family groups, 10 million are women and comprise 32 percent of the population living at the poverty level (Fields & Cooper, 2001). Data shows that mothers earned lower hourly wages than women without children (Waldfogel et al., 2001).

6. Establishment of a welfare-exit psychological assessment process to determine psychological support needed to foster welfare recipients' success in become economically self-sufficient. Presently most states are following the work-first model, which does not provide an initial assessment to identify any barriers to employment (Payne, 2006).
7. Investigation of sustainability of self-sufficiency after leaving welfare. Many policy analysts recommend shifting the focus of welfare reform from mere caseload reduction to poverty reduction as the primary purpose of TANF. Three years after the PRWORA, there were fewer White welfare recipients, fewer college-educated recipients, and more were concentrated in urban studies. (Primus & Daugirdas, 1999; Porter & Dupree, 2001). A way out of poverty is much more elusive after the PRWORA, because personal earnings and child support are simply not enough to substantially improve the lives of millions of the poorest of the single-parent families.
8. Investigation of strength-focused models for assisting welfare-reliant mothers to become wage-reliant. This researcher is developing a strength-focused

model for helping professionals to assist low-income families. It is called C.A.P.E., which is the acronym for compassion, advocacy, partnership, and empowerment.

Concluding Remarks

This study includes descriptive information about the journey from welfare dependency to economic self-sufficiency. The impetus of this research was to focus on an explanation for the success of the women who have moved from welfare and have become self-sufficient, in hopes of using that information to help those women who have not been able to make that transition. The ability of women to move from welfare and progress beyond survival to success can be achieved. However, leaving welfare-reliance to become wage-reliant is a life-changing process which warrants psychological support.

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APPENDICES

APPENDIX A

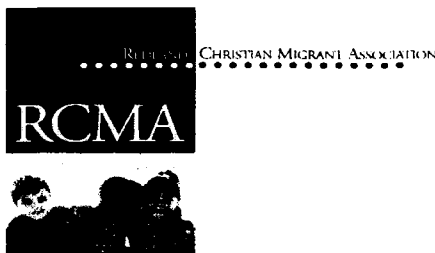
HEAD START FAMILY INCOME GUIDELINES FOR 2006

2006 HHS Poverty Guidelines

Persons in Family or Household	48 Contiguous States and DC	Alaska	Hawaii
1	\$ 9,800	\$12,250	\$11,270
2	\$13,200	\$16,500	\$15,180
3	\$16,600	\$20,750	\$19,090
4	\$20,000	\$25,000	\$23,000
5	\$23,400	\$29,250	\$26,910
6	\$26,800	\$33,500	\$30,820
7	\$30,200	\$37,750	\$34,730
8	\$33,600	\$42,000	\$38,640
For each additional person, add	\$3,400	\$4,250	\$3,910

Source: Federal Register, Vol. 71, No. 15, January 24, 2006, pp. 3848-3849

APPENDIX B
LETTER OF PERMISSION TO COLLECT DATA
FROM RCMA PARENTS



THE ROLLASON CENTER, 402 WEST MAIN STREET, ISIMOKALEE, FLORIDA 34142-3933
 (239) 658-3560 • SUNCOM 974-3560 • FAX (239) 658-3571
www.rcma.org

June 14, 2005

Head Start Research Support Technical Assistance Team OPRE Grant Review
 Xtria, LLC
 8045 Leesburg Pike, Suite 400
 Vienna, VA 22182

Dear Head Start Research Support Technical Assistance Team:

I wish to offer my support and give my approval to Pamela Jackson-Smith's data collection request of mothers enrolled in RCMA's Head Start program. Ms. Jackson-Smith shared with RCMA Head Start Policy Council, and me, that the data will be used to assess the difficulties mothers have when leaving the welfare program and become self-sufficient. Ms. Jackson-Smith shared her plans and purpose for the doctoral thesis and the need for the data. The Policy Council discussed the merits and benefits of this data collection and approved the request at their regularly scheduled meeting on April 28, 2005.

If you have any questions please contact me at, barbara@rcma.org, or call me at 1-800-282-6540.

Sincerely,

Barbara Mainster
 Executive/Head Start Director

cc: Dianna Garza, Policy Council President



AN EQUAL OPPORTUNITY EMPLOYER FUNDED IN PART BY



APPENDIX C

LETTER TO RCMA POLICY COUNCIL

April 28, 2005

Pamela D. Jackson-Smith, M.Ed.
Doctoral Candidate
386-437-8238
Northern Illinois University

I am Pamela Jackson-Smith. I am the Program Coordinator for Flagler Head Start in Flagler County. Flagler Head Start is directly operated by Child Care Resource Network (CCRN), which is a delegate agency of RCMA. I have held positions as clinical counselor/therapist and counseling supervisor before taking the position with CCRN. I am working toward my doctoral degree in counseling. Barbara Mainster, CEO, has given me permission to attend this meeting to ask for your approval to involve the Head Start mothers with children enrolled in RCMA Head Start programs.

Purpose & Benefit

This research study is for the purpose of understanding the process of coping of women who left welfare system to become employed. This study is expected to benefit the design of welfare-to-work programs that may enhance coping strategies for women, who are making this transition to self-sufficiency. My anticipated end result is for this study to help you, and mothers who may have been unsuccessful leaving welfare.

Procedure

Those mothers who take part in this study will complete two questionnaires and a form which asks some questions about you. It will take about 20 minutes to complete all the questionnaires. This will be done so that the answers from each survey can be compared. Your name is not needed to find out information for this study. You will be given a code for each of the questionnaires that you complete.

All participation is voluntary. I believe your participation will not cause you any risk. Participants may withdraw from the study at any time.

Thank you for your consideration of this project. You may contact me if you have questions about the study.

APPENDIX D
INFORMATION SUMMARY AND CONSENT

INFORMATION SUMMARY AND CONSENT

Title of Study: The Role of Resiliency in the Journey from Welfare to Self-sufficiency: A Quantitative Study

Researcher: Pamela Jackson-Smith

I want to begin by introducing myself to you. I am Pamela Jackson-Smith and I am the Program Coordinator for Flagler Head Start in Flagler County. Flagler Head Start is directly operated by Child Care Resource Network (CCRN), which is a delegate agency of RCMA. The CEO of RCMA, Ms. Barbara Mainster, gave me permission to contact you to gather data for my research.

You are invited to take part in my research study to help me find out how to help you and other mothers who want to become self-sufficient. Information will be gathered through two separate surveys. Findings from this research may help other Head Start parents who endeavor to reach self-sufficiency, or encounter other difficulties in life.

If you decide to take part in this research, you will be asked to complete two surveys and a form, which asks for information about you. It will take about 20 minutes to complete all of the questionnaires. Your name will not be asked and it will not be used. You will be assigned a numbered code, which you will be asked to place on all of the questionnaires. This will be done so that your answers from each of the surveys can be compared. Your name is not necessary for me to gather information for this study.

Your participation is voluntary. I believe your participation in this study will not cause you any harm. You may withdraw from this study at any time that you wish to do so. I hope that the information gathered from this study will benefit persons who leave the welfare system and become employed.

Thank you for considering this project. You may contact the following persons if you have questions about the study:

Pamela Jackson-Smith, M.Ed.
386-437-8238

Dr. Toni Tollerud
Associate Professor & Chairperson of this
dissertation
Northern Illinois University
DeKalb, IL 60115
815-753-9311

Subject's Rights
NIU Office of Research Compliance
Northern Illinois University
DeKalb, IL 60115
815-753-8588

Respectfully yours,

Pamela Jackson-Smith, M.Ed.

CONSENT

I, _____, certify that I have been told by _____ about this research and its purpose. I have been told what procedures will be used. I understand the possible risks and the possible benefits to me and to others from the project. I have also been told about how the information I give will be kept confidential. A written summary of what I have been told is above. I have been given enough opportunity to read it. I understand that I have the right to ask questions at any time and I may contact Pamela Jackson-Smith or Dr. Toni Tollerud. I also understand that I can stop taking part at any time without penalty, loss of benefits or services to which I may be entitled.

I hereby freely consent to take part in this research project.

Signature of Participant

Date

APPENDIX E
BACKGROUND INFORMATION FORM

BACKGROUND INFORMATION

ID# _____

Personal Data

Age _____ Primary Language Spoken _____

Ethnicity/Race

_____ Black/African American

_____ White/Caucasian

_____ Hispanic

_____ Haitian

_____ Native American

_____ Asian

Other _____

Marital Status

_____ Single, never married

_____ Married

_____ Separated

_____ Divorced

_____ Widowed

How many live in your household? _____

Are you the head of household? _____ Yes _____ No

How many children do you have enrolled in Head Start? _____

What are their ages? _____

Employment Status:

Are you employed? _____ Yes _____ No

If yes, is it _____ Part-time _____ Full-time Number of hours _____

Current Occupation _____

Financial Status

Are you receiving TANF Assistance? _____ Yes _____ No

Have you ever received TANF or AFDC? _____ Yes _____ No

If "Yes," When? _____ From _____ To _____

Do you have a Savings Account? _____ Yes _____ No

Do you have a Checking Account? _____ Yes _____ No

Do you have an income source other than those
already listed? _____ Yes _____ No

Do you believe that your income covers your
financial expenses? _____ Yes _____ No

Education Level (Please check all that apply)

_____ Less than high school diploma	_____ Some College
_____ GED	_____ Associate's Degree
_____ High School diploma	_____ Bachelor's degree
_____ Vocational School Certificate	_____ Graduate degree