RESILIENCY AND FAMILIES IN POVERTY: EVALUATION OF THE EFFECTIVENESS OF CIRCLES MANHATTAN

by

ELLEN CORIDEN

B.S., Kansas State University, 2013

A REPORT

submitted in partial fulfillment of the requirements for the degree

MASTER OF SCIENCE

School of Family Studies and Human Services
College of Human Ecology

KANSAS STATE UNIVERSITY
Manhattan, Kansas

2015

Approved by:

Major Professor
Melinda Markham

Abstract

Resiliency in the low-income population includes individual as well as familial and community achievement. In order to break down the barriers of poverty, all three must be interconnected. This report provides a review of the current literature on factors that affect individuals and families to become resilient and what programs are available for support along the way. Circles Manhattan is one program in the Manhattan, Kansas community that rallies around individuals and families in poverty and works to see them through to earning 200% of the Federal Poverty Guidelines. This report also provides an evaluation of the Circles Manhattan Circle Leader training using pre-evaluation, post-evaluation, and weekly evaluation tools. Based on the results of the evaluation, recommendations are made for the future of Circles Manhattan as well as for researchers studying the topic of resiliency and poverty.

Table of Contents

List of Tables

Acknowledgements

First, I want to thank my major professor, Melinda Markham, for her relentless enthusiasm and support while I was writing this report and conducting the evaluation. Next, I want to thank my committee members, Bronwyn Fees and Kathleen Behan, for taking the time to provide me with guidance along the way. My family, friends, and fiancé are also people I want to thank for their continued love, support, and encouragement during this time. Lastly, I want to thank the volunteers and participants of the Circles program. It was their participation and eagerness that made this journey possible. Thank you to each and every one of you.

Chapter 1 - Introduction

In an article by Phuong Ly (2012) in the *Stanford Social Innovation Review*: Informing and Inspiring Leaders of Social Change, the use of personal attention to reduce poverty is discussed. In the article, the story of a single mother in poverty is told:

> As a single mother with two kids, Heidi Wilson struggled to pay her bills. She says she hocked her belongings in pawnshops, took out high-interest payday loans, and bounced checks. What she needed most, though, wasn't more money—it was a good friend. Wilson, 39, says she had no one in her northern Idaho town whom she could regularly turn to for advice and support. Everyone she knew was stuck in a cycle of poverty, and as a college student with a part-time job, she was actually better off than many of them. (p. 61)

Growing up, I went on several mission trips with my church to various areas around the country and around the world. Whether we went to a small town or a big city, somewhere in the United States or somewhere across borders, there was always work to be done. A lot of the mission work consisted of working on houses and churches as well as other physical labor, but there were also trips where we spent the majority of our time making connections with the people in the community. When I was younger, the trips we spent building relationships confused me. On these particular trips we were not working on one big project together, we were not covered in dirt and sweat, and we did not leave with a tangible product proving what we had accomplished. As I look back on the other trips though, when we did get our hands dirty and left knowing we had built something tangible, the highlights of the trip were always the relationships we built with the people we were serving. Putting each of those experiences next to each other, I began to realize that helping people who are impoverished does not always look like what we expect it to look like; it does not always look like providing the next meal, repairing the roof, or providing medical assistance. Instead, helping people can look more like teaching others how to build relationships and accountability so that they are not alone when they are faced with adversity.

The article by Ly (2012) goes on to say:

> Then, one evening two years ago, Wilson went to a local meeting of Circles, a national program that brings together low-income people and middle-class community members who want to help them. Sitting in a church fellowship hall with 40 strangers, Wilson remembers that she nearly "freaked out." But she returned the next week, and the next, becoming more comfortable as the group shared dinner and encouraging words. Circles assigned her two "allies" who met with her regularly for 18 months—a banker who coached her through budgeting and a college instructor who laughed and cried with her over boyfriend issues. Now Wilson is free of her payday loan debt, has saved up enough to buy a much-needed used car—with a low-interest loan from a credit union—and is set to graduate in May with a degree in social work from Lewis-Clark State College. "I set the goals, but they were there to support me," Wilson says of her Circles allies. "They kept telling me, 'You can do this.' It changed the way I thought about my future." (p. 61)

As factors of poverty or barriers begin to add up, it can become overwhelming to know where to begin in order to help oneself. This is why programs like Circles have been developed. Circles is not a program that is going to pay the bills or provide them with food for the week, but it is a program that will help individuals prioritize, set realistic goals, stay organized, and become familiar with area agencies that can provide temporary assistance.

I am interested in Circles because of my background and heart for mission work serving underprivileged individuals and their families. The purpose of this report was to conduct a pilot study in order to gather evidence, guide practice, and to open the eyes of readers to the possibility that there are many ways to end poverty. In order to accomplish this, United States poverty statistics will be shared as well as a review of literature on theory and resiliency in poverty. The report will then go into the specifics of the Circles program and how it is benefiting individuals and their families. Next, I will discuss the evaluation tools I developed in order to measure pre and post knowledge of the participants on topics they learn about through the program such as poverty, culture, budgeting, basic human needs, healthy relationships, conflict management, et cetera. Lastly, recommendations will be made for future evaluation tools as well as for the program based on a sampling of the evaluations.

Chapter 2 - Literature Review

Poverty and the causes of poverty are studied often, but there is significantly less research on the likelihood of individuals successfully escaping poverty. This chapter will start with statistics on poverty in the United States (U.S.) to give an overview of the situations in which families and individuals often find themselves. Following this, two theories, Maslow's hierarchy of needs and Bronfenbrenner's human ecological theory, will be discussed to explain how individuals in poverty behave and are influenced. Then a review of the literature on resiliency will be shared, which will include theory, models, factors of resiliency, as well as policies that help and hinder individuals trying to escape poverty. Limitations for individuals in poverty will be discussed next in relation to the chances of their success in attempting to escape poverty. Finally, information about the nationwide anti-poverty program, Circles USA, will be shared.

Poverty in the United States

People in poverty are often portrayed as being poor and unable to afford necessities such as satisfactory clothing, food, shelter, and healthcare (Yapa, 1996). Though it is the lack of material items that is usually thought of first, poverty should also be thought of something derived from an institution as a social convention (Pritchett, 2006; Yapa, 1996). Poverty levels can be determined by factors such as defining the purpose of social classes, social context, and the non-poor population (Pritchett, 2006). The United States Census Bureau, which sets income thresholds depending on family size and income, determines poverty guidelines in the U.S. If a family of a certain size does not have at least the income of the guidelines set by the Census Bureau, they are considered to be living in poverty (U.S. Census Bureau, 2014b). These guidelines are based on an individual's gross income including other various types of earning such as social security, child support, public assistance, worker's compensation, unemployment compensation, royalties, et cetera (U.S. Census Bureau, 2014b). Since many aspects are included in income, this can cause issues for families when they are not eligible for certain benefits or social service programs because they are said to have too high of an income. On the other hand, non-cash benefits, such as Supplemental Nutrition Assistance Program (SNAP) and Medicaid do not count toward this total (U.S. Census Bureau, 2014b).

The poverty guidelines in the United States are based on absolute poverty, a measure that stays constant and is only adjusted for inflation (U.S. Census Bureau, 2014a). Since Mollie Orshansky developed the measure of poverty in 1963, the measure has not been adjusted for how Americans spend and save their money (Eberstadt, 2006). This is an issue because though Americans have changed and the way money is spent has changed, the tool that is used to determine the poverty line has not. Many other developed countries use a relative measure, which adjusts over time depending on how people spend and invest their money (U.S. Census Bureau, 2014a). While absolute poverty was calculated in the 1960's, relative poverty is regularly updated based on a fraction, typically around 60%, of the median income of a country (Fritzell, Rehnberg, Bacchus Hertzman, & Blomgren, 2014). If the U.S. would transition to using a relative measure, the number of people living in poverty would be much higher and more accurate than what the census currently shows. This would allow for more families and individuals in need to qualify for programs for which they are currently overqualified.

According to the U.S. Census Bureau (2013a), 45,318,000 individuals were living in poverty in 2013. Of those individuals, 31,530,000 of them had families they were trying to support with 5,231,000 of those family members under the age of six (U.S. Census Bureau, 2013a). Also, 29,936,000 of the individuals in poverty were White, 18,796,000 were Black, and 12,744,000 were Hispanic, while 20,119,000 were male and 25,199,000 were female (U.S.

Census Bureau, 2013a). According to the U.S. Census Bureau (2013a), the majority of these individuals lived in the south, more than any other region of the country, and the majority of individuals lived inside metropolitan cities. Less than one-fourth of these individuals worked full time (U.S. Census Bureau, 2013a). Of the families living below 100% of the Federal Poverty Guidelines, 24.9% were uninsured and 58.6% were using government insurance, while only 22.8% could manage private insurance (U.S. Census Bureau, 2013b).

In 2007, the National Center for Child in Poverty published statistics on parents in low-income families. According to this data, 25% of children in these families had parents who had less than a high school diploma for their education, while 36% had a high school diploma and 39% had at least some college education (Douglas-Hall & Chau, 2007). It is not a coincidence that the majority of these children living in poverty have parents with less than a college diploma (Douglas-Hall & Chau, 2007). Unfortunately, children are oftentimes the victims in these scenarios. Until they are of age, they do not have a say in how or where they grow up.

The effects of poverty on children and families

Children tend to be helpless, especially while they are young, in the face of poverty. Though many people do not believe it, there are adults who are helpless as well, rather than lazy. In a study by Dubow and Ippolito (1994), 473 five to eight-year-olds completed achievement tests and at the same time, the parents completed behavior-rating scales for their children. In 1990, four years later, the children and parents were asked to retake the assessments in order to gather data for a longitudinal study. The researchers were hoping this data would show whether or not prior and/or current poverty had an effect on children's academic and behavioral achievement in school, as well as how the children's home environment played a part in their academic achievement (Dubow & Ippolito, 1994). Prior poverty included the circumstances the child was born into and/or grew up in and current poverty meant the child was living in poverty at the time of the assessment. Home environment included factors such as how old the mother was when she had her child, what level of education the mother had, if there was a spouse or partner living in the home, and how many other children under the age of 18 were also living in the home (Dubow & Ippolito, 1994). Each of these factors was important when considering how children and their parents were affected by poverty.

According to Dubow and Ippolito (1994), the results from the study showed that the longer amount of time the child lived in poverty, the poorer the quality of cognitive stimulation and emotional support the child received. The results also showed that the longer the child was in poverty prior to the first test, the lower the math and reading scores, and the higher the antisocial behavior scores (Dubow & Ippolito, 1994). On the other hand, when there was a positive home environment between time 1 and time 2, math and reading scores increased while antisocial behaviors decreased (Dubow & Ippolito, 1994). Poverty has negative effects on children in many aspects, and unfortunately, if they are not provided with resources to learn otherwise, they too may live in poverty.

Parents and other adults are also influenced negatively by poverty. According to Dubow and Ippolito (1994), adults are hindered by this stress and are unable to foster relationships with others, including their children. This is a major issue that comes up when discussing barriers and solutions to poverty. While it is difficult for adults to attach to others let alone their children, supportive relationships are what they need most (Baruth & Carroll, 2002). Miller and Davis (1997) conducted a similar study on impoverished families and found that as the home environment improves, the child's behaviors and achievements oftentimes improve as well. When an adult is successful and is able to create a positive home environment, he or she in turn has the opportunity to mentor a child, or parent their own child, so that the child does not grow up following in the same footsteps. Instead, the child can learn the importance of positive, healthy relationships and hopefully encourage their success at school as well.

Theory

Maslow's Hierarchy

Maslow's Hierarchy of Human Needs is applied to explain an individual's motivation and achievements. The hierarchy consists of five ascending stages: physiological, safety and security, belongingness, esteem, and self-actualization (Lester, 2013). The idea behind Maslow's Hierarchy of Needs is that when one stage is met, an individual will be able to move on to work on achieving the next stage. If physiological needs (the most basic needs such as food, water, and sex) are unmet, other needs in an individual's hierarchy become less important to the individual as they strive to meet those basic needs (Maslow, 1943). According to Maslow (1943), when a man's belly is full, his desires are able to shift to higher needs that emerge. These needs are now what will dominate him until they are met, allowing him to move on to the next (Maslow, 1943). The stage after physiological needs is safety needs. This can include feeling safe from harm, safe in love, safety of having needs met, security of a job, lifestyle, or religion (Maslow, 1943). This stage can be difficult to reach as well as a challenge to maintain. It is difficult to reach because an individual must first feel the safety of having his or her basic needs met, and is a challenge to maintain because of all the factors upon which safety depends. The next stage, love and belonging, does not have to be equivalent to sex, in fact, sex falls more under physiological needs rather than love and belonging. This stage focuses on the giving and receiving of compassion and caring (Maslow, 1943). Once someone feels secure in their relationships, they are able to move on to achieve some level of esteem. This can come from a desire for achievement and independence, or from a desire for reputation and recognition (Maslow, 1943). Without love and esteem, an individual can begin to feel inferior and discouraged (Maslow, 1943). This often hinders people from reaching self-actualization. Even if all of their other needs are met, self-actualization requires the fulfillment of all other desires (Maslow, 1943). Instead of achieving these higher desires, individuals fall from the stages they are at, especially if they are encountering barriers elsewhere as well.

According to Maslow (1943), the hierarchy is based on the assumption that individuals will have the freedom to fulfill these levels as they are capable, have the freedom to speak, the freedom to do what they want without brining harm to others, the freedom to express oneself, and the freedom to defend oneself among other freedoms. Individuals who are facing other barriers, such as living in poverty, do not always have the luxury of having these various freedoms. If an individual is facing adversity alone, it is not realistic to expect he or she would know all the resources in order to help keep afloat. The more relationships an individual has, the more knowledge from which he or she will be able to pull. Ideally, these relationships are ones that encourage belongingness and self-esteem as well. When a man loses his job and does not have anyone he can turn to, he may lose his esteem and dignity, which sends him down the hierarchy. Depending on his situation, he might be forced to deal with his basic needs again of finding adequate food, water, and shelter for himself and possibly his family. If he is unable to achieve these needs right away, he might begin to lose a sense of safety and security for his family, which could have an effect on his relationships as well. There are unique cases in which individuals value these stages in a different order than stated in Maslow's hierarchy, but in most cases, when deprived of two levels, an individual will choose to work towards the more basic level first (Maslow, 1943).

For individuals and families in poverty, it can be strenuous trying to achieve higher levels of the hierarchy when merely providing basic needs such as food, water, and shelter is a seemingly impossible struggle. Food pantries and shelters exist for the purpose of helping individuals and families meet their most basic needs so that they will be able to achieve higher goals like finding security through a job, but these agencies are limited. Many of the agencies can only afford to help people under a certain percentage of poverty and they may be limited in the number of times support is offered. These agencies act as a good temporary solution, but they are not the solution to ending poverty and allowing these families to become self-sufficient and climb up the hierarchy.

Bronfenbrenner's Human Ecological Theory

Bronfenbrenner's human ecological theory focuses on describing the individual, the environment surrounding him or her, and the relationship between them (Bronfenbrenner, 1989). In this, there are five main levels or areas in which the individual is nested. The first of these levels is the microsystem and it is the closest to the individual. According to Bronfenbrenner (1974), the microsystem is the closest setting to the individual where he or she interacts face-to-face with others. These face-to-face interactions usually include close bonds such as family members, schoolteachers, and other close peers who play a large role in an individual's life. The next level is the mesosystem, which is the relationship between elements of the microsystems (Bronfenbrenner, 1986). These connections begin to include more than one microsystem and the effects outside relationships have on the individual. For example, a conference between a child's parents and the child's teacher may result in certain behaviors at home, such as punishments or rewards. This is an interaction of more than one microsystem. In the next level, the exosystem, the individual does not have an influence, but the system has an influence on the individual

(Bronfenbrenner, 1986). This can be seen in an example of the relationship between a child and his or her parent's job. The child, the individual, does not have a real influence over the parent's job, but if the parent loses his or her job, then the child is affected. In this theory of systems and environments, it is crucial to remember that an individual is not alone; the environments surrounding the individual are constantly affecting him or her.

The fourth level is the macrosystem, which is where beliefs, values, and culture reside (Bronfenbrenner, 1989). Many times the macrosystem is intangible, but that does not stop it from affecting the individual. A parent might learn to parent based on the culture in which he or she was raised, which could have an effect on how the child grows up to raise his or her own children. Relationships, especially familial ones between a parent and child, are powerful. If a family is in poverty, their culture and the way they model their culture will be different than the culture or the macrosystem of someone who is not living in poverty. Each family may have different values depending on what is most important to them. Lastly, the chronosystem spans across each of these levels as the course of time (Bronfenbrenner, 1986). The chronosystem holds life events such as divorce, job loss, disaster, and even celebrations such as graduation, marriage, or birth of a child. It is these events that begin to affect the levels in the individual's ecosystem. If an event occurs in someone's life when he or she is young, such as the parent losing his or her job scenario, their macrosystem, their values and culture, will begin to change. In this instance, their family income would change, which would affect the exosystem. Their personal connections might change too, which could put a ripple in an individual's mesosystems and microsystems, their peer relations and behavior. Each of these environments influences an individual's life and impacts how they relate to others.

Bryan and Simmons (2009) looked at first-generation Appalachian Kentucky university students and what factors played into each of them achieving educational success. One of the seven themes found from this study was the pervasiveness of poverty in their lives (Bryan & Simmons, 2009). Though in some cases this might hinder children and youth from an education, these particular students were nested in positive environments that intervened and helped them achieve success. These students might have had strong microsystems such as parents, schoolteachers, friends, and other mentors to help them overcome the challenges of poverty. A mesosystem would strengthen these individuals even further if they were to work together to help the individual. Many individuals are surrounded by negative influences, crime-filled neighborhoods, and poor role models, but others are surrounded with people and opportunities that are there to help them thrive.

Resiliency

There are many underprivileged families in the world and in the United States alone. Oftentimes these families are forgotten and they continue into generational poverty. However, there are some families who have been found to be resilient and to escape the circumstances life has put them in. According to Seccombe (2002), "resilience is a multifaceted phenomenon that produces the ability to thrive despite adversity" (p. 385). In order to be resilient, there must be a problem to overcome.

Resiliency can be preventative or it can be responsive: in preventative resiliency individuals are able to develop strategies to overcome potential future adversities, while in responsive resiliency individuals are picking up the pieces and working to overcome the circumstances that have already happened (Chaskin, 2008). Similarly, Yoo, Slack, and Holl (2010) described resiliency as having "better-than-expected outcomes in the face of adversity"

(p. 133). These authors went on to discuss the framework of resiliency in terms of three components: experience of adversity, adaptive outcomes, and protective factors (Yoo et al., 2010). The first component of this framework requires that the individual or family must be going through some type of adversity or struggle. This can be poor mental health, poor nutritional health, low-education, lack of healthcare, insufficient housing, or even living in poverty itself. According to Yoo et al., 2010), proximal risks, such as living without food on the table, impacts the lives of individuals more than the distal factor of living in poverty though each of these are examples of adversity that families fight to overcome on a daily basis.

The second component of the framework required for resilience is the presence of positive outcomes, which suggests looking at the outcomes of overcoming adversity in a positive light (Yoo et al., 2010). If all outcomes were looked at as the absence of the original problem, there would not necessarily be any hope. When attempting to succeed in resiliency, a positive outlook on past struggles could help with a future transition. Along with increasing positivity and decreasing negativity is the third component to the framework: protective factors. Protective factors are individual, familial, and environmental factors that help increase healthy behaviors (Yoo et al., 2010). Similar to Bronfenbrenner's theory, this framework suggests that having protective factors, such as a strong family and safe environment, can make a difference to an individual and his or her current circumstances; it can help him or her be resilient. While resiliency can be personal, it can involve many aspects from surrounding environments. According to Yoo et al. (2010), even having a family routine can make a difference in whether or not a family will be resilient. This can include regular dinnertime, regular bedtime, and regular general family time as well as home safety and job security (Yoo et al., 2010). With caregivers at peace in a routine home, it is more likely that the entire family will become stronger and, therefore, more apt at being resilient (Yoo et al., 2010). With these three components, a family or an individual has the chance of being resilient.

Stress Inoculation

Individuals and families in poverty experience a significant amount of stress. Severe amounts of stress can be dangerous to anyone and can potentially threaten the framework of resiliency. However, according to Kim-Cohen and Turkewitz (2012), “human evidence for stress inoculation is scant, but emerging studies demonstrate that moderate stress exposure may lead to increased capacity for future resilience” (p. 1298). There is a fine line between what might be too much stress and what is an appropriate amount of stress. If an individual has experienced little to no stress in his or her life, it may become difficult for him or her to build up experiences for future challenges (Kim-Cohen & Turkewitz, 2012). On the other hand, according to the stress inoculation theory, if an individual has previously experienced a moderate amount of stress, he or she might be better equipped to face future challenges (Kim-Cohen & Turkewitz, 2012). Every individual, regardless of background, will face stressors, and instead of pretending families and children should be sheltered from this, protective factors should be sought out that are manageable to that particular family (Rutter, 1987). Not every adversity will simply produce fruits of healthy protective factors, but it is important to make the best out of every situation and look for strengths that come from overcoming struggles.

There have been few studies of the stress inoculation theory on humans and some on nonhuman subjects. According to Kim-Cohen and Turkewitz (2012), when three groups of 10 to 12-year-old children who were adopted from orphanages were studied, the group of children who lived in the orphanage for less than 2 months were only moderately stressed and demonstrated the lowest cortisol reactivity, which was interpreted as resilience. This was in comparison to the other two groups, one of which spent an extended amount of time in the orphanage and experienced severe stress and the other spent the most time with their biological parents and experienced very low stress, resulting in low levels of cortisol reactivity, or resiliency (Kim-Cohen & Turkewitz, 2012).

A moderate amount of stress can be healthy for an individual, especially when it comes to being resilient. Individuals and families who live in poverty often have a difficult time with resiliency. According to the stress inoculation theory, it is possible they are experiencing too much stress with no appropriate outlet or resources to help them (Kim-Cohen & Turkewitz, 2012). According to Rutter (1987), if these individuals and families were able to manage their stress to a moderate level they might have higher probability of being resilient. Though there are some studies regarding stress inoculation, further research needs to be completed on this theory in relation to poverty.

Biological Sensitivity to Context and Differential Susceptibility to Stress

Environment plays a role in the life of an individual living in poverty. However, an individual's surroundings are not the only aspects contributing to their chances of resiliency. According to Kim-Cohen and Turkewitz (2012), the biological sensitivity to context (BSC) and differential susceptibility to stress (DS) models "influence an individual's susceptibility to environmental influences" (p. 1300). The BSC model suggests that there might be certain characteristics or genes that predispose children to be sensitive to their early environments whether those environments are positive or negative (Kim-Cohen & Turkewitz, 2012). Some of the propositions of the BSC model include children who experience stressful environments early on develop an increased readiness to deal with harsh or chronic environments, as well as an increased sensitivity to such events or environments where they are able to utilize learned protective factors (Boyce & Ellis, 2005; Belsky & Pluess, 2009). Therefore, children are still heavily dependent on the surroundings in which they are raised. According to Belsky and Pluess (2009), the DS model suggests there is a gene that predisposes certain individuals to this susceptibility. According to Kim-Cohen and Turkewitz (2012), "a child's genetic makeup may influence how well she can harness the supportive potential of resources in her environment by eliciting help or actively seeking it out" (p. 1298). Under this model, it could be assumed that there is a combination of nature and nurture influencing a child's chances at resiliency.

Children grow up in varying environments that influence them in different ways, but not all children have a predisposition making them susceptible to these environments. When children are less susceptible to the negative impacts of their environment, they have a higher likelihood of being resilient (Kim-Cohen & Turkewitz, 2012). According to Orthner, Jones-Sanpei, and Williamson (2004), "families with low income may experience stress and conflict as a result of having to make difficult financial choices in their contexts of limited resources" (p. 159). If a child grows up in a family that is unable to provide him or her with a safe neighborhood, healthy emotional growth, good nutrition, and other essential resources, plus he or she is genetically predisposed to be susceptible to the environment, he or she might have a more difficult time succeeding (Kim-Cohen & Turkewitz, 2012; Orthner, Jones-Sanpei, & Williamson, 2004). On the other hand, if the child is not predisposed to those genetics, even if he or she grows up in a negative environment, the child stands a higher chance at overcoming barriers in life.

Factors

Individual personality traits

Various traits can aid an individual in how resilient he or she is. According to Garmezy (1991), individual personality traits include reflectiveness, temperament, activity level, responsiveness, and cognition. Other individual personality traits in resilient individuals are the ability to build self-esteem, ability to locate safe allies, insight, independence, initiative, creativity, humor, and morality (Wolin & Wolin, 1993). In a longitudinal study, individuals who showed resiliency demonstrated some of these traits, especially self-esteem and having a specific skill they could focus on and use (Seccombe, 2002). When individuals are encouraged to use the specific elements of resiliency that they possess, their strengths and resources are more likely to come out in order to enhance their problem-solving abilities (Baruth & Carroll, 2002). This helps growth and encourages overcoming adversity instead of falling into regression (Baruth & Carroll, 2002). Recognizing individual strengths in oneself and then utilizing those strengths can be beneficial when looking to make a change.

The Big Five

Costa and McCrae (1995) proposed the Big Five Personality Inventory, which consists of five factors or traits that can help with resiliency. The five main factors are neuroticism, extroversion, openness, agreeableness, and conscientiousness (Friborg, Barlaug, Martinussen, Hjemdal, & Rosenvinge, 2005). Studies relating these personality factors to resilience have been repeatedly associated with a high score on emotional stability, extroversion, openness, conscientiousness, and agreeableness (Riolli, Savicki, & Cepani, 2002). In particular, emotional stability (the lack of neuroticism) and extroversion showed to be the strongest factors when associated with likelihood of resiliency (Friborg et al., 2005). Extroversion is a trait that often comes naturally to an individual. An individual is usually either extroverted or introverted. Being extroverted may help an individual take steps and chances he or she might not have if he or she was introverted. If a family living in poverty does not have a member who is an extrovert, they might not be as willing to reach out into the community for help. Instead, they might wait endlessly for someone to come to them. Conscientiousness is also mentioned as a trait that aids resiliency due to its deliberate and routine nature (Friborg et al., 2005). As Yoo et al. (2010) said, having a set routine in a family setting can help make a difference in the likelihood of resiliency in a family.

Nakaya, Oshio, and Kaneko (2006), conducted a study on the Big Five Personality Inventory in Toyota City, Japan with 130 undergraduate students. The results indicated that students showing high resiliency did not demonstrate neurotic behaviors, but instead they demonstrated conscientiousness and emotional regulation (Nakaya, Oshio, and Kaneko, 2006). Emotional stability and conscientiousness, though sometimes cannot be controlled due to mental illness, are traits that an individual or family can work on. If one member of the family is emotionally stable, that person can begin to help the remaining members of their family. If not, that individual can at least look in the community for resources that have the ability to aid them in their time of need.

In another study at a military college, the Big Five Personality Inventory measured personality, cognitive abilities, and social intelligence to distinguish between those who were more vulnerable and those who were resilient (Narayanan, 2008). Overall, the individuals who were psychologically healthier and better adjusted were seen to be more resilient, unrelated to their cognitive abilities (Narayanan, 2008). All five factors (neuroticism, extroversion, openness, agreeableness, and conscientiousness) played a part in determining how healthy and adjusted the individuals were. Though more research can always be done, research has been conducted on diverse populations using the Big Five Personality Inventory. Common results show that extroversion, openness, agreeableness, and conscientiousness all aid in an individual’s resiliency (Narayanan, 2008; Friborg et al., 2005; Nakaya et al, 2006). These are also skills that might aid someone who is living in poverty, especially as they become confident in their ability to be resilient.

Family traits

Individuals with strong resilient traits can help benefit a family, but families themselves also have traits that can make them more or less resilient. Some specific family traits are family support, family caring, relationship formation, and parental/self expectations (Carlton et al., 2006). These traits help against "low socioeconomic status (SES), family stress, family externalizing psychopathology, and poor family health" (Carlton et al., 2006, p. 292). In a Hawaiian study, 1,832 students were surveyed on topics such as SES, family discord, family stress, family psychopathology, family health, achievement, physical fitness, cultural values, family support, parent/self expectation, relationship formation, et cetera (Carlton et al., 2006). After surveying and analyzing data, it was found that the strongest resiliency factor was family support. This specific study, though, discovered that family support promotes well-being and should be a targeted factor when individuals are struggling to face adversity (Carlton et al., 2006). Relationship formation, parental/self expectation, and physical health also played large roles in resiliency (Carlton et al., 2006). Building relationships, having the support of a family, and being physically well in general are all important traits when facing adversity. If a family in poverty is struggling with their relationships and are not physically well, they have other issues to focus on before they can work on being resilient. In reference to Maslow (1943), the most basic needs must be met first before one can begin worrying about how to achieve and accomplish other needs.

Children

When family support is lacking, it is important that the individual or family members do not lose hope. According to Baruth and Carroll (2002), an essential protective factor to someone who does not have familial support is to find at least one other supportive and trusting relationship. This is important for children who are struggling who might look to their teacher or other mentor as role models, but it is also important for adults who are in need of a supportive relationship they can count on (Baruth & Carroll, 2002). According to Veselska et al. (2009), when a child is resilient, his or her family, peer-group, and environment provide protective factors that assist him or her in overcoming negative stresses to which he or she is exposed. These protective factors might include resources, supportive relationships including family support, and stable caregiving (Afifi & MacMillan, 2011).

When the family is not strong enough to provide these types of support, sometimes the community can be a good addition or substitute. Community level protective factors include peer relationships, nonfamily member social support, and religion (Afifi & MacMillan, 2011). In a longitudinal study on abuse, Afifi and MacMillan (2011) interviewed sexually abused girls in their childhood and again in their adulthood. The results showed that 45% of the girls who were abused were resilient and demonstrated signs of low neuroticism, perceived good parental care, and normal peer relationships (Afifi & MacMillan, 2011). This suggests whether a child is suffering because they have been abused or merely because they are living in the harsh environments of poverty, these protective factors may support them with resiliency.

Community traits

Individuals cannot always depend on their own traits and the traits of their family. The community plays an essential role in the lives of individuals and families when they are in the struggle of overcoming adversity. Activities such as religious youth groups or scouting are examples of activities that connect youth to their schools, churches, and communities (Seccombe, 2002). In another sense, a community may have ways to provide welfare to others (Seccombe, 2002). This can be anything that allows people to come together and work together, but it can also consist of the social service agencies that are available in a community to help those in need. Having access to services such as these, when used appropriately, can help an individual or family overcome adversity.

According to Chaskin (2008), community can be thought about as context or as an agent of change. When a community is seen as a context, it consists of both risk and protective factors, each that have the potential to influence the well-being of its community members (Chaskin, 2008). Chaskin (2008) related this idea to Bronfenbrenner's ecological perspective of various environments and communities having a role in the life of the individual or family living amongst it. Therefore, the more the community has to offer to an individual of low SES and the more the individual takes advantage of the opportunities offered, the greater likelihood of resiliency. On the other hand, when a community is considered at as an agent of change, it is looked at as being resilient itself in the midst of the changing environments (Chaskin, 2008). It is important for a community to overcome adversity itself so that it can continue to support its members.

Communities go through changes from year to year and even from day to day. During these changes, it is important for the leaders in the community to stay committed to its members in order to continue to provide them with the services and the hope some members are relying on. According to Dolan (2008), "children who are strong in themselves experience robust positive relationships in their family and those who separately and collectively positively connect to their community are most likely to thrive" (p. 84). In some ways, this represents what some might think of as a utopia, or something unachievable (Dolan, 2008). However, Friesen and Brennan (2004) found that simply by having relationships beyond the family that engage children in more complex interactions help aid their development and, therefore, their likelihood of resiliency. According to Baruth and Caroll (2002), “resilient individuals are also likely to have at least one supportive and trusting relationships with someone who may or may not be a family member” (p. 236). Hobfoll (1989) puts it simply by saying with the paradigm of support from family and community, individuals have the opportunity to grow from adversity rather than be defeated by it. Whether adults or their children are struggling to overcome adversity, peer connections in the community can help. These connections can provide opportunities that may never happen otherwise.

Similar to other rituals, communities have a history of passing down stories of resilience from generation to generation in order to encourage and educate future kin on survival when facing such adversities (Landau, 2007). Landau (2007) said part of this is called the linking human systems (LINC) community resilience model, which is a model that helps coach the community to be an agent of change in relation to the families that are foundations in the community. In this model we see that families and communities are also resources for individuals in times of stress (Landau, 2007). The important part of resiliency is ensuring that individuals are aware of the resources available to them (Landau, 2007). According to White, Edwards, Farrar, and Plodinec (2014), communities strive to be resilient so that they can better serve their population; a community must be resilient in its ethics, its infrastructures, its public safety, security, energy, economy, and education. Incentives can be used to encourage communities to continue this work, but community needs assessment tools work as well because these assessments will often be able to find the gaps and encourage those who are lacking to step up their work in order to ensure a resilient environment (White et al., 2014). There are many resources and social service agencies in communities, but awareness and access to them can be a challenge to people, especially if they are living without a vehicle or any social information such as the news.

Policies

In communities, there are policies. In a perfect world, these policies would strengthen all families and would give them the assets to master resiliency (Seccombe, 2002). Without such policies, communities would not be able to provide the resources to individuals and families that they do. According to Seccombe (2002), in reality, the most impactful policy decisions come from the national level; a few are described here. The first is national health insurance. In the year 2013, 42 million Americans did not have health insurance while the majority of individuals with insurance received it from their employer (Smith & Medalia, 2014). Unfortunately, this is not a likely option for an individual in poverty who is unable to find a full-time job with benefits Though medical insurance comes in many forms, and continues to develop in many more forms, there is still not a solution for all low SES families (Orthner, 2004). According to the Smith and Medalia (2014), some of the forms of insurance are private health insurance, employee-based insurance, Medicaid, and Medicare.

In 2013, 9.8% of children under the age of 19 were uninsured (Smith & Medalia, 2014). When children and families do not have adequate healthcare, they most likely have unmet health needs (Yoo et al., 2010). Without quality healthcare, adults and children are not able to afford all the appointments they need to have, which usually means they end up sick and in a cycle of being sick and uninsured. According to Seccombe (2002), “for many women, the fear of losing their Medicaid was a primary reason that they did not work or terminated their employment” (p.

390). Families that cannot afford insurance often cannot afford other necessities in life either. These are usually the families in poverty that are suffering and facing adversities that they need some form of resilience to help overcome. Increasing assistance such as Medicaid to individuals and families across the country would help increase resiliency by decreasing other stressors (Seccombe, 2002).

As of June 28, 2012, The Affordable Care Act (ACA) was enacted, which has the intention to help families and small business owners obtain insurance that may not have been able to before (U.S. Department of Health and Human Services, 2015a). In the first year of enactment, the number of uninsured Americans decreased by almost 10 million individuals (U.S. Department of Health and Human Services, 2015b). Many states have also been able to expand Medicaid under the ACA, though some states will not choose to participate in this expansion (U.S. Department of Health and Human Services, 2015b). This increases benefits for those living in the 28 participating states, but does not provide a solution for the other 22. While small business owners will receive a tax credit for utilizing the new plan, it is also there for individuals and families who want to explore a new type of healthcare that will cap out-of-pocket expenses and require preventive care to be covered without out-of-pocket expenses (U.S. Department of Health and Human Services, 2015a). According to the U.S. Department of Health and Human Services (2015a), another main purpose of the law is to keep insurance companies in line and honest. As an example, these companies are no longer allowed to turn someone away for preexisting health conditions. There are many other parts to this law that well-educated as well as uneducated individuals are having a difficult time grasping. Over time though, the intention is that the Affordable Care Act will be second nature to Americans when looking for health insurance.

Child support is another policy that does not always help as much as it should. In a perfect world where all child support was paid and on time, families might be able to overcome some of their financial struggles. However, according to Grall (2013), in 2011, only 43.4% of custodial parents received the full amount owed to them and 30.7% received a partial amount. Overall, only 62.3% of the total child support due was received in 2011 (Grall, 2011). Unfortunately, with families relying on this money that oftentimes falls through, they are left with no choice but to cut funds from somewhere else in their budget to cover their child's needs. Either that or their child's needs do not get met.

The third policy is the livable wage. According to the United States Department of Labor (n.d.), in 2009, minimum wage was $7.25 per hour. If an individual works full-time (40 hours per week) for 52 weeks at minimum wage, he or she will earn a gross income of $15,080 in one year. Though the federal poverty guidelines show that a household of one needs to have a gross income of $11,770 per year, a household of two needs a gross income of $15,930, and a household of three, $20,090. If a single mother is the sole provider for her one or two children and is able to work full-time, she is still not able to earn enough money to adequately support her family. In order for her to even make $15,080, she would have to have childcare for her children and never miss a day of work due to illness, her child's illness, her child's school events, et cetera. Seccombe (2002) suggested that if an actual livable wage were put into place, then fewer families would rely on social service agencies in the community, leaving those agencies to serve those who have no other choice, and no hope for resiliency.

The fourth and final policy to be discussed is the Earned Income Tax Credit (EITC). The way the EITC works is if a family makes under a certain gross income during the year, they may qualify for a tax refund on their original taxes owed (Seccombe, 2002). According to Hotz, Mullin, and Scholz, (2001), this policy is a successful resource for low-income families. Though EITC is not a perfect solution, it does help to serve many families who are financially struggling (Orthner, 2004).

Limitations

There are limitations that decrease the likelihood of an individual or family becoming resilient enough to escape poverty. One of those limitations is the wage differential. Those who make enough money to start savings accounts and investment funds often do not worry about where their next meal is coming from (Seccombe, 2002). On the other hand, those who are living paycheck to paycheck do not have the ability to work towards a savings account or any type of investment fund. According to Seccombe (2002), it has been found that female-headed households tend to earn lower incomes and, therefore, struggle at a higher degree. It was also found that people are not only poor because they do not have the money they need, but also that they also lack the support they need (Seccombe, 2002). When individuals are faced with unequal pay, sexism, racism, or an inadequate job, it makes it difficult for them to go home and strengthen their family as well (Seccombe, 2002). This is why it is so important for communities to provide agencies to help support these families as well as to develop policies and act as agents of change. Unfortunately though, no one has complete and total resistance to stress and adversity (Rutter, 1995). According to Rutter (1995), even with the strongest and most useful resources, good function can be restored but scars remain. Rutter (1995) also explained that some are more resilient than others. People have different limits and it is not always fair to push people to limits they know they do not have. One vulnerability may be a source of resiliency for someone else; it is not a perfect cookie cutter pattern or solution (Rutter, 1995). Limitations arise in every study, but they are not something to be discouraged by. Just as one type of medicine might work for a friend but not for the other, does not mean the medicine should be taken off the market. It also does not mean a solution should not continue to be sought for the other who is still struggling to find help.

Circles

The model of Circles began from the Move the Mountain Leadership Center in Iowa and has now developed nationwide as Circles USA. It is a national anti-poverty initiative based on various anti-poverty curricula that take fighting poverty a step beyond just trying to meet someone's basic needs of clothing, food, and shelter. Instead, Circles is about helping individuals be resilient long term. The basic philosophy of this organization is that ending poverty takes the efforts of an entire community, not just the people who are poor and not just the social service agencies (Circles USA, n.d.b). That is why the mission of the organization is to "inspire and equip families and communities to resolve poverty and thrive" (Circles USA, n.d.a., para. 2). According to Collier and Lawless (2012), "Circles is committed to the creation of community and individual social capacity through multi-layered, long-term relationships, linking those currently in poverty, middle class Allies, employers, educators, service providers, and community leaders" (p. 5). Some of the largest goals for the Circles organization are "to move families out of poverty and engage communities in changing structural barriers" (Collier & Lawless, 2012, p. 5). While services offered by agencies such as food pantries, shelters, clothing closets, et cetera are important, they should be viewed as assistance programs, not permanent solutions to one's economic status (Circles USA, n.d.b). The goal of the Circles program is that individuals will slowly phase away from using some of these community resources as they are more and more able to support themselves. That is not to say individuals should not use these services from time to time or in emergencies to help them get by, but the hope of Circles is that using these programs is not a permanent way of life (Circles USA, n.d.b).

Participants who graduate from the Circles program are seeing their income double and sometimes even triple (Circles USA, 2014). While these are exciting numbers, it is also important to realize that as an individual's income increases, they will begin to become disqualified for certain assistance programs. When individuals and families have not been trained how to adapt when they lose access to these services, what is known as the "cliff effect" often occurs (Circles USA, n.d.b). According to Circles USA (n.d.b), the cliff effect happens when an individual who increases his or her income is forced to stop using services he or she was used to relying on, and therefore falls back into poverty because of his or her lack of knowledge in budgeting, prioritizing, and daily living. Similar to the stress inoculation theory, when individuals who are used to dealing with stress have to deal with stress, they are able to manage it more successfully than others (Kim-Cohen & Turkewitz, 2012). However, if an individual is still carrying a large load of stress because he or she has gone through emotional highs of his or her income increasing to emotional lows of being disqualified from social service programs, his or her stress might become dangerous without someone there to help him or her through it. The mission of Circles USA is to inspire and equip families and communities to resolve poverty and thrive. Every chapter of Circles is aiming to do the same thing for their own community. First they want to help their community members thrive with an increase in income, and then they want to equip them so that they are ready to live on that income without falling into the cliff effect.

The Circles model begins with participants living below 185% of the federal poverty guidelines who are interviewed and who demonstrate a level of readiness to achieve at least

200% of poverty in two years. Participants are also required to be at least six months sober and cannot have any untreated mental illnesses. Participants who are invited back after the interviews are candidates as they go through a 12-week course that introduces topics such as budgeting, long-term planning, goal-setting, networking, cross-class development, conflict management, and communication skills (Collier & Lawless, 2014). Once the candidates graduate from the basic training course, they become Circles Leaders and are the leader of a group for the remaining time in the program, which is usually another 18 months. During this time, Circles meets on a weekly basis to enjoy a meal and fellowship together as well as work with their group members or participate in programming, such as guest speakers on topics relevant to their situation. Also, once a month the meeting is dedicated to a Big View Meeting, which is a setting in which causes of poverty are discussed in the community as well as long-term goals relating to removing systemic barriers (Collier & Lawless, 2012).

When a participant becomes a Circle Leader, their other group members are Allies. Allies are middle and upper class volunteers from the community. They can be people with specific backgrounds in areas that will benefit Circle Leaders or they can simply have a heart for wanting to help others (Collier & Lawless, 2014). Allies also go through training before being matched with a Circle Leader so that they are ready and aware of the information, struggles, and issues they might face. During this training, Allies are reminded that the teaching and learning with participants will be a two-way street; Circle Leaders will learn skills from Allies, but Allies will also learn what barriers there are to poverty and what it is like to watch someone struggle through those barriers. Another issue Circles takes time to educate Allies on is that whether we are aware of them or not, there are "'hidden rules of class' that culturally define us and make it difficult to move between social classes" (Ly, 2012, para. 15). Without having knowledge such as this, it would be impossible for an Ally to successfully work with a Circle Leader. While Allies are there to support Circle Leaders, Circle Leaders ultimately are the leader of their group and are in charge of their goal setting, budgeting, and planning.

The most valuable thing an Ally has to offer is their companionship. According to a Circle Leader who is single mother of two and who is working two jobs, “It wasn’t like they [Allies] were giving me anything to be there except for the strength to be able to move to the next week” (Circles USA, 2014). Some people can be doing all of the right things, but if they do not have someone to talk to, whether to talk through their decisions or even just to vent to, escaping poverty can be an even more challenging struggle. According to Cutrona (2000), professionals often overlook the importance and value of relationships. Instead, professionals are usually focused on finding a quick fix or answer to a problem. Building relationships does not always seem to fit the idea they have in mind, so it is usually not something that is considered. In fact, it may just be assumed that everyone has relationships they can count on. According to Ly (2012), when one Circles chapter was surveyed, participants said they had zero to two people they could call in an emergency. On the other hand, resilient individuals usually have at least one relationship with someone that they can trust (Baruth & Carroll, 2002). In order to bring these individuals participating in Circles to a place where they can overcome adversity, allowing them to build relationships with people they can trust is a necessity.

While this is largely about building bonds and connections between people, it is also about establishing self-esteem and self-concept in individuals who are struggling (Rutter, 1995). According to Rutter (1995), secure relationships are an important factor in building one’s self-esteem. When an individual lacks self-esteem and motivation, it is going to be difficult for him or her to overcome adversity. In the Circles program, Allies are not meant to replace any type of need in someone's life, but they are there to fill a part of it that might have been missing.

An evaluation report was developed by Collier and Lawless (2012) at the University of New Mexico based on qualitative data they received by interviewing individuals at seven Circles chapters spreading across different regions. Twenty-four of the individuals interviewed were Circle Leaders, 33 were Allies, and 33 were other staff members. From the interviews, several strengths and challenges of the program were identified. A strength that was identified was that funders in the communities understand the importance of the program and are willing to be of support (Collier & Lawless, 2012). This is of upmost importance because without funding for a program such as Circles, programming, facilitation, and other essential pieces may not come together in order to have the program at all. Since Circles is based on the idea that the community needs to come together in order to break down barriers and end poverty, it is crucial that partners in the community also choose to give financially in order to help the program succeed. Another strength found was that the screening process for both Circle Leader candidates and Allies is strong and common across sites (Collier & Lawless, 2012). Having the screening process as a consistent piece of the program makes it so every individual is treated fairly and is given the same chance. Unfortunately, individuals who are struggling with mental illness, drug addiction and other crises are often not recommended for the program (Collier & Lawless, 2012). Therefore, the screening process, which involves an application and interview process, is key in order to help identify if individuals are ready for the commitment to the program.

A third strength across the board is how flexible facilitators are at adapting the materials provided by Circles USA to their specific community (Collier & Lawless, 2012). The material provided is research based and has been shown to be successful, but Circles does not want to pretend that every community is exactly like another with exactly the same needs. Each program goes through the same basic topics and ensures that Circle Leaders receive the same general education, but it is also important that this is seen as flexible in order to make it more personable. A fourth strength that was identified was that the chapters of Circles were very open to individuals of different races, sexualities, religious beliefs, educational backgrounds, and physical abilities (Collier & Lawless, 2012). However, this is considered a challenge in other areas that have a difficult time reaching populations that are either scarce or not as willing to participate due to these differences (Collier & Lawless, 2012). It is important for the Circles chapters to treat this issue with sensitivity, but not so much so that race, ethnicity, religion, education, et cetera become taboo topics (Collier & Lawless, 2012). Circles meetings need to be a place where individuals are comfortable with diversity and are comfortable learning about, and from, one another.

Another challenge identified by the interviewers was that the recruitment of Allies was not easy (Collier & Lawless, 2012). Since Circles involves a time commitment of at least two years, it can be difficult to recruit community members who are willing to give up that kind of time. Ally recruitment is also challenging when individuals are unsure or are nervous about how well they will interact with someone of another social class (Ly, 2012). This contributes to why the Ally training is required and intensive. Another challenge arises from the curriculum that is used and passed on to each Circles chapter, in particular the language that is used (Collier & Lawless, 2012). In interviewing Circles Leaders and Allies, it was discovered that terms such as low-income and working class were preferred as opposed to words such as poverty, middle-class, and wealth (Collier & Lawless, 2012). Language is a topic that is covered in the Ally training, and it is sensitive to different chapters of Circles. It is another area that facilitators and Allies need to be ready to be flexible with depending on who they are serving.

There are several Circles chapters in the state of Kansas, and the Manhattan community started one in the fall of 2014. The first class of Circle Leader candidates will be held in the spring of 2015. The time between has been used for establishing the program in the community by putting in place a board, getting support from the community and local agencies, applying for grants and donations, recruiting allies, recruiting Circle Leaders, and going through the interview process. Since this is a new program to the city of Manhattan, it will be important to conduct evaluations on how successful it is. This information will be beneficial to the leaders of the program, to the participants, and to future funders of the program.

Chapter 3 - Application

The Circles program in Manhattan, Kansas, as well as nationwide, is unlike any other program offered to individuals living in poverty. Most programs or agencies that serve low-income individuals and families offer temporary fixes to the ongoing issues. Though a family might receive food for the week, cash assistance for the month, or a place to sleep for a few nights, without additional resources, like what Circles provides, a family might remain in the cycle of dependence. This is especially the case when the adults in the family are unable to increase the wages they earn. Unfortunately, without intervention, children of poverty often mimic this way of life when they become adults because they do not know any other way to live. While prevention is usually a preferable method, intervention must take place when individuals and families are already struggling. The people of Manhattan have seen individuals and families suffer through poverty for too long and now the community is ready to step up and start intervening. Circles will allow relationships throughout the community to be built regardless of socioeconomic status, race, gender, or background in order to determine how to help each participating member escape poverty.

Evaluation Tools

Though Circles USA is not a new program this year, the chapter in Manhattan, Kansas is. When implementing a new program such as this, it can be beneficial to conduct an evaluation in order to ensure that the program is accomplishing the goals it set out to achieve. After working with the Circles program for a few months on grant writing, I was able to talk with the leaders about the importance of program evaluation. We discussed that the Circles USA program provides a Life Assessment tool and a progress report that focuses on the individuals' progress regarding income. It seemed as though there was an evaluation piece missing that would include measuring the participants' learning throughout the program. Therefore, I decided the program could benefit from structured evaluation tools. There are many different ways to evaluate a program, but in this case I created a pre-test and post-test, as well as weekly evaluations. These evaluations were primarily focused towards the 12-week Circle Leader training seminar participants go through before being paired with Allies and starting their 18-month journey. Given the state of the current research on this program, I thought it was important to pilot these tools during the first class of participants in order for Circles Manhattan to have data on how successful the training is at preparing the individuals for the remainder of the program.

Pre- and post-evaluation

The pre-test evaluation consisted of three parts: the tool I created (see Appendix A), the Circles USA Life Assessment Tool (see Appendix B), and an informed consent form (see Appendix C). The tool I created included demographics, what they wanted to learn from the program, and a series of Likert-type scales with options ranging from *Very Little* to *Very Much.* The first two items dealt with the participant's perception of their life in poverty and the remaining 10 items each dealt with the participants' knowledge on topic areas they would learn about during the 12-week seminar. For example, one item asked participants to rank their knowledge on conflict management on a three-point scale from very little to very much. Other items included the definition of poverty, the definition of culture, and the benefits of continuing education.

At the conclusion of the 12-week training seminar, the participants will be asked to complete a post-test identical to the pre-test with some additional questions regarding what they learned, what they would like to know more about, and what action they plan to take as a result of the program (see Appendix D).

Life Assessment Tool

The Life Assessment Tool created by Circles USA measures individuals in 15 areas they might need help in such as food security, housing, physical health, childcare, et cetera on a five-point scale ranging from *In Crisis* to *Thriving*. Each of the five points on the scale (*In Crisis, Vulnerable, Stable, Self-Sufficient, and Thriving*), and in each category, had different descriptions of what it meant to be on each level of the scale. At the end of the 12 weeks they will assess themselves again to see how much they have progressed. While the pre- and post-test tools that cover the training seminar topics will not be used past the first 12-weeks, the Life Assessment Tool will continue to be used by Circle Leaders and their Allies to assess what areas still need to be worked on and which areas are ready to be celebrated.

Recruitment

The facilitators of the Circles program recruited individuals by distributing applications to social service agencies, many of which were referred by the Flint Hills Breadbasket. Once an application was received, individual interviews were held in order to determine whether or not individuals and families were a good fit for the Circles program. In order to qualify for Circles, participants must be living under 185% of the federal poverty guidelines, be treating any mental illnesses, and be sober for at least six months. The requirements were implemented to allow the program to help individuals who are capable and ready to set and achieve realistic goals regarding coming out of poverty. Similar to Maslow's hierarchy of human needs, if an individual does not have a strong foundation it could be difficult to focus on achieving higher goals. These issues are addressed in the interviews and are based on trust. If there are problems throughout the program with any of these issues, though, the participant is asked to withdraw and join another class in the future when they are ready to commit. Other specific questions asked during the interviews included strengths, weaknesses, and barriers to participating in the program, but the interviews were mainly an opportunity for individuals to share their story and their desire for being a part of Circles.

Informed consent

Prior to conducting the pilot study, I received approval from the Kansas State University Institutional Review Board (IRB approval #7506) to conduct the evaluations with an informed consent form. After each interview, I had each participant read the informed consent form. Once they were done reading I clarified that they understood that upon consent, though their information would be used in a report for the university as well as in a report for the Circles program, their identities would be kept confidential. Every individual was willing to participate with the understanding that the data would not only help me in school, but that it would also help the facilitators improve the program for the next round of participants. While the interviewers prepared for the next interviewee, I sat with the individual and answered any questions they had about the meaning or the way a question was worded. I was also there to remind participants that it was okay to rank themselves low because those would be areas that the program would be able to help them in.

Weekly Evaluations

The data from the pre- and post-evaluations will provide beneficial data as far as how much a participant's knowledge increased from the beginning to the end of the training seminar. However, with the thought that an individual might have ranked himself or herself highly on a topic, but once they were taught about the topic they realized they did not know as much as they thought they did, I created the weekly evaluations (see Appendix E for week one evaluation). Each week, participants will take home an evaluation specifically created based on that week's materials and learning outcomes. The weekly evaluations begin by asking what they learned at that week's meeting and how effective the facilitator was. The remainder of the evaluation tool consists of questions specifically on the information they should have learned at that week's meeting. Participants take the weekly evaluations home and complete them during the week to continue thinking about the information they learned. The incentive to bring the weekly evaluation back to the following meeting is the importance and value of their feedback to future programs and participants. If an individual forgets to bring back their evaluation, there are extra copies at the following meeting that they can fill out during the dinner and fellowship hour before the next seminar begins. If an individual misses dinner and shows up as the seminar is beginning, there will not be time to complete the previous week's evaluation. This is due to the strict time constraints that Circles has put into place. The program expects participants to be on time and, in turn, the participants are able to expect that the seminar will start and end on time without requirements of staying late. The weekly evaluations are more in-depth than the pre- and post-test and will allow facilitators to assess exactly which weeks and topics were successfully communicated and useful. With each of these evaluation tools, quantitative data will be collected from the scales and qualitative data will be collected from the open-ended questions.

For the timeline of this report, data from the pre-evaluation and the week one evaluation have been analyzed. I will collect evaluations week two through six and analyze the data for this pilot study. I will also return to administer and collect the post-evaluation and post-Life Assessment tool during the final class. The first six weeks will align with the first six topics on the pre- and post-evaluations. I will measure the increase in knowledge between the pre- and post-evaluation on all 12 topics, but will compare the first six topics to the responses on the six weekly evaluations. This way I will be able to analyze what contributed to the increase of knowledge or lack thereof during those six weeks. I will look at the quantitative data as well as look for themes in the qualitative data. Once the analysis of the data is completed, I will give a report to the Manhattan chapter of Circles, which will include the top themes and will incorporate quantitative statistics as well as qualitative quotes from participants. I will also include my thoughts and suggestions regarding the findings.

Findings

Pre-evaluation

Findings are based on the piloted study. Of the 14 candidates who were interviewed, 10 chose to participate in the program. Data included in this report are from the 10 participants who intend to complete the entire Circles program. The average age of the participants was 38.07-years-old (range 20 to 64-years-old). Seventy percent identified as female and 30% as male. Sixty percent identified as White or Caucasian, 10% as Black or African American, 10% as Hispanic, 10% as American, and 10% as Afghan. Thirty percent of the participants were currently married, 30% had never been married, 30% were divorced or separated, and 10% were cohabitating. All of the participants indicated the military status question was not applicable. Thirty percent had a high school education, 10% had a high school education and had completed a certificate program, 10% had some college education, 20% had some college and had completed a certificate program, 10% had a college degree, and 20% were working towards a graduate degree. Common certificates earned among the participants were Certified Nursing Assistant, child development, and other trades such as plumbing and painting. When asked to list two things they wanted to learn from the program, money management was mentioned five times, stable employment four times, getting and staying out of poverty four times, going back to school three times, how to give back to the community two times, and time management one time.

In response to perception of poverty, 70% of the participants said they felt like they were living in poverty and 30% said they did not. Looking at the Federal Poverty Guidelines, though, 100% of participants reported that they are living below 185% poverty, which is a qualifying factor to be a Circle Leader. The remainder of the data collected through the pre-evaluation tool is displayed in Table 3.1. Responses to the 10 categories varied greatly. Topics participants reported being more knowledgeable in were basic human needs, community resources, and the benefits of continuing education. Other areas such as barriers to poverty, budgeting, conflict resolution, and new job skills were topics participants reported had little knowledge in.

Table 3.1 Pre-evaluation Data

Categories	Very Little	Some	Very Much
Definition of Poverty	0%	80%	20%
Barriers of Poverty	30%	50%	20%
Definition of Culture	10%	30%	60%
Basic Human Needs	0%	10%	90%
Budgeting	30%	40%	30%
Community Resources	10%	30%	60%
Healthy Relationships	20%	35%	45%
Conflict Management	30%	40%	30%
New Job Skills	30%	45%	25%
Benefits of Continuing Education	10%	30%	60%

Life Assessment tool

The results from the Life Assessment tool demonstrated where participants currently were on a five-point scale in 15 areas that contribute to poverty. Results for each category are displayed in Table 3.2. The majority of participants reported thriving in one of these areas:

transportation, mental health, legal issues, and addictions. The majority of participants reported being self-sufficient in housing/shelter. The majority of participants reported being stable in income and medical care. The area most participants reported being vulnerable or in-crisis in was employment.

Table 3.2 Life Assessment Data

Category	In-Crisis	Vulnerable	Stable	Self-Sufficient	Thriving	N/A
Housing	0%	0%	25%	65%	10%	0%
Transportation	0%	0%	10%	30%	60%	0%
Food/Nutrition	0%	0%	55%	25%	20%	0%
Clothing	0%	10%	35%	35%	20%	0%
Income	0%	20%	60%	10%	10%	0%
Employment	30%	30%	20%	20%	0%	0%
Medical Care	0%	10%	70%	0%	20%	0%
Mental Health	0%	0%	30%	10%	60%	0%
Family Relations	10%	20%	20%	10%	30%	10%
Parenting/Child Development	0%	0%	25%	45%	10%	20%
Child Care	15%	5%	20%	0%	20%	40%
Adult Education	0%	0%	30%	35%	35%	0%
Legal Problems	0%	0%	0%	5%	95%	0%
Addiction	0%	0%	0%	10%	90%	0%
Pregnancy/ Infant Care	0%	0%	0.33%	0.33%	0.33%	90%

Week One Evaluation

The Week One evaluation was distributed after the first week's meeting and was collected at the second week's meeting. All 10 participants who attended Week One were in attendance for Week Two, but only eight participants were on time to dinner and had completed the Week One evaluation. When participants were asked what they learned at that week's meeting, 50% learned that they are not alone in their journey, 25% learned that positivity is key, and 37.5% learned something more academic such as definitions or how to behave in a classroom. One female participant described her learning as, “That I am not alone and there are many people who want to make their lives better as well as making the world better.” One hundred percent of participants agreed that the week one facilitator was effective and easy to learn from. After the first week’s class, 100% of participants were able to give an accurate definition of poverty. For example, one male participant described being in poverty as, “When your child asks you to buy her something that makes sense, you start thinking what costs need to be cut to accommodate that request.” A female participant described being in poverty as, “Living with no security and barely getting by.” One female participant gave a more specific example by stating the amount of money she would have to earn in order to not be in poverty. Sixty-three percent of participants were able to give an accurate definition of what a Circle Leader is, while thirty-seven percent were still struggling to grasp the concept. Sixty-three percent of participants still had lingering questions from the week one meeting. Some of the questions were on topics such as wanting to know more information about Circles nationwide, wanting to know how to be successful in the program, and wanting to know how exactly Circles was going to help them with school or finding a job. Lastly, 88% of participants said their favorite part of the night had to do with the sense of positivity and fellowship.

Strengths and Weaknesses

Strengths

A strength of the evaluation tools is that they use both quantitative and qualitative measures. Participants’ knowledge was measured quantitatively by having each of them rank their perceptions of themselves on a scale in various categories. It is important to also allow participants to respond qualitatively in order to give them a chance to express their thoughts outside of the few choices given. The weekly evaluations gather both quantitative and qualitative data. This is a strong aspect of the evaluation data because in comparison to only conducting pre- and post-test evaluations, the weekly surveys provide greater detail about which topics in the 12-week seminar are of benefit to the participants and which are not. It is also a strength that the pre-, post-, and weekly evaluations correlated so well with one another. The 12 topics participants assessed knowledge in on the pre- and post-tests are the same 12 topics the weekly evaluations are based on. This way feedback is given three times on one topic, which will be beneficial when the facilitators try to determine changes that need to be made for the next group. It was also beneficial to be able to use the Circles USA Life Assessment Tool. This provided another perspective on where individuals need help the most as well as where they were able to make improvements in relation to their every day lives, not just on their knowledge of certain topics. With these two types of tools (one based on knowledge of poverty-related topics and one based on the day-to-day life of an individual), data will be able to be collected and analyzed that will benefit participants in more than one aspect of their lives. While some may think poverty is a result of knowledge and others may think it is a result of how someone is living out his or her daily life, these tools will bring those two issues together for comparison.

Weaknesses

Though I carefully revised the evaluation tools for readability, they can be improved. Some areas were more confusing than others to participants, and in the future I would make changes to try to avoid this. For example, on the pre-evaluation, when asked to rank their knowledge on certain topics, some were unsure if that meant their personal knowledge in their own lives or their general knowledge of the topic. One category is the definition of culture and many participants felt as though they were knowledgeable about their own culture, but they could not grasp the idea of what it meant to learn about the value of other cultures. Another area in which participants struggled with and often had to come back to was listing two things they want to learn from the Circles program. This was a challenge because many of these individuals were walking in, unaware of what the program is and what it has to offer. Though they had been through an interview that offered more explanation, many were open to the possibility of receiving any help and guidance they can get in order to escape poverty. Lastly, though sending the weekly evaluations home as a study tool had good intentions, without a desirable incentive, participants may not continue to follow through and bring their completed evaluations to the following meeting. In order to have a system work in such a way, incentives must be put in place.

Recommendations

Evaluators

There are always recommendations that can be made for the future, regardless of the project. Before distributing the evaluation tools to participants, it might have been helpful to pilot the evaluation on someone with a similar education level of the participants in order to see what changes needed to be made. Though I could make guesses on what would be easily understood versus more difficult, I was still proven wrong when participants came to me with questions on the way something was worded. I had two other people look over the evaluation tools before distributing them, but without having someone who thinks like the participants I was evaluating, it was difficult to make it perfect. This is why it is also important to have someone there to assist the participant with questions so that they are not accidentally responding to the evaluation in the wrong way.

After having time to review the evaluation tools and reflect on the interviews, I think there is information that was left out of the pre- and post-tests. Specifically, it would have been beneficial to collect data on the participants' household size, how many people live with them who are under the age of 18, and if they would consider themselves in situational or generational poverty. The progress report created by Circles USA includes some of this information but focuses on the participants' income and assets. While it is important to collect data like this, it is equally as important to have data on how much the participants learned throughout the program and what their suggestions are. It is one thing to have an increased income, but it is another to have learned skills and increased knowledge in topics that will help break down barriers of poverty. Income can disappear, but no one can take away an education. With this information, Circles chapters would be able to make adjustments to their curriculum and facilitating styles in order to continue to build a strong program.

Researchers

There are also recommendations that can be made for researchers. Though I found an abundance of information on resiliency and even resiliency for people in poverty, I struggled to find information on the likelihood of an individual or family staying out of poverty once they have reached 200% of the federal poverty guidelines. This may be something that is difficult to keep track of and measure, but I do think it would be a valuable topic to study. If programs like Circles are working to bring people to 200% of poverty, it is crucial to know the barriers and struggles they will continue to face as well as the helpful resources that can be utilized in order to ensure they are never in poverty again. I recommend researchers develop longitudinal studies based on Circles leaders, or other groups of individuals in this population, in order to determine whether they are successful at escaping poverty, how they were successful, and the likelihood that they are able to keep themselves out of poverty in the future. Based on the findings from the piloted study, I suggest researchers focus on how income and relationships affect individuals who escape poverty. Further suggestions will be able to be made once each week's evaluations are analyzed as well as the comparison of the pre- and post- evaluations. Regardless of the remaining results, I recommend that researchers focus on the benefit of healthy relationships, especially with thriving individuals, in the future.

Family Life Educators

When considering recommendations that can be made for the future, it is important to include information for Family Life Educators (FLEs) and other educators in communities. The results of the piloted evaluation tools showed that individuals are least knowledgeable in budgeting, conflict resolution, and new job skills, and that they are in-crisis about their employment. These results were self-reported before any additional information about the program was given, but as I got to know the participants, I realized many of their struggles stem from broken relationships in their lives. Oftentimes we think of poverty as simply being the lack of money, but when a person doesn't have money or friends, family, or mentors for support, adversity can be difficult to overcome. Therefore, based on these results, I recommend educators host classes in their communities on budgeting and new job skills, but that they also focus on building relationships with the individuals.

The results also showed that individuals reported their favorite part of the program was the positivity and sense of fellowship by which they were surrounded. Though the topic of the night may not be centered on healing relationships, participants are learning what it is like to have systems of support. I believe conflict resolution and information on healthy relationships can be a part of any class in a community, especially if the educator is able to bring in community members who are interested in connecting with, and being mentors to, the participants, similar to Allies.

Once educators host these classes, they may learn of other issues specific to the individuals in their community that need to be addressed. I would then recommend educators either continue to put on classes about those arising topics, or have participants and other community volunteers rally with them and work to make the issues known to their city council. This is similar to the purpose of the Big View Meetings through Circles. In order to break down the barriers of poverty, the barriers that are holding back individuals from being able to escape poverty, the issues must be recognized and addressed at a city, state, and national level. I recommend educators start at the city level and work to begin to see change in their own communities.

Chapter 4 - Conclusion

At the beginning of this report a young woman named Heidi Wilson was discussed. Heidi is an individual who represents how the Circles program is successful. While Heidi had help from a local banker to work on her finances, one of her most valuable assets was the college professor who took time to laugh and cry with her as she struggled and conquered. As we know from the U.S. Census, there are hundreds of thousands of individuals trying to make ends meet every day (U.S. Census Bureau, 2013a). The U.S. Census also reported that only one third of the individuals in poverty are working full-time (U.S. Census Bureau, 2013a). Contrary to popular belief that people in poverty are simply lazy, there are many reasons why people are unable to work: lack of education, lack of a skill set, that they cannot afford childcare, lack of transportation, they have a disability, they are caring for another family member, et cetera. When individuals are faced with these obstacles, they are often forced to find solutions on their own. Circles provides a proven model that steps in to support these individuals, even if it is only offering them a friend in their time of need, like in Heidi's case.

Since the Circles program is still relatively new, and chapters such as the one in Manhattan, Kansas are less than a year old, it is going to take time for people in the community to buy into it. It is a unique model relying heavily on relationships between individuals in a community and people want to first see the program be successful before they believe. Fortunately, the chapter in Manhattan is able to pull statistics and stories from other chapters around the state of Kansas, such as McPherson, Newton, and Wichita. The Manhattan chapter is also led by passionate individuals who believe in this as a solution to poverty in their community.

Maslow's hierarchy of needs and Bronfenbrenner's Human ecological theory were discussed in this report as theories that have existed for a lot longer than Circles has, but that have similar founding principles. Maslow's hierarchy of needs suggests that the most basic needs for an individual should be met before an individual can focus on meeting other needs such as safety, love, belonging, esteem, and self-actualization. Circles demonstrates these same attitudes by requiring participants to have stable housing, be six months sober, and be seeing someone for any mental health issues. These requirements are put into place because the program requires an individual needs a solid foundation before they are able to work on fulfilling other needs such as building relationships, going back to school, and looking for work. Bronfenbrenner's human ecological theory is supported by this data that shows social environments have a strong impact on an individual, whether it is within a family or within a community. Circles encourages entire families to participate in the program so that they can learn and grow together. Even the children in childcare receive age-appropriate education on the topics their parents are learning about.

Resiliency is one of the most important aspects to overcoming life in poverty. As discussed, protective factors are crucial when an individual or family is working towards resiliency (Yoo et al., 2010). These include individual, familial, and environmental factors, which are also supported by Maslow's and Bronfenbrenner's theories. It is critical for an individual to personally strive for resilience as well as for them to look to their family and community for support. If their family is unsupportive or if the community lacks resources, overcoming adversity will become more difficult. This is not to say that hard times and stress cannot and will not exist during the path to resiliency. If an individual is accustomed to handling stress, they might be more prepared to face future challenges (Kim-Cohen & Turkewitz, 2012). An additional individual factor that has an effect on an individual's likelihood of resiliency is their genetic makeup. Individuals who are more susceptible to their environments, such as poverty or familial and community factors, might have a variation of a gene that others who are not as susceptible do not have (Kim-Cohen & Turkewitz, 2012). Though individuals who are more susceptible struggle at a higher degree in negative environments, they also respond at a higher degree to positive environments, which might make them more readily resilient than others. Those who do not have a genetic makeup allowing resilience to come easily may have to work harder at achieving resilience, but it is still possible.

It is important to keep stress at a manageable level instead of expecting stress not to exist or to take on too much stress. The individuals volunteering their time through Circles are resources and outlets for participants as they learn to balance and manage stress and adversity. An individual or family should not have to work through these struggles alone; the community or programs should be able to step in and help provide support (Afifi & MacMillan, 2011). Some community resources are in the form of government policies such as Medicaid, SNAP, Section 8, and minimum wage. Though these are programs offering assistance, they will not provide a solution to poverty.

Circles provides education on life skills, barriers of poverty, relationships, and many other topics. The most valuable part of the program is the relationships that are built between Circles Leaders and Allies. Before getting to the point where Circles Leaders and Allies meet and begin to build those relationships, it is important for participants to receive a solid foundation of education. This allows participants to be on the same page, help teach one another, and start to establish goals. In order to ensure this part of the program, the first 12 weeks, is successful, I created the evaluation tools. Based on the results from the Pre-Evaluation and Week

One, participants are facing difficult times and are eager to learn in order to help themselves and their immediate families.

My hope is that Circles Manhattan will continue to administer evaluation tools and analyze the results in order to better the program. The information collected will benefit the leaders as well as the participants. While evaluating the program is important at the beginning to ensure that the information is making sense and that participants are improving, it is equally important to evaluate an old program to determine if the information is still relevant and useful. I also hope that researchers will continue to study the topic of resiliency and poverty. In the future I would like to see models like Circles that focus on relationships included in the research, instead of the focus being on the financial side of poverty. The data collected from the Life Assessment tool confirms that while finances are a critical part of escaping poverty, an individual is going to have a difficult time being successful long-term without other life skills and relationships in place.

References

Afifi, T. O., & MacMillan, H. L. (2011). Resilience following child maltreatment: A review of protective factors. *Canadian Journal of Psychiatry, 56*(5), 266-272.

Baruth, K., & Caroll, J. (2002). A formal assessment of resilience: The Baruth protective factors inventory. *The Journal of Individual Psychology, 58*(3), 235-244.

Belsky, K., & Pluess, M. (2009). Beyond diathesis stress: Differential susceptibility to environmental influences. *Psychological Bulletin, 6*, 887-908.

Boyce, W., & Ellis, B. (2005). Biological sensitivity to context: I. An evolutionary-developmental theory of the origins and functions of stress reactivity. *Developmental and Psychopathology, 17*, 271-301.

Bronfenbrenner, U. (1974). Is early intervention effective? *Teachers College Record, 76,* 279-303.

Bronfenbrenner, U. (1986). Ecology of the family as a context for human development: Research perspectives. *Developmental Psychology, 22*, 723-742.

Bronfenbrenner, U. (1989). Ecological systems theory. *Annals of Child Development, 6*, 187-249.

Bryan, E., & Simmons, L. (2009). Family involvement: Impacts on post-secondary educational success for first-generation Appalachian college students. *Journal of College Student Development, 50*(4), 391-406.

Carlton, B., Goebert, D., Miyamoto, R., Andrade, N., Hishinuma, E., Makini, G., Yuen, N. Y. C., Bell, C. K., McCubbin, L. D., Else, I. R. N., & Nishimura, S. T. (2006). Resilience, family adversity and well-being among Hawaiian and non-Hawaiian adolescents. *International Journal of Social Psychiatry, 52*(4), 291-308.

Chaskin, R. (2008). Resilience, community, and resilient communities: Conditioning contexts and collective action. *Child Care in Practice, 14*(1), 65-74.

Circles USA. (n.d.a.). *Thriving families, thriving communities. A proven model: Equipping families and communities*. Retrieved January 22, 2015, from http://www.circlesusa.org/the-circles-solution/the-only-model/

Circles USA. (2014). *Thriving families, thriving communities. Newsroom: Circles on NPR: A 'circle' of support*. Retrieved January 22, 2015, from http://www.circlesusa.org/news/2014/09/circles-on-npr-a-circle-of-support/

Circles USA. (n.d.b.). *Thriving families, thriving communities. Systemic barriers: Addressing systemic barriers to escaping poverty.* Retrieved January 22, 2015, from http://www.circlesusa.org/the-circles-solution/systemic-barriers/

Collier, M. J., & Lawless, B. (2012, January 31). *University of New Mexico National Circles® Campaign Evaluation Report.* Albuquerque, NM: University of New Mexico.

Collier, M. J., & Lawless, B. (2014). *The Circles journey: 2001-2014: Integrating research, practice and application so that more communities thrive.* Albuquerque, NM: University of New Mexico.

Costa, P. T., & McCrae, R. R. (1995). Domains and facets: Hierarchical personality assessment using the revised NEO personality inventory. *Journal of Personality Assessment, 64*, 21-50.

Cutrona, C. E. (2000). Social support principles for strengthening families: Messages form America. In J. Canavan, P. Dolan, & J. Pinkerton (Eds.), *Family support: Direction from diversity* (pp.103-122). London: Jessica Kingsley Publishers.

Dolan, P. (2008). Prospective possibilities for building resilience in children, their families and communities. *Child Care in Practice, 14*(1), 83-91.

Douglas-Hall, A., & Chau, M. (2007). *National Center for Children in Poverty. Parents' low education leads to low income, despite full-time employment*. Retrieved January 10, 2015 from http://www.nccp.org/publications/pub_786.html

Dubow, E. F., & Ippolito, M. F. (1994). Effects of poverty and quality of the home environment on changes in the academic and behavioral adjustment of elementary school-age children. *Journal of Clinical Child Psychology, 23*, 401-412.

Eberstadt, N. (2006). The mismesaure of poverty. *Policy Review, 138*, 19-53.

Friborg, O., Barlaug, D., Martinussen, M., Hjemdal, O., & Rosenvinge, J. (2005). Resilience in relation to personality and intelligence. *International Journal of Methods in Psychiatric Research, 14*(1), 29-42.

Friesen, B. J., & Brennan, E. (2004). Strengthening families and communities: System building for resilience. In M. Ungar (Ed.), *Handbook for working with children and youth: Pathways to resilience across culture and contexts* (pp. 295-312). London: Sage Publications.

Fritzell, J., Rehnberg, J., Bacchus Hertzman, J., Blomgren, J. (2014). Absolute or relative? A comparative analysis of the relationship between poverty and mortality. *International Journal of Public Health, 60*, 101-110.

Garmezy, N. (1991). Resilience and vulnerability to adverse developmental outcomes associated with poverty. *American Behavioral Scientist*, 34, 416-430.

Grall, T. (2013). *Highlights. Custodial mothers and fathers and their child support: 2011: Current population reports.* Retrieved February 10, 2015, from http://www.census.gov/prod/2013pubs/p60-246.pdf

Hobfoll, E. (1998). *Stress, culture and community: The psychology and philosophy of stress.* New York: Plenum Press.

Hotz, V. J., Mullin, C. H., & Scholz, J. (2001). The earned income tax credit and labor market participation of families on welfare. *Poverty Research News, 5*, 13-15. https://www.census.gov/hhes/www/poverty/methods/definitions.html

Kim-Cohen, J., & Turkewitz, R. (2012). Resilience and measured gene–environment interactions. *Development and Psychopathology, 24*(4), 1297-1306.

Landau, J. (2010). Communities that care for families: The LINC model for enhancing individual, family, and community resilience. *American Journal of Orthopsychiatry, 80*(4), 516-524.

Lester, D. (2013). Measuring Maslow's hierarchy of needs. *Psychological Reports, 113*(1), 15-17.

Ly, P. (2012). *Stanford Social Innovation Review: Informing and inspiring leaders of social change. Personal attention reduces poverty.* Retrieved January 8, 2015 from http://www.ssireview.org/articles/entry/personal_attention_reduces_poverty

Maslow, A. H. (1943). A theory of human motivation. *Psychological Review, 50*(4), 370-396.

Miller, J. E. & Davis, D. (1997). Poverty history, marital history, and quality of children's home environments. *Journal of Marriage and the Family, 59*, 996-1007.

Nakaya, M., Oshio, A., & Kaneko, H. (2006). Correlations for adolescent resilience scale with big five personality traits. *Psychological Reports, 98*(3), 927-930.

Narayanan, A. (2008). The resilient individual: A personality analysis. *Journal of the Indian Academy of Applied Psychology, 34*(Spec Issue), 110-118.

Orthner, D. K., Jones-Sanpei, H., & Williamson, S. (2004). The resilience and strengths of low-income families. *Family Relations, 53*(2), 159-167.

Pritchett, L. (2006). Who is not poor? Dreaming of a world truly free of poverty. *The World Bank Research Observer, 21*(1), 1-23.

Riolli, L., Savicki, V., & Cepani, A. (2002). Resilience in the face of catastrophe: optimism, personalty and coping in the Kosovo crisis. *Journal of Applied Social Psychology, 32,* 1604-1627.

Rutter, M. (1987). Psychosocial resilience and protective mechanisms. *American Journal of Orthopsychiatry, 57*, 316-331.

Rutter, M. (1995). Psychosocial adversity: Risk, resilience & recovery. *Southern African Journal of Child and Adolescent Mental Health, 7*(2), 75-88.

Seccombe, K. (2002). "Beating the odds" versus "changing the odds": Poverty, resilience, and family policy. *Journal of Marriage and Family, 64*(2), 384-394.

Smith, J. C., & Medalia, C. (2014). *Highlights. Health insurance coverage in the United States: 2013*. Retrieved February 10, 2015, from http://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-250.pdf

United States Census Bureau. (2014a). *Definitions*. Retrieved January 10, 2015, from

United States Census Bureau. (2014b). *How the Census Bureau measures poverty*. Retrieved January 11, 2015, from https://www.census.gov/hhes/www/poverty/about/overview/measure.html

United States Census Bureau. (2013a). Table 3. *People in poverty by selected characteristics: 2012 and 2013.* Retrieved January 10, 2015, from http://www.census.gov/hhes/www/poverty/data/incpovhlth/2013/table3.pdf

United States Census Bureau. (2013b). Table 4. *Type of Health Insurance Coverage by Household Income and Income-to-Poverty Ratio: 2013*. Retrieved January 10, 2015, from https://www.census.gov/hhes/www/hlthins/data/incpovhlth/2013/Table4.pdf

United States Department of Health and Human Services. (n.d.). *2015 poverty guidelines*. Retrieved April 19, 2014, from http://aspe.hhs.gov/poverty/15poverty.cfm

United States Department of Health and Human Services. (2015a). About the law: Read the law*: The Affordable Care Act section by section: Title I Quality, Affordable Health Care for all Americans.* Retrieved February 10, 2015, from http://www.hhs.gov/healthcare/rights/law/index.html

United States Department of Health and Human Services. (2015b). *The Affordable Care Act is working.* Retrieved April 19, 2015, from http://www.hhs.gov/healthcare/facts/factsheets/2014/10/affordable-care-act-is-working.html

United States Department of Labor. (n.d.). *Wage and hour division: Minimum wage*. Retrieved April 19, 2014, from http://www.dol.gov/whd/minimumwage.htm

Veselska, Z., Geckova, A. M., Orosova, O., Gajdosova, B., van Dijk, J. P., & Reijneveld, S. A. (2009). Self-esteem and resilience: The connection with risky behavior among adolescents. *Addictive Behaviors, 34*(3), 287-291.

White, R. K., Edwards, W. C., Farrar, A., & Plodinec, M. J. (2015). A practical approach to building resilience in American's communities. *American Behavioral Scientist, 59*(2), 200-219.

Wolin, S., & Wolin, S. (1993). *The resilient self*. New York: Villiard.

Yapa, L. (1996). What causes poverty?: A postmodern view. *Annals of the Association of American Geographers, 86*(4), 707-728.

Yoo, J., Slack, K. S., & Holl, J. L. (2010). The impact of health-promoting behaviors on low-income children's health: A risk and resilience perspective. *Health and Social Work, 35*(2), 133-143.

Appendix A - Pre-evaluation

Participant Pre-Evaluation

Name____

Date___________________

Demographic Information:

Age: __________ Gender: ______________ Race:______________

Marital Status (Circle one): Married Divorced/Separated Widowed
Never married Cohabitating

Military Status (Circle one): Active National Guard Reserves
Retired Veteran

Education (Circle one): Life experience High School College Degree
Some College or other Certificate Program Graduate Degree

Certificates, Licenses, or degrees earned:

List 2 things you want to learn more about from this program:

Perception of Poverty:

Do you feel like you are living in poverty? (Circle one)

Yes I don't know No

Do the Federal Poverty Guidelines indicate you are living in poverty? (Circle one)

Yes I don't know No

Rank your knowledge on the following categories from very little to very much:

The Definition of Poverty:

Very Little Some Very much

Barriers of Poverty:

Very Little Some Very much

The definition of culture:

Very Little Some Very much

The Importance of Taking Care of Basic Human Needs:

Very Little Some Very much

Budgeting:

Very Little Some Very much

Community Resources:

Very Little Some Very much

Healthy Relationships:

Very Little Some Very much

Conflict Management:

Very Little Some Very much

New Job Skills:

Very Little Some Very much

Benefits of Continuing Education:

Very Little Some Very much

Now take time to go through the Life Assessment Tool and rank yourself in each category from surviving to thriving.

Appendix B - Life Assessment tool

Circles® Life Survey

(Based on Family Development Materials)

1. Housing/Shelter

5 – **Thriving:** owns or in long term / affordable / safe / appropriate housing w/o subsidy

4 – **Self-Sufficient:** safe & secure dwelling for at least 12 months, ability to pay w/o subsidy

3 – **Stable:** in semi-permanent / relatively safe & secure housing, ability to pay with subsidy

2 – **Vulnerable:** temp or transitional housing, rent uncertain, unsafe, crowded, shared, RV or camper

1 – **In-Crisis:** homeless or on verge, no income for housing, dangerous / bad situation

2. Transportation

5 – **Thriving:** consistent / dependable transport, license, safe / reliable car & insurance

4 – **Self-Sufficient:** Dependable transportation, basic car insurance / license or choose public transportation

3 – **Stable:** access to transportation when needed, safe

2 – **Vulnerable:** limited access, possibly unsafe, driving without license, registration or insurance

1 – **In-Crisis:** no access to transportation to satisfy basic needs

3. Food/Nutrition

5 – **Thriving:** always able to furnish regular & balanced food

4 – **Self-Sufficient:** always have resources for healthy food

3 – **Stable:** sufficient personal & community resources for food

2 – **Vulnerable:** limited knowledge of food, food preparation

1 – **In-Crisis:** no food and preparation

4. Clothing

5 – **Thriving:** clean & durable clothes

4 – **Self-Sufficient:** appropriate clothing for work or school without subsidy

3 – **Stable:** sufficient personal & community resources for clothing

2 – **Vulnerable:** limited clothing available for work, school, or weather conditions

1 – **In-Crisis:** completely inadequate clothing for work, school, or weather conditions

5. Income

5 – **Thriving:** sufficient/ stable income, regular savings, and some non-essential purchases

4 – **Self-Sufficient:** sufficient/ stable income can pay bills, little or no savings, no subsidies or energy assistance

3 – **Stable:** enough income to meet basic needs with subsidies or energy assistance, little left for non-essentials

2 – **Vulnerable:** inadequate income, occasional problems with basics, overdue bills, utility assistance needed

1 – **In Crisis:** no money or basic needs, overwhelming debt, no knowledge of resources, utility is shut off

6. Employment

5 – **Thriving:** full time for one year or more. Stable/ sustaining employment, all household members have full benefits

4 – **Self-Sufficient:** full-time for at least six months, employment meets basic needs, all household members receive benefits

3 – **Stable:** under-employed, inadequate pay or benefits

2 – **Vulnerable:** temporary or part-time employment, no benefits

1 – **In-Crisis:** unemployed with no prospects

7. Medical Care

5 – **Thriving:** has medical / dental / mental preventive coverage and is being used by all household members

4 – **Self-Sufficient:** has partial medical / dental / mental when needed, coverage without subsidy for all household members

3 – **Stable:** head of household gets partial medical / dental care with subsidy, limited access to health care providers

2 – **Vulnerable:** no medical insurance, no preventative care, limited access of system

1 – **In-Crisis:** no coverage or access to medical / dental, or unable to address health problems, uses Emergency Room for medical care.

8. Mental / Emotional Health

5 – **Thriving:** no problems or able to access mental health care when needed

4 – **Self-Sufficient:** able to access mental health care when needed

3 – **Stable:** mental health conditions are being managed for all family members

2 – **Vulnerable:** receiving some support for current mental /emotional health needs

1 – **In-Crisis:** strong need for mental /emotional health support and unable to receive services

9. Family Relations

5 – **Thriving:** strong support network, strong family identity

4 – **Self-Sufficient:** physically safe, emotionally secure, sense of family unit

3 – **Stable:** relationship challenges are being addressed and managed

2 – **Vulnerable:** relationship challenges are not being addressed, household composition changes often

1 – **In-Crisis:** unable to develop relationships, no support systems

10. Parenting / Child Development

5 – **Thriving:** excellent parenting skills and developmental problems well handled

4 – **Self-Sufficient:** good parenting skills and problems handled with support w/o subsidy

3 – **Stable:** resolving parenting issues and receiving services with subsidy

2 – **Vulnerable:** limited parenting skills and child development problems, limited resource

1 – **In-Crisis:** unmanaged child development challenges/ open case file at Child Protective Services

N/A: no children

11. Child Care

5 – **Thriving:** able to afford / access many options for child care

4 – **Self-Sufficient:** access to quality childcare without subsidy

3 – **Stable:** limited access to quality childcare with subsidy

2 – **Vulnerable:** limited access or no subsidy to childcare

1 – **In-Crisis**: no access or subsidy to quality childcare

N/A: no young children / ongoing childcare not needed

12. Education, Adult

5 – **Thriving:** has needed training or certification for desired employment

4 – **Self-Sufficient:** pursuing needed training/certifications

3 – **Stable:** high school diploma or GED

2 – **Vulnerable:** working on GED, improving literacy

1 – **In-Crisis:** no high school diploma or GED and not pursuing diploma or GED.

13. Legal Problems

5 – **Thriving:** no legal problem

4 – **Self-Sufficient:** minor legal issues pending or resolved, are being handled by legal council

3 – **Stable:** medium legal issues pending, has legal council

2 – **Vulnerable:** major legal issues, with little access to legal council

1 – **In-Crisis:** major legal issues, no legal council

14. Addictions

5 – **Thriving:** no problem or 5 yrs free of addiction, treatment complete

4 – **Self-Sufficient:** one-year addiction free, completed treatment, still receiving support services

3 – **Stable:** 6 mos. Free of chemically dependent or addictive behavior, attending treatment program, and receiving support services

2 – **Vulnerable:** chemically dependent or addictive behavior, currently in treatment program

1 – **In-Crisis:** is chemically dependent or addictive behavior, not receiving treatment or support services

15. Pregnancy / Infant Care

5 – **Thriving:** receiving prenatal care, mother / child w/out health issues

4 – **Self-Sufficient:** receiving prenatal care / immunizations, well baby visits current w/o subsidy

3 – **Stable:** adequate access / insurance / resources for prenatal care with subsidy

2 – **Vulnerable:** limited access / insurance / resources for prenatal care

1 – **In-Crisis:** no access/insurance/resources for prenatal care

N/A: not pregnant / no infant

Appendix C - Informed Consent Form

The Effectiveness of Manhattan Circles Circle Leader Training

Approval Date of Project:______________ **Expiration Date of Project:___________**

Principal Investigator: Dr. Melinda Markham

Co-Investigator(s): Ellen Coriden

Contact Information for any Problems/Questions: Mindy Markham, mmarkham@ksu.edu

IRB Chair Contact/Phone Information:

- Rick Scheidt, Chair, Committee on Research Involving Human Subjects, 203 Fairchild Hall, Kansas State University, Manhattan, KS 66506, (785) 532-3224.
- Jerry Jaax, Associate Vice President for Research Compliance and University Veterinarian, 203 Fairchild Hall, Kansas State University, Manhattan, KS 66506, (785) 532-3224.

Purpose of the Research: The research project is being done to determine the effectiveness of the Manhattan Circles 12-week Circle Leader training and to determine the potential resiliency of the Circle Leaders in their effort to achieve 200% of the Federal Poverty Guidelines.

Procedures or Methods to be Used: A pre- and post-test will be given to participants (Circle Leader candidates). The pre-test will be administered at their interview to determine their candidacy for the training program, and the post-test will be administered at the end of the 12-week training. Included in the pre- and post-test will be the task of completing the Circle Leader Life Assessment Tool. Short, weekly surveys will also be sent home every week during the training.

Length of Study: The participants will meet weekly for 2 hours for 12 weeks, but completing the evaluation measures will only take up a small portion of time every week.

Risk or Discomforts Anticipated: Participants will make themselves vulnerable by filling out the surveys and the Circle Leader Life Assessment Tool. They will also have to be willing to build relationships and share with their circle of Allies.

Benefits Anticipated: The results from the evaluation measures will allow Manhattan Circles staff to determine whether or not the 12-week training was effective. This will benefit participants because they will be a part of the program for a remaining 18 months. The staff can make adjustments based on the suggestions and other results while the participants are still in the program. This will also ensure that participants are on the right track to achieving 200% of poverty.

Extent of Confidentiality: Only the Manhattan Circles board members and myself will see the evaluation results. Any information in reports will remain anonymous. Files will be kept with the surveys and assessment tools until all data is collected, then these materials will be destroyed.

Terms of Participation:

I understand this project is research, and that my participation is completely voluntary. I also understand that if I decide to participate in this study, I may withdraw my consent at any time, and stop participating at any time without explanation, penalty, or loss of benefits, or academic standing to which I may otherwise be entitled.

I verify that my signature below indicates that I have read and understand this consent form, and willingly agree to participate in this study under the terms described, and that my signature acknowledges that I have received a signed and dated copy of this consent form.

Participant Name: ________________________________

Participant Signature: ________________________________ **Date:** __________________

Witness Signature: ________________________________ **Date:** __________________

Appendix D - Post-evaluation

Participant Post-Evaluation

Name_______________________________________

Date__________________

Perception of Poverty:

Do you feel like you are living in poverty? (Circle one)

Yes   I don't know   No

Do the Federal Poverty Guidelines indicate you are living in poverty? (Circle one)

Yes   I don't know   No

List three things you learned from the program:

From what you have learned during the program, what further action do you plan on taking? If you do not plan on taking further action, why not?

Is there a topic you wish you had learned more about?

Rate your responses to each question on a scale of disagree to agree:

As a result of this program, my attitudes toward poverty have changed:
Disagree Neutral Agree

I have received resources to prepare me for my future:
Disagree Neutral Agree

Overall this program has been helpful to me:
Disagree Neutral Agree

I am more at peace with my life than I was when I entered the program:
Disagree Neutral Agree

The weekly surveys helped my learning throughout the program:
Disagree Neutral Agree

I have gained confidence in my skills since I entered the program:
Disagree Neutral Agree

I would recommend this program to someone I know:
Disagree Neutral Agree

If you would recommend Circles to someone else, who would you recommend it to? May we contact them? If so, please list the following information:

Name:

Best contact number or address:

Rank your knowledge in the following categories on the scale of disagree to agree:

I am familiar with the definition of poverty:
Disagree Neutral Agree

I am familiar with the barriers of poverty:
Disagree Neutral Agree

I am familiar with the definition of culture:
Disagree Neutral Agree

I am familiar with the importance of basic human needs:
Disagree Neutral Agree

I am familiar with how to budget:
Disagree Neutral Agree

I am familiar with community resources:
Disagree Neutral Agree

I am familiar with what it takes to have healthy relationships:
Disagree Neutral Agree

I am familiar with conflict management:

Disagree	Neutral	Agree

I am familiar with new job skills:

Disagree	Neutral	Agree

I am familiar with the benefits of higher education:

Disagree	Neutral	Agree

Appendix E - Week 1 evaluation

Week #1 Evaluation

Name____________________________________

Date_________________

List one thing you learned at this week's meeting:

The facilitator was effective and easy to learn from

Disagree Neutral Agree

After this week's meeting…

My definition of poverty is:

My definition of a Circle Leader is:

What questions do you still have about the Circles program?

What was your favorite part of tonight?