



2018

Psychological and Economic Self-Sufficiency Among Low-Income Citizens Receiving Governmental Assistance

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LOYOLA UNIVERSITY CHICAGO

PSYCHOLOGICAL AND ECONOMIC SELF-SUFFICIENCY AMONG
LOW-INCOME CITIZENS RECEIVING GOVERNMENTAL ASSISTANCE

A DISSERTATION SUBMITTED TO
THE FACULTY OF THE GRADUATE SCHOOL
IN CANDIDACY FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY

PROGRAM IN SOCIAL WORK

BY

VORRICIA HARVEY

CHICAGO, IL

MAY 2018

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ACKNOWLEDGEMENTS

This dissertation is the compilation of my commitment and dedication to the population of individuals I serve. Its completion would not have been possible without the commitment and dedication of an extraordinary dissertation committee that includes Dr. Philip Young Hong, Dr. Teresa Kilbane and Dr. Katherine Tyson.

I am eternally grateful to Dr. Hong for challenging me to stretch beyond the comforts of the familiar to a trajectory of endless uncharted opportunities. His commitment to empowering the marginalized through his visionary work and research inspires me to great depths. His patience and unwavering support are deeply appreciated. I am honored to have Dr. Hong as my committee Chair, mentor and friend. Dr. Kilbane, I owe my gratitude for her rare gift of holding me accountable while demonstrating limitless compassion. Her attention to detail is unparalleled, and she was the engine that ensure I remained on track. Dr. Tyson, is a regal intellectual warrior whose knowledge and insight inspired me to great heights. I am forever indebted to Dr. Tyson for her endless support and encouragement throughout my dissertation process. It is my hope that my continued contribution to the field of Social Work will make my committee members proud to have invested their time and efforts.

The instructors and staff of Loyola University of Chicago and the School of Social Work are remarkable for their dedication to ensure each students has the resources required to excel. My acceptance into the program was greeted with feelings of excitement and trepidation of

the unknown. The kinship I formed with my doctoral cohort mitigated any feelings of uneasiness or aloneness and for this, I am eternally grateful to Mary R. Weeden, Rana Hong, Michael Dentato, Cecilia Quinn, Kyungsoo Sim, and Allison Tan. I would like to thank Alanna Shin and Jang Ho Park for the endless nights spent assisting me with my data analysis. You are both kind and extremely gracious, and I wish you much success in your completion of the doctoral program.

During my tenure in the doctoral program, I worked two extremely demanding jobs. The pressures of navigating work and school were challenging but the understanding, patience and support of two dynamic supervisors were instrumental in my success. I am indebted to my former supervisor, Mr. Earnest Gates Executive Director of Near West Side Community Development for his endless support. I am equally thankful to my current supervisor, Ms. Louise Dooley, Assistant Vice President/Interstate Realty Management for being a ray of light and positive energy.

I would like to also thank my professional colleagues who have encouraged me throughout my dissertation journey and they include: Mary Howard, Crystal Palmer, Ceathra Davis, Rose Mabwa, Patricia Whitehead, Tiarra Mollison, Chamala Jordan, Shannon Gould, Janet Li, Laura Zaner, Patricia Dowell, Toby Herr, Ricki Lowitz, and Bertha Davis.

Throughout this process, I have been extremely fortunate to have a group of dear friends whose belief in me has been unwavering, and I am forever grateful for their support and they are: Robert Steward, Anita Muse, Mr. and Mrs. Muse, Leslie Meek, Susan Batie-Gordon, Emma Walthall-Moon, Eric Moore, Michael Twyman, Sylvia Stein, Carl Ulmer, Diane Ativie, Pam Brown and Lisa Young.

Finally, I have the honor of being a part of a loving and caring family. Thank you to my step-mom, Carol, brothers, Voris, Jr. and Victor, mother-in-law and father-in-law, Izella and Homer, my cousins, Kevin and Rhea, and a multitude of extend family.

In memory of James W. Harvey, Jr. my beloved husband, and
Ollie B. Glasper, my loving mother.

Dedicated to my devoted father, Voris W. Glasper

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ABSTRACT

This dissertation study examines dynamics of psychological self-sufficiency using a frame of reference that comes from perspectives of low-income citizens who receive some form of governmental assistance (i.e., public aid, Temporary Assistance for Needy Families (TANF) and/or housing subsidies). It explores the validity of integrating psychological self-sufficiency as a psychological capital into the holistic theory of change in workforce development. Because in the past, great emphasis has been placed on human capital development and fast track movement into the labor market, little has emerged on the influence of psychological capital properties. Subsequently, policy has guided the evolution of employment program models with the primary goal of moving “hard to employ” low-income citizens into the labor market, with limited success. To improve outcomes, there remain unanswered questions as to best practice in service delivery and policy for this population.

A secondary analysis is used for this study with data collected from a survey administered to 377 low-income citizens receiving governmental assistance and living in the Chicago Housing Authority (CHA). The survey incorporated the Employment Hope Scale (EHS) and the Perceived Employment Barrier Scale (PEBS), which together make up the theoretical construct of psychological self-sufficiency. Psychological self-sufficiency is a psychological empowerment -based construct that captures the goal-directed process aspect as opposed to the economic self-sufficiency (ESS) outcome (Hong, Polanin, & Pigott, 2012).

Psychological self-sufficiency is operationalized as employment hope minus perceived employment barriers (Hong, Choi, & Key, 2018).

Findings suggest that there is a strong positive relationship between psychological self-sufficiency and ESS. ESS for the purpose of this research study is defined as the ability take care of oneself without requiring aid or support particularly from governmental assistance. The findings also suggest there is a positively significant association between employment status and psychological self-sufficiency and between educational level and psychological self-sufficiency. Specifically, those who are employed and individuals with a higher than high school education are likely to have greater psychological self-sufficiency.

These findings support the need to include psychological self-sufficiency as the psychological empowerment-based construct in the definition of self-sufficiency for low-income individuals. It also supports the need to integrate psychological self-sufficiency to strengthen psychological empowerment-based models in workforce development that are designed to assist those considered “hard-to-employ.”

CHAPTER ONE

INTRODUCTION

The purpose of this research study is to consider the impact of psychological self-sufficiency as a psychological capital on the development of employability of lower-income persons who have been unemployed for many years or who have not been able to sustain employment for 6+ months. This population is referred to as the “hard to employ” (Collard, 2007) and the problem of chronic unemployment has had a significant, highly politicized history. This study will contribute to a better understanding of the problem because it elicits and builds upon the perspective of those who are in fact the experts on being trapped in poverty and trying to escape: the impoverished persons themselves. These individuals have experienced marginalization in the workplace and most existing research has not included their viewpoints on self-sufficiency as the foundation for advancing scientific knowledge on job training programs.

Therefore, this study will briefly cover the ideological influences that contributed to the architect of welfare reform. These ideological influences are covered because they demonstrate how economic self-sufficiency by way of employment became one of the prominent goals of Welfare Reform. With the goal of moving welfare recipients toward employment, a subgroup of recipients who were unable to secure or maintain employment for 6+ months evolved. Because the challenges of this group were so pervasive, they were identified as the “hard-to-employ” (Collard, 2007).

These families, classified as “hard-to-serve” or “hard-to-employ” are headed by an adult who may be struggling with substance abuse, physical or mental health problems, as well as low literacy and social competency issues that inhibit achieving self-sufficiency (Collard, 2007, p. 513.)

The challenges of the hard-to-employ are covered in this study. This examination is important to provide a context for the analysis of various employment education models utilized to address these challenges. Therefore, the literature review for this study will review the various employment models and determine how these models address the employment barriers as well as the gaps in past and current practice. Therefore, it is important to address whether addressing employment barriers—i.e., child care, transportation, stable housing, etc.—motivate the hard-to-employ to progress toward economic self-sufficiency (ESS)?

This researcher asserts that the use of a psychological empowerment-based theoretical framework may be more effective in capturing the lived experiences of the hard-to-employ thereby giving a voice to the often marginalized. The theory that embodies a psychological empowerment ideology and is used to guide this dissertation study is psychological self-sufficiency (Hong, 2013; Hong, Hong, Choi, & Key, 2018; Polanin, Key, & Choi, 2014). Psychological self-sufficiency embraces a psychological empowerment-based construct in the definition of self-sufficiency as opposed to a purely economic one (Hong, Polanin, & Pigott, 2012). Hong (2013) postulates that including psychological properties of hope and barriers into the definition of self-sufficiency is more reflective of the definition from the perspective of low-income job seekers. The psychological self-sufficiency theory is based on qualitative and quantitative studies conducted with low-income job seekers (Hong, Sheriff, & Naeger, 2009).

For the purposes of this study, a secondary analysis is used analyzing the survey data collected by Hong et al. (2012) utilizing the Employment Hope scale (EHS) and the Perceived

Employment Barrier Scale (PEBS). EHS is a measure of one dimension of psychological self-sufficiency that captures the forward movement toward an employment goal (Hong, 2014; Hong & Choi, 2013; Hong, Choi, & Polanin, 2014). PEBS is the other dimension of psychological self-sufficiency that assesses the myriad of barriers one faces when thinking about being employed (Hong, Polanin, Key, & Choi, 2014). These are psychological empowerment-based constructs that capture the goal-directed process aspect as opposed to the economic self-sufficiency (ESS) outcome (Hong, Polanin, & Pigott, 2012). The survey was administered to 377 low-income job seekers who embodied the characteristics and demographics of the “hard to employ.” These job seekers sought employment assistance from a community based organization located on the Near West Side of Chicago. This community based organization is in the former site of a Chicago public housing development that had undergone a complete physical transformation into a mixed income community.

Problem Statement

The definition of self-sufficiency from a purely economic perspective is limiting when addressing the real lived experiences of the hard-to-employ (Hong, 2013). Because imposed work mandates and sanctions alone have not adequately addressed the challenges of this population, exploration into the impact of psychological self-sufficiency properties is warranted. This researcher asserts that a more client-centered, empowerment approach to the definition is needed. This researcher’s philosophy regarding the definition of self-sufficiency among low-income citizens closely aligned with that of Hong, Sheriff, & Naeger (2009). Hong (2013) contends that psychological self-sufficiency is critical to the equation in motivating individuals

to move toward ESS, and a necessary condition for a bottom-up systemic change to take place for ESS to be sustained in the labor market.

While achieving psychological empowerment is important, psychological self-sufficiency alone may be insufficient in practice. It is rather the beginning of the process that leads to self-motivation by way of developing inner strength and outlook and to move forward in reaching financial goals by way of utilizing skills and resources. The argument ... is that these empowered workers will have upheld their end of the bargain in the labor market, at which time if one is work-ready then the matching should occur with existing opportunities (Hong, Sheriff, & Naeger, 2009, p. 372).

The literature on the “hard-to-employ,” the “unwilling,” strongly implies that the public’s sentiment supports mandated work requirements with punitive measure for those who do not comply. The perceived lack of motivation by the hard-to-employ renders them as the underserving.

In deciding whether recipients deserve welfare, individuals pay attention principally to the recipients’ efforts in alleviating their own need (Gilens, 1999; Oorschot, 2000). If welfare recipients can work, but preferring not to (i.e., they are “lazy”), they are perceived as undeserving and welfare is opposed (Petersen, 2012, p. 395).

By expanding the definition to include the perspective of those most impacted, a more robust dialogue is had which can directly impact policy and the delivery of services to this population. Therefore, this dissertation attempts to fill that void in the literature by addressing the need for a more participatory approach by those most impacted by the non-inclusive definition of self-sufficiency.

Purpose of the Study

The purpose of this study is to utilize a secondary analysis to demonstrate the need to integrate psychological self-sufficiency properties—i.e. hope and barriers—in the definition of self-sufficiency when referencing low income individuals who receive governmental assistance. The secondary analysis uses the data collected from a quantitative study utilizing clients with the same typology as the hard-to -

employ. The subjects of this study were clients seeking employment placement assistance from a social service provider contracted by the Chicago Housing Authority (CHA). This social service provider delivers comprehensive case management services i.e. employment placement, lease compliance intervention, counseling referrals, and community integration services, to CHA residents living on the Near West Side of Chicago. Because CHA is a Moving-to-Work demonstration authority site, this contracted service provider is charged with the responsibility of helping its clients find employment and become self-sufficient.

Many of the clients serviced by the service provider who participated in the study were also recipients of welfare and were required to work as a condition to receive their assistance. However, unlike any other development in the CHA portfolio, the residents in this development did not have a Work Requirement. To provide a historical context, during the Chicago Housing Authority's Plan for Transformation, extremely dilapidated, crime infested public housing developments were torn down. In place of these torn down buildings were newly built mixed income housing developments. Returning residents to these newly built developments had eligibility requirements called Site-Specific Criteria. Site-Specific Criteria was created by a designated group of community stakeholders i.e. Resident Councils, Developers, CHA representatives etc. Each designated group created its own requirements for returning CHA residents for their community.

To ensure productive, vibrant communities, working groups made up of resident leaders, CHA staff, city officials and community organizations establish site-specific criteria for all tenants who want to rent or purchase a home in these developments. These requirements vary by site, but usually include job income verification, credit history screening and comprehensive background checks (Chicago Housing Authority/ Mixed Income Properties, 2014).

With the development of the Site-Specific Criteria, the need for employment verification emerged as a condition to obtain new housing and the return to newly developed communities. The emphasis on work morphed into a condition for maintaining one's housing subsidy. In

2008, CHA instituted a Work Requirement throughout its housing stock for all residents between the ages of 18-61 yrs. who were not otherwise exempt from the Work Requirement based on various exemption categories i.e. documented disability, retired receiving a pension, single parent who is the primary caretaker of someone disabled to name a few (Fopma & O'Connell-Miller, 2008). Under the Work Requirement, the above-mentioned age group was required to work and/or participate in some form of work related activity i.e. vocational training or education for a specified number of hours a week (Fopma & O'Connell-Miller, 2008).

The residents living in the development formerly known as Henry Horner and presently known as Westhaven Park who were part of this study were not required to meet the stringent site-specific criteria as with the other newly developed mixed income developments. These residents were protected by a legally binding decree, the Horner Consent Decree (Wilens, 2006).

Horner families must meet only five basic criteria. Residents are judged only on their behavior on or after April 4, 1995 (the date the Horner consent decree was entered). All the basic eligibility requirements are "prospective," in the sense that nothing in the family's pre-1995 criminal history or other past conduct can be used by CHA to prohibit a family from being eligible for a replacement unit. All the Horner families were made aware at the time the Horner consent decree was entered that they themselves controlled whether they would be eligible for a replacement unit. Having been informed about the prospective nature of the eligibility requirements, each family knew what it had to do or not to do in the future to remain eligible (Wilens, 2006, p. 84).

These residents were also protected from an imposed Work Requirement as a direct result of the Horner Consent Decree. Instead, the Horner Engagement, a legally binding statute was instituted in place of the Work Requirement for the residents of Westhaven Park. The Horner Engagement statute is a less stringent approach to an imposed work requirement. Residents are encouraged to work but their housing is not jeopardized if they do not fulfill this responsibility.

It is important to provide a historical context that denotes the difference in the implementation of policies i.e. site-specific criteria and imposed work requirements for the subjects in this study. Unlike other developments in Chicago, this hard-to-employ population did not have the same punitive or paternalistic approaches as their counterparts. Yet, they are still hard-to-employ and are perceived as unwilling to work. Therefore, this study will use this secondary analysis to determine if there is a correlational relationship between work and psychological self-sufficiency among low-income individuals. More specifically, does actual work lead to the acquisition of psychological self-sufficiency? Or is psychological self-sufficiency required before the hard-to-employ is motivated to work.

Significance of the Issue

This study is significant because it sheds light on this misnomer that the hard-to-employ category of individuals are unwilling or do not want to work. The premise of Welfare Reform had tremendous political agendas and this population of recipients were the casualties of these agendas. Blaming the recipients entirely releases society of the responsibility to address the structural barriers to employment for this population.

As welfare recipients constitute a weak welfare constituency with no direct representative in Washington, DC, their interests are particularly prone to misrepresentation, which in turn renders the programme more vulnerable to political and ideological attacks. Welfare reform since 1996 has weakened further the fragile institutional foundations of assistance for single parents and their children in US contemporary society. Last but not least, Democrats have endorsed the main ideas of their opponents for mainly electoral reasons. As a result, the idea according to which welfare should be conditional and temporary is no longer questioned. Conditional social assistance is now at the core of the residual US welfare state, with a renewed emphasis on the need to change the behaviour of the poor as opposed to the structural factors behind social deprivation and unemployment (Daguerre, 2008, p. 376).

Unfortunately, with the current political climate strongly embracing the self-sufficiency rhetoric by way of employment, governmental dollars allocated for entitlement programs are dwindling.

Welfare programs are also likely to face cuts as the administration “takes the hint that they need to do something on the mandatory spending side,” said Mr. Beach, who consulted with the Trump transition team on potential savings in those programs. “I suspect they’ll come out with guns blazing on a number of fronts,” (Timiraos, Peterson, & Rubin, 2017).

The “pull your boot strap” philosophy of the Republicans continues to permeate federally funded programs.

The bill would, among other things, implement stricter work requirements for “able-bodied” adults without dependents receiving assistance through the Supplemental Nutrition Assistance Program, or SNAP. It would also help recipients with employment training and job searches to give recipients the tools needed to overcome poverty. “Able-bodied individuals should be required to work—or be prepared to work—as a condition to receiving aid,” Robert Rector, a senior research fellow at The Heritage Foundation, told The Daily Signal (Voot, 2016).

There is a great deal at stake. With a strong advocacy for employment as the impetus for combating generational poverty and continued dependence on governmental assistance, low-income and/or non-working individuals who are not following suit will be confronted with dismal outcomes.

CHAPTER TWO

LITERATURE REVIEW

Ideological Influences on Welfare Reform

Welfare Reform in 1996 was instituted during President Bill Clinton presidency with the passing of the Personal Responsibility and Work Opportunity Reconciliation Act (Dave, Reichman, Corman, & Das, 2011). This act initiated the change from Aid to Families with Dependent Children (AFDC) to a work based initiative, Temporary Assistance to Needy Families (TANF) (Austin & Feit, 2013). TANF became a time-limited program with an emphasis on moving welfare recipients off welfare rolls into employment (Farrell, Rich, Turner, Seith, & Bloom, 2008). Subsequently, welfare recipients' ability to obtain a subsidy was predicated on the recipient's ability to engage in work related activities i.e. education, vocational training etc. and/or actual work (Farrell et al., 2008).

Although the Personal Responsibility and Work Opportunity Reconciliation Act was passed during President Clinton's presidency, its underpinnings were underway long before the passing of the act. Entitlement programs in general conjured discussions of the "deserving" and the "undeserving". It was the belief that able-bodied individuals should work.

From the outset, anti-poverty culture and negative views about the poor impregnated the mindset of US administrators (Katz 1996; King, 1995, 1999). In particular, able-bodied adults were not considered as deserving poor and were therefore expected to work. Whether single mothers with young children should be forced to work became the focus of the political debate in the 1980s and 1990s (Daguerre, 2008, p. 364).

Social Security on the other hand was not perceived as negatively because it was based on contributions of individuals who worked whereas Aid to Families was perceived as “handouts” (Daguerre, 2008). Republicans are often considered the most vocal opponents to entitlement programs and often viewed as blaming the behaviors of the recipients for their life circumstances. However, the public’s perception of the “underserving poor” also echoed their sentiments to some extent.

By the late 1960s poverty was portrayed as a black phenomenon caused by irresponsible sexual behavior and economic social marginalization. Welfare experts described sexual promiscuity and disorganized hedonism as key characteristics of benefit claimants (Solinger 1998: 13). Welfare recipients were poor because of their behavior, essentially the combination of a lack of work ethic and discipline with sexual promiscuity (Daguerre, 2008, p. 365).

It appears the poor vs. welfare recipients/programs conjure up different public sentiments as stated by (Rodgers, 2009).

The U.S. poverty population is not only large, it is very diverse. This population includes the elderly poor, the disabled poor, the working poor, single mothers, millions of children, homeless people, drug and alcohol abusers, and dozens of other identifiable groups. There is no reason to believe that the public thinks about these groups in the same way. Some groups of the poor are inherently easy to feel compassionately toward, others perhaps much less so (Rodgers, 2009, p. 765.).

Rodgers asserts that the context in which the poor is portrayed e.g. the media often influences the public’s perception which also impacts legislation and policy

Developing better-crafted research should be a priority because public attitudes on these topics manifest themselves in legislation and administrative policies. The well-documented public belief that most of the poor are black and that many blacks abuse the welfare system clearly impacts welfare policies (Gilens, 1999: ch. 7). Public policy specialists have consistently found that ideology and racial demographics contribute to a state culture that influences the design and implementation of welfare legislation (Rodgers, 2009p. 766.).

There are many theories on the evolution of Welfare Reform, however, the more prominent appeared closely aligned with a morality ideology (Brown, 2013). Historically, welfare recipients' behaviors were portrayed as pathological and subsequently the cause of their poverty predicament (Gilens, 2009). As Brown reflects, the conversations around welfare were often “racialized” (Brown, 2013). Subsequently, these racialized perceptions greatly influenced the design of legislation and policy that were punitive in nature.

The Personal Responsibility and Work Opportunity Reconciliation Act marks the most important shift in federal welfare policy since the 1960s. It terminated the entitlement program, Aid to Families with Dependent Children AFDC, and implemented the block grant, TANF. In addition to requiring work participation from welfare recipients, welfare reform enacted strict sanctions for noncompliance and placed time limits on welfare receipt (Brown, p. 589).

The negative portrayal of welfare recipients villainized them, and it was a politically charged topic for both political parties.

Hancock focuses on the Personal Responsibility and Work Opportunity Act of 1996 (PRWA) and argues that the image of the welfare queen—a racial stereotype that combines licentiousness, hyperfertility, and laziness—led to a “politics of disgust” that facilitated passage of legislation that would hurt the most economically vulnerable. Advanced by Bill Clinton, the bill “ended welfare as we know it” by eliminating the Aid to Families of Dependent Children (AFDC), a federal program that had been in place since 1936 (Brown, 2013, p. 588)

Without a doubt, the negative portrayal of welfare recipients and the perceived ineffectiveness of the welfare system successfully made a strong argument for an overhaul of the welfare system.

In the federal welfare reform act, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), Congress very explicitly stated its attitudes toward the existing welfare system, nonmarital childbearing, and work. It made the following assertions: “Marriage is an essential institution that promotes the interests of children [;] “Promotion of responsible fatherhood and motherhood is integral to successful child rearing and the well-being of children [;] . . . [and] “Prevention of out-of-wedlock

pregnancy and reduction in out-of-wedlock birth are very important Government interests”¹(Wertheimer, Long, & Vandivere, 2001, p. 1).

There are those who may argue that President Clinton’s passing of the Personal Responsibility and Work Opportunity Reconciliation Act was more driven by political motives than by policy.

Policy considerations aside, the long-term political consequences of welfare reform have been profound. These consequences fulfilled Clinton’s hopes to restore his party’s competitiveness in presidential elections, as well as to remove what had been a powerful Republican issue from the national political agenda (Nelson, 2015, p. 262).

Since then, no Democratic nominee for president has proposed undoing the 1996 act, nor have congressional Democrats made any serious effort to roll back the reform. Equally important has been the act’s effect on the Republican Party. Even as the GOP has moved rightward on most other issues, candidates who once ran against “welfare queens” have stopped raising the issue, which used to be one of their bedrock political appeals (Nelson, 2015, p. 262).

Although there are many theories surrounding the ideological influences that precipitated the change of welfare, there is a consensus that the change was needed and imminent.

Work and Economic Self -Sufficiency

As Aid to Families with Dependent Children (AFDC) became known as Temporary Assistance to Needy Families TANF, the goals of TANF became: the prevention and reduction of non-marital pregnancies, the encouragement of the formation of two parent families, and the end of dependency on governmental assistance by way of employment (Mead, 2005). However, the goal to reduce welfare recipients’ dependency on governmental assistance by way of employment gained prominence.

The shift in policy was a reaction to the belief culture of poverty’ – a stereotypical view that welfare recipients are ‘welfare queens’ that have cultural capital deficiencies in work ethic and in family relations (Bloch and Taylor, 2014; Gilens, 1999; Hancock, 2004). To combat the supposed culture of poverty, lawmakers sought to reduce reliance on welfare programs by enforcing employment and child support to those participants receiving cash assistance (Watkins-Hayes, 2009) (T. Taylor, Gross, & Towne-Roese, 2016, p. 1126.).

The underlying premise was work was the catalyst for addressing poverty but it also supported the public's sentiment that "able-bodied" unemployed individuals needed to work in exchange for governmental assistance (Grieger & Wyse, 2013). It reflected the theme of the "deserving" and the "undeserving" (Daguerre, 2008). With Welfare Reform, the federal government gave states a block grant to allocate dollars for welfare programs.

The intent was to allow states to fund workforce training, higher education, affordable child care, and other supports that to help women find employment. But there were almost no standards regarding what states could do—as president, George W. Bush allowed these funds to be used for classes that urged women to get married. Most significant, though, was that the dollar amount given to the states by the federal government, and the amount states were required to contribute themselves, was set at 1996 funding levels, with no mechanism for increasing it (Potts, 2016, p. 23).

Policy makers confirmed their assertion that work given the provision of work-based supports i.e. Child Care Assistance: Tax Credits etc. would incentivize work and thereby attack dependency on governmental assistance and generational poverty (Bryner & Martin, 2005).

The term self-sufficiency became the mantra for legitimatizing the imminent need to move low-income citizens toward economic independence by way of employment (Gates, Koza, & Akabas, 2017). As many challenged the efficacy of Welfare Reform as the catalyst for honestly addressing poverty, the conservatives asserted that Welfare Reform was effective in reducing welfare rolls and moving welfare recipients in the labor market (Haskins & Schuck, 2012). They asserted that these recipients fared better than their counterparts who had not entered the labor market and contradicted the opponents to Welfare Reform and used data to argue their point.

But are the mothers who leave (or avoid) welfare able to find work? More than 40 studies conducted by states since 1996 show that about 60 percent of the adults leaving welfare are employed at any given moment and that, over a period of several months, about 80 percent hold at least one job. Even more impressive, national data from the Census Bureau show that between 1993 and 2000, the percentage of low-income, single mothers

with a job grew from 58 percent to nearly 75 percent, an increase of almost 30 percent (Haskins & Greenberg, 2006, p. 11).

Welfare Reform has not successfully addressed poverty because the recipients are still struggling in poverty.

Extensive evidence shows that, even though as many as 60% exit with a full-time job, within a year or two approximately one half of all welfare leavers—and their children—fall into poverty. These findings predate the current severe recession; the economic status of current and past welfare leavers is undoubtedly much worse today (Mallon & Stevens, 2011, p. 113).

Despite arguments for or against the legitimacy of imposing work mandates as a condition to receive governmental assistance, imposed work requirements permeated other federally assistance programs. Because many welfare recipients also lived in public housing and/or received some form of rental assistance, the overlap between Welfare and Housing Assistance was apparent (Kingsley, 2001). The Housing and Urban Development in its attempts to make affordable housing opportunities available to more low-income citizens while promoting economic self-sufficiency among current recipients instituted the “Moving to Work” Demonstration (Levitz, 2015).

Moving to Work (MTW) is a demonstration program for public housing authorities (PHAs) that provides them the opportunity to design and test innovative, locally-designed strategies that use Federal dollars more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families. MTW gives PHAs exemptions from many existing public housing and voucher rules and more flexibility with how they use their Federal funds. MTW PHAs are expected to use the opportunities presented by MTW to inform HUD about ways to better address local community needs (Housing and Urban Development (HUD), 2016).

For the purposes of this dissertation, the subjects for this study live in housing provided by the Chicago Housing Authority, a Moving-to-Work demonstration authority.

Hard-to-Employ Typology

The Hard-to-Employ is characterized as a population of low-income citizens whose employability is severely compromised by their employment barriers. These employment barriers are pervasive because they are manifested on varying levels. Understanding the barriers of this population is required because it denotes the need for informed policies that impact service delivery. There are various factors that contribute to the barriers of the hard-to-employ. Banerjee & Damman (2013) categorizes these factors as personal, interpersonal, and structural (pp. 417-420). The personal factors that present barriers to employment may include: poor literacy skills, inadequate work history, limited vocational skills, poor mental and physical health, unstable transportation, lack of reliable and affordable child care, substance abuse, age, race/ethnicity, pregnancy etc.

Personal characteristics include recipients' age, race/ethnicity, marital status, age and number of children, pregnancy, and urban–rural location. For example, women who are older, single parents, of minority ethnic backgrounds, and with younger children or pregnant find it more difficult to be employed (Banerjee, 2003; B. J. Lee, Slack, & Lewis, 2004; Williamson et al., 2011) (Banerjee & Damman, 2013, p. 417).

Interpersonal factors include: perceived on the job discrimination, lack of a social support, untrained case workers/service providers (Banerjee & Damman, 2013). The need for competent and culturally sensitive service providers is critical. If there is a perception of bias and/or unfair treatment by the service provider (Hsu, Hackett, & Hinkson, 2014), this is a significant barrier for the hard-to-employ. Structural factors as categorized by Banerjee & Damman (2013) are unstable paid work, low pay, and financial hardships that are incurred because of gaining employment (p. 419). Although this population may secure employment, work is disincentives because the pay is low and often benefits are reduced.

To complicate the challenges of the hard-to-employ, many live in economically and racially segregated communities (Morello-Frosch, 2009) which is another form of structural barriers. These racially and economically segregated communities have low-performing schools, food deserts, and a drought of economic growth and opportunities (Sharkey, 2013).

In an economically segregated city, growing up in poverty means living in a neighborhood that offers lower quality schools, fewer economic opportunities, and more violence (Sharkey, 2013, p. 3).

Willing vs. Unwilling

The barriers whether they are personal, interpersonal and/or structural is not the crux of the conversation when addressing the challenges of the hard-to-employ. The crux that permeates any analysis of this population is separating the willing and unable from those who are unwilling but able to work. In *Getting People to Work*, Molander 2015, addresses four categories of welfare recipients as it relates to employability:

Group B1 consists of benefit recipients who are ‘employable’ and willing to work; their current labour productivity is higher than the minimum wage and their reservation wage is not higher than their productivity. They are temporarily out of work due to external circumstances. Another group of individuals (B0) receiving out-of-work benefits cannot get ordinary work; their motivation does not affect their employment status. They cannot get work even if they are activated in every thinkable way. Those in group B2 need training, counselling, and other types of assistance to upgrade their wealth skills to get a job, and they want to participate. There are also individuals (B4) who need an upgrading of their skills but are unwilling to do so (due to lack of motivation or discipline). Finally, there are individuals who have the qualifications needed to get work but lack the will to take a job (B3) (Molander & Torsvik, 2015, p. 375).

For the purposes of this dissertation study, the two categories addressed are: 1. those who need the skills i.e. human capital, labor attachment but unwilling to engage in said services/programs and 2. Those who have the qualifications to work, but are unwilling to become employed.

These two categories in this researcher’s opinion are used by the political pundits, policy makers,

and the public's sentiments to justify the need for imposed work mandates and sanctions. Many argue that their counterparts who are employable but are temporarily out of work due to "external circumstances" (Molander & Torsvik, 2015 p. 375) or those who want to work but lack the skills to do so, are intrinsically motivated (Cherlin, Bogen, Quane, & Burton, 2002). However, for the unwilling, work mandates and sanctions are believed to be the answer (Ben-Ishai, 2012). Despite imposed work requirements and/or mandates, and sanctions, these individuals are not connecting to the labor market.

Because of their extremely low incomes and tenuous economic circumstances, disconnected TANF leavers are of concern to policy makers. Despite their policy relevance, disconnected former TANF recipients have been the focus of relatively little research.¹ A few studies estimate the prevalence of disconnectedness and identify barriers to employment faced by disconnected welfare leavers, but little is known about the dynamics of disconnectedness or the factors associated with transitions out of this status (Moore, Wood, & Rangarajan, 2012, pp.94-95)

Post Welfare Reform Employment Models

Since Welfare Reform, employment is identified as the primary pathway to economic self-sufficiency for low-income citizens who receive governmental assistance. Due to the barriers to employment for this population, they have been identified as the hard-to-employ. Employment models have been designed to address the barriers to employability for the hard-to-employ. This literature review also covers two key areas of exploration. First, the three most prominent theoretical constructs i.e. Human Capital, Labor Attachment, and psychological self-sufficiency that have been used to guide the development of employment models are covered. It is important to denote the "(a) definitions, (b) a domain of applicability, (c) a set of relationships of variables, and (d) specific predictions or factual claims" (Udo-Akang, 2012, p. 89) for each

theory. The examination of these theories is critical because it demonstrates the translation from theory to practice i.e. employment models.

The second key area of exploration in this literature review is, the evaluation of various employment models. Evaluation of various employment models will determine how these models address the psychological barriers as well as the concrete barriers of the hard-to-employ and highlight the gaps in past and current practice.

In completing the Literature Review, extensive searches using reference engines for professional and academic journals (i.e. ERIC, Academic Research, JSTOR) and Policy Think Tanks (i.e. Urban Institute, Brookings Institute, MDRC), there were limited studies that define self-sufficiency from the perspective of the low-income individual.

Influential Theoretical Models

In the wake of Welfare Reform, there were several theories that received eminence as policy makers attempted to address the barriers to employment for welfare recipients. As stated earlier, employment and/or employment preparedness programs became the main catalyst to moving low-income citizens toward self-sufficiency. Welfare employment models began to evolve with the core foundational principles of these theories being used as a guide in their actual execution and implementation. The theories addressed in this study are Human Capital, Labor Attachment, and psychological self-sufficiency.

Human Capital Theory

The Human Capital Theory gained prominence in the 1960's by two economists, Gary Becker and Jacob Mincer (Becker, 2006). The theory proposes an individual's investment in education and training directly affects personal income (Fan, Goetz, & Liang, 2016). It

hypothesizes, the greater the investment in education and training, the higher the return in an individual's income earning potential.

The human capital model has a considerable amount of explanatory power when considering monetary benefits and costs on students' college enrollment and persisting decisions (Paulsen, 2001; Perna, 2006). Indeed, there is robust evidence that associate's degrees and years of community college education yield extra earnings compared with high school graduation (Belfield & Bailey, 2011) (Stuart, Rios-Aguilar, & Deil-Amen, 2014, p. 329).

Intuitively, investments in welfare employment programs that emphasized the Human Capital Theory were prominent during Welfare Reform (Melkote, 2010). Many welfare recipients had limited work histories and vocational skills that would allow them to enter and compete in the labor market (Danziger & Seefeldt, 2003). A push to move these individuals into various educational/vocational training programs were viewed as the logical answer (Melkote, 2010). The Human Capital Theory was manifested in various employment program models designed specifically to assist this population of unemployed or underemployed welfare recipients (Kim, 2012). The programs operated under the premise that as individuals increase their educational and vocational skills, they become more marketable in the labor market and that marketability translates into higher paying employment (Turner, 2016).

Although the Human Capital theory permeated meaningful dialogue about economic self-sufficiency, other theoretical constructs emerged. Policymakers and practitioners realized there was no cookie-cutter approach to addressing the diverse barriers of the hard-to-employ (Feldman, 2011). Although investments in human capital made logical sense, the realities of the hard-to-employ's barriers to employment underlined deeper issues by which education and training alone would not suffice (Feldman, 2007). Many of the recipients did not possess the necessary skill levels nor educational backgrounds required for successful completion of the

educational/vocational training programs (Goodall, 2009). These recipients were often steered toward Adult Literacy and/or GED programs (Goodall, 2009). For those who were high school graduates, they were generally guided toward vocational programs that offered certifications in various vocations i.e. Truck Driving, Home Maker, Security etc. (Olivos et al., 2016).

In some public housing authorities, Chicago Housing Authority being one, many recipients of housing subsidies are given the opportunity to attend Community College to obtain an Associate's degree at no expense to the recipient. For those recipients with a high school diploma and some work experience, the Human Capital theory is thought to be the guaranteed pathway toward securing living-wage employment with employee benefits. This assertion is confirmed in (Taylor, Barusch, & Vogel-Ferguson, 2006) study, "The increased income group was better prepared in terms of education and work history. They had a lower rate of mental health problems to overcome, as well as less recent exposure to domestic violence" (p. 12).

However, adhering solely to a Human Capital theory approach when addressing the barriers of the hard-to-employ, has its limitations. For many, participation in educational programs or vocational training programs require concentrated periods of time and commitment. Additionally, there are those recipients who suffer from limited social, emotional and environmental supports, and are often derailed and/or discontinue completion of these programs all together (Taylor et al., 2006). Undependable childcare and unreliable transportation, present additional challenges because these challenges interfere with class/course attendance (Woodward, 2014). Because many recipients possess limited remedial skills, they struggle with keeping up with the pace of the course work demands (Danziger, 2010). Subsequently, focusing

solely on human capital investments is not always the best fit. Also, implementing an exclusive Human Capital theory's approach is perceived as a costlier approach (Hamilton, 2002).

Despite the evidence that investments in Human Capital garners the greatest long-term success in combating poverty and creating a workforce able to compete globally (Karasik, 2012), the movement of welfare recipients off welfare rolls was paramount (Danziger, 2010). The need to do so expeditiously was equally important, subsequently ushering in other theoretical approaches beyond the Human Capital Approach (Danziger, 2008).

Attaching to the labor market first for many, addressed the immediate needs of the unemployed welfare recipient (Mallon & Stevens, 2011). Many of the programs designed as Work First programs were coined from the Labor Attachment Theory (Seefeldt, 1998). The labor attachment theory focused on placing individuals in jobs first to build employable skills and to expose individuals to the labor force.

Labor Attachment Theory

Some policy makers viewed the Labor Attachment Model approach as the most effective approach to transition welfare recipients into the labor market (Jagannathan & Camasso, 2005). Because many of welfare recipients had limited to no work history, these individuals would benefit most from moving directly into the labor market to acquire needed work skills (Danzier, 2010).

Additionally, the U.S. Congress passed the Deficit Reduction Act in 2006 which essentially reauthorized and extended the life of TANF, but with greater emphasis being placed on work mandates with stricter time constraints. Therefore, movement into the labor market quickly was paramount.

In 2006, the U.S. Congress passed the Deficit Reduction Act (DRA) that reauthorized the TANF block grant program through 2010. In addition to tightening the regulations, the DRA expanded work participation standards for families receiving TANF and put increased pressure on states to meet stricter participation rate requirements. Although the rates of required participation did not change (i.e., 50% of all families and 90% of two-parent families participating in specified work or work-related activities), the calculation of those rates changed to include additional categories of people in the denominator of the rate calculation. If states fail to meet these requirements or make adequate progress, they will face potentially severe federal fiscal sanctions (Vu, Anthony, & Austin, 2009, p. 359)

Welfare employment programs that operated utilizing the Labor Attachment theory appeared promising initially because welfare recipients were entering the labor market and the welfare rolls were decreasing. On-the-job training was viewed as the best opportunity to expose welfare recipients to the labor market.

The focus is not on training clients in a particular field, but instead it provides participants the chance to create a recent work history and to develop work behaviors that can help them find and maintain unsubsidized positions (Zweig, Yahner, & Redcross, 2011, p. 947).

Although many had never worked and/or had limited skills, the exposure along was believed to be the catalyst for sparking a desire to attach to the labor market.

However, the challenges of the hard-to-employ were grossly underestimated because their barriers were so pervasive, they sabotaged their ability to either obtain or sustain employment for a considerable time. Despite policy makers' assumptions, ascribing solely to a Labor Attachment theory did not completely resolve the issue of labor attachment for the hard-to-employ (Smarter welfare-to-work plans.2011). Two, obtaining employment was by no means the end all because many became cyclical workers for one, the Labor Attachment theory's approach operates under the assumption that if the economy is strong and jobs are plentiful, those aided would benefit greatly (Achdut & Stier, 2016). rotating in and out of jobs and not sticking for substantial periods of time (Krpalek, Meredith, & Ziviani, 2014). Therefore,

obtaining employment was just half the battle. Third, there were those who completely dropped out of the labor market altogether. This was attributed to multiple variables i.e. limited work supports, life skills challenges, limited structural supports etc. For many, navigating a new job along with the day-to-day life challenges without strong support systems proved a very real reality for those considered the hard to serve or place (Mallon & Stevens, 2011).

Policy makers began to explore the benefits of a combined approach that promoted elements from both the Human Capital and Labor Attachment theoretical perspectives as reflected by Kim (2012) “This study found that the combination of the LFA and HCD theories was significantly associated with a higher probability of obtaining employment” p. 138.

These combined efforts lead the way to the development of a Contextualized Employment model which will be evaluated in this literature review section which addresses various employment models. A contextualized employment model exposed recipients to the labor market while receiving exposure to on-the job training. While they work, they also learned a skill and/or vocation.

Psychological Capital and Psychological Self-Sufficiency Theory

The need to explore all possible informed approaches to address the challenges of the hard-to-employ is critical. Another theoretical construct that has informed other employment program models for the hard-to-employ is the Psychological Capital Theory. According to Luthans (2002),

... positive organization behavior (POB) refers to the study and applications of positive psychological resource capacities that can be measured, developed, and managed for their performance impact in workplace. PsyCap is the prototypical construct of POB and it has been defined as an individual’s positive psychological state of development that is constituted by: (i) confidence (self-efficacy) of taking on and putting in the required exertion for the successful accomplishment of challenging tasks; (ii) investing consistent efforts for achieving goals and, when required, devising alternative paths to goals (hope)

for their successful accomplishment; (iii) making a positive attribution (optimism) about present and future success; and (iv) when confronted with issues and hardships, sustaining and bouncing back and even beyond (resiliency) to accomplish success.(Adil & Kamal, 2016, pp. 2-3).

In addition to limited vocational skills, sporadic employment, limited literacy skills, the hard-to-employ struggle with navigating emotional, psychological and mental challenges that sabotage any meaningful integration into the labor market.

A series of in-depth assessments of a small group of single mothers who were about to exceed time limits in one county in Minnesota found that all had some combination of serious cognitive limits, mental and physical health issues, a lack of community and social networks, and limited management and decision-making skills.¹³ Such evidence explains why these long-term TANF recipients have not moved into employment and suggests why they are likely to be jobless after their TANF benefits end (Blank, 2007, p. 188).

Therefore, based on lessons learned from direct service practitioners to the hard-to-employ, policy makers are advocating for the provision of comprehensive services that effectively address these challenges. Insight into what motivates the population of hard-to-employ beyond punitive measure is receiving greater exploration. Supportive services that extend beyond human capital and labor attachment approaches are being evaluated for their feasibility in effectively addressing the barriers of the hard-to-employ (Theodos, Popkin, Parilla, & Getsinger, 2012).

Psychological capital is essentially the psychological resources that an individual possesses (Ponce Gutiérrez, 2016). The application of a psychological capital theoretical approach to the design of employment models that address the barriers of the hard-to-employ is essential. It is essential because unlike the human capital and labor attachment approaches, psychological capital involves taking into psychological attributes that prevail despite adversities. The hard-to-employ, particularly those who live in urban communities with limited

resources, experience tremendous adversity. These adversities are insidious and deeply affects their psychological well-being.

Heckman (1999) in an analysis of developing human capital suggested that psychological constructs such as perceived locus of control, self-efficacy, self-esteem, and level of optimism play a significant role in whether adults in the welfare system are capable of entering the labor force. Recent research (Kunz & Kalil, 1999; Pavetti, Holcomb & Duke, 1995; Popkin, 1990) has confirmed Heckman's analysis with findings that show individuals receiving welfare scored lower on measures of self-efficacy, perceived locus of control, or self-esteem than comparable low-income families that do not receive welfare benefits (Sullivan & Larrison, 2003, pp. 18-19).

The ability to persevere despite obstacles demonstrates an internal strength/resilience. This inner strength if channeled effectively can lead to the overall well-being of the individual (Youssef-Morgan & Luthans, 2015).

Their ability to effectively take advantage of opportunities was crucial, and more successful women articulated ways in which they negotiated barriers creatively. These women had to "think outside the box" to find answers and avoid being derailed from opportunities. The personal histories shared by the women showed that for many of the more successful women these characteristics were "in-grown" from life experiences, family influence, and the need for resilience in the face of persistent odds. For others, such traits had been encouraged by case managers and others who provided encouragement to take risks and try new approaches to solving problems, especially in the area of employment (Medley et al., 2005, p. 59).

The constructs of psychological capital i.e. hope, resilience, efficacy and optimism can ignite the motivation to excel despite real challenges (Youssef-Morgan & Luthans, 2015). The influence of Psychological Capital in the workplace has been researched extensively, however, its applicability to the hard-to-explore is slowing gaining momentum.

Recently, more attention is being paid to the merits of psychological self-sufficiency as a psychological capital and the impact it has on motivating individuals to obtain and sustain employment (Hong & Wernet, 2007). As many welfare recipients transitioned off the welfare rolls into employment, little attention was paid to the internal motivating factors but instead

greater emphasis was placed on the legitimacy of imposing mandates (Ashworth, Cebulla, Greenberg, & Walker, 2004). These internal motivating factors require greater exploration because for some proponents who touted the success of Welfare Reform, they did not accurately describe the realities of welfare recipients who entered the labor market.

Many recipients entered the labor market, but the jobs they obtained were low wage employment with limited possibilities for career advancement and no benefits (i.e. health insurance, paid sick and vacation time) (Scott, London, & Gross, 2007). In some instances, they experienced reductions in public assistance however they remained employed thereby debunking the notion that sustained employment was solely attributed to the work mandates (Banerjee, 2003).

Although the working women in their interviews expressed concerns over low wages and poor job conditions, there is some evidence of the positive impact of employment on subjective well-being. According to one mother: I'm...happier now [that I'm working]. You know, [when I was on welfare] I was kind of upset because I had nothing to do; I had a lot of time of my hands, just thinking about the bad times, you know, of all the problems I was having. And now that I'm working, I go to bed early; I wake up, you know; I feel good because I have something to do. I have a job and then when I come home it's easier to be with my child, instead of sitting there at home all day so uptight (Edin and Lein 1997; p. 140) (As cited in Herbst, 2013, pp. 234-235).

The power of Psychological Capital is a tremendous regulator of human behavior. An individual's right to self-determination is the core-underlying concept aligned with Psychological Capital. The ability to determine for oneself his/her course in life is powerful, transformative and empowering (Tower, 1994). The theoretical framework of psychological self-sufficiency adds to this by examining the positive attributes not by themselves but against the barriers individuals may be facing as they set their goals to achieve economic self-sufficiency in the labor market (Hong, 2013; Hong, Choi, & Key, 2018).

Employment Models

The employment models that evolved as a direct result of addressing the barriers to employment for the hard-to-employ are covered in this Literature Review. The main theoretical construct utilized to guide the implementation of the models along with the guiding principles are covered as well. As the employment models are covered, the variables that contribute to self-sufficiency and whether they validate or reject the theoretical frameworks are addressed.

Employment Models designed to serve the hard-to-engage are augmented based on several variables. One, the specific barriers of the hard-to-employ are important to know because it informs the best employment model approach to utilize.

The different service strategies partly reflect different philosophies and ideas about how best to help people prepare for work. Some believe that work experience is the most effective way to build human capital and identify employment barriers, while others believe that programs should assess and address barriers first to improve employment prospects. However, the models also differ because the programs targeted different people (Bloom, Loprest, & Zedlewski, 2011, p. 4).

Another variable that is equally critical is the identification of strengths and supports of the hard to employ that is generally captured through intense case management services utilizing robust assessment tools. This information is important because it provides a template for the employment models and work supports that can best meet the needs of the population (Peck & Scott Jr., 2005).

Education and Training Model (Human Capital Theory)

During Welfare Reform, there were programs that promoted the need to acquire skills by way of vocational and/or educational programs as prerequisites to enter the labor market.

Studies in the 1990s directly compared mandatory job-search-first and mandatory education-or-training-first programs in the same sites. The job-search-first approach emphasized immediately assigning people to short-term job-search activities with the aim of getting them into the labor market quickly. The education-or-training first approaches

emphasized basic or remedial education, GED preparation, and to a lesser extent, vocational training (not college) before steering participants toward the labor market (Hamilton, 2012, p. 1).

Investments in human capital programs were thought to be the most effective way of moving welfare recipients into the labor market and toward self-sufficiency “To encourage welfare recipients to become truly self-sufficient, states should provide opportunities to build real human capital” (Melkote, 2010, p. 18).

The educational and training approach to employment programs worked for those who had some skill set, educational background and motivation to build upon.

Increasing human capital is generally viewed as a promising way to help individuals acquire and sustain employment and foster earnings growth. While a large proportion of TANF recipients enroll in courses on their own—without any prodding from welfare-to-work programs (Hamilton, 2012, p. 5).

Models that utilized this approach focused extensively on maximizing the existing skill set of welfare recipients who demonstrated the motivation to further their educational and vocational skills. Some programs provided financial incentives in the form of tuition assistance for those who pursued post-secondary education opportunities.

Thus, some programs have offered financial assistance conditioned on beginning, persisting in, and completing education and training. Research does suggest that conditional incentives can increase education and training; the effects of such incentives on longer-term employment and earnings, however, are not yet clear (Hamilton, 2012, p. 5).

The Chicago Housing Authority promotes the acquisition of education as the gateway to career advancement through its brokered relationship with city community colleges. CHA residents can attend any city community college in Chicago at no cost to the resident (Chicago Housing Authority, 2015).

Although the human capital approach has been touted as the most effective approach to moving low-income citizens into employment that pays living wages with benefits, this approach has been particularly challenging for the hard-to-employ (Hamilton, 2012). For the hard-to-employ, many fell to complete the programs because they do not have the necessary supports i.e. adequate child care, dependable transportation, financial assistance for books (Hamilton, 2012). Additionally, many have not completed high school and lack the minimum prerequisites required to engage in post-secondary education, “Key barriers to postsecondary education for low-income citizens include affordability, inadequate financial aid, and inadequate preparation in the K–12 system” (Hamilton & Scrivener, 2012, p. 6).

Work First Programs (Labor Attachment Theory)

Work First Programs are those employment model approaches that utilize the labor attachment theoretical construct. Work First programs focus exclusively on attaching low-income citizens to the labor market first and quickly, “The job-search-first approach emphasized immediately assigning people to short-term job-search activities with the aim of getting them into the labor market quickly” (Hamilton, 2012, p. 2). Work First programs incorporate job readiness activities—i.e., interview skills, job searches, resume construction etc.

An LFA program was defined as a program that provided job search assistance, employment counseling, work experience (unpaid job, internship, or community service, workfare), short-term job readiness training, job club or placement services, on-the-job training, and/or classroom training in job skills (Kim, 2012, p. 133)

The employment models that operate under the Labor Attachment theoretical construct do so with the assumption that the necessary skills needed to obtain and retain employment are best done so by way of attaching to the labor market. Often, the hard-to-employ are placed in low-wage jobs with no benefits and/or prospects for career advancement.

Labor Force Attachment (LFA) strategy assumes that the (nonworking) poor can best build work habits and skills and advance their positions in the labor market by starting to work at any initial job, including low paying and unstable jobs. Typical LFA activities include participating in job-search and work-experience programs that are short-term, low cost, and outcome driven (Kim, 2012, p. 130).

Limited work histories and/or skills often inhibit the hard-to-employ's ability to meet their day-to-day financial obligations because they are unable to secure employment that pays living wages that require strong human capital skills (Siegel & Abbott, 2007).

Since welfare reform in the U.S., many have left welfare rolls and have found jobs. But they have faced barriers to job retention in a tight labor market due to few skills, limited education, and lack of work experience, and have had difficulty in meeting the basic needs of their families (Chang, 2009, p. 2).

Many have not worked before, and are perceived as not possessing a work ethic and/or valuing their job responsibilities which leads to problems in job retention (Cleaveland, 2008). Additionally, many struggle with navigating life responsibilities and do not have the necessary supports to attach to the labor market in a substantial way (Dworsky & Courtney, 2007). This does not mean that these skills are not teachable, but it requires a level of understanding and willingness of policy makers and direct services professionals to pass and implement policies to assist this population (Taylor, Gross, & Towne-Roese, 2016). Unfortunately, this is not always the case because labor attachment is the primary concern and doing so expeditiously is paramount.

One major challenge to ascribing to a strictly Labor Attachment theoretical construct in employment models has to do with structural challenges i.e. lack of available jobs, funding deficiency in work supports etc.

The economy (laughs). Um, number one I would say just the lack of jobs out there. And you know, there's a lot of jobs out there that are just simply entry level jobs um, and to me, I mean if you've got a family that you need to support, that's a little difficult to do with a minimum wage job, and that's really where all the abundant work is at. Um, right

now, I mean, there's not, there's just not a whole lot of hiring going on in some of the higher paid positions. And then the other part of that is, that of course, you need the individuals, the training that they're going to need to get into a, uh skilled employment. (Ohio 44)(Taylor, Gross, & Towne-Roese, 2016, p. 1133).

This challenge is real and was especially felt by those trying to obtain employment during tough economic times. Last but more importantly, another challenge to ascribing exclusively to a Labor Attachment approach has to do with the cultural filters factored in by employers that impact hiring. The realities of these filters and biases greatly impact low-income individuals, particularly the hard-to-employ's ability to gain employment.

The results of the chi-square tests for regional employment patterns and wages are presented in Tables 1 and 2, respectively. The results in both tables support, and are supported by, the cultural filter analysis described above (Axelsen, Underwood and Friesner 2009). Specifically, their work indicated that employers use different attributes when evaluating applicants of differing gender and race. Interestingly, these attributes seldom consisted of knowledge-skill sets emphasized by traditional human capital theory. The hypotheses tested here predict that the outcome of cultural filtering will be statistically significant differences in employment patterns and wages. This outcome would be further complicated across regions as employers in each county filter applicants differently than in other counties (Underwood, Axelsen, & Friesner, 2010, p. 232).

Although Work First employment models were thought to be the model of choice based on cost efficiency and the short-term goal of moving low-income citizens into the labor market, it too has not adequately addressed the challenges of the hard-to-employ (Hamilton, 2012).

Mixed-Model Approach (Labor Attachment and Human Capital)

Research has found a combination of both human capital and labor attachment models to be effective in placing the hard-to-employ into the labor market.

There are two major approaches to the employment of TANF recipients. These are the Human Capital Development (HCD) model, which focuses on education and training, and the Labor Force Attachment (LFA) model, which focuses on rapid job placement. A synthesis of research conducted by the Manpower Research Demonstration Research Corporation on twenty-nine different reform initiatives reveals that a combination approach is the most effective (Bryner & Martin, 2005, p. 336).

A mixed-model approach is believed to be the best of two worlds. The duality of incorporating both the Human Capital and Labor Attachment theoretical constructs proved for some to be the best option for the hard-to-employ (Jagannathan & Camasso, 2005). It was thought that by moving individuals into the labor market, the desire for career advancement as well as the exposure to work would prompt a need to engage in the training and education required to obtain better paying jobs.

In the mixed-approach program, most services were provided by local community colleges and were of high quality. The program was strongly employment focused: staff communicated that the primary goal was to help people move into jobs, and job search was the most common activity. However, in contrast to many employment focused programs, participants were encouraged to look for and take “good” jobs—fulltime, paying above the minimum wage, with benefits and potential for advancement. Also in contrast to many strongly employment focused programs, staff assigned many people to short-term education, vocational training, work experience, and life-skills training to improve their employability.¹⁰ (Hamilton & Scrivener, 2012, p. 3).

Variations of a mixed-model approach have evolved based on research in employment models thereby creating two specific models that are covered in this Literature Review.

According to the literature, Transitional Jobs and Career Pathways as referred to as Sectorial Initiatives are two models that have demonstrated promising results in engaging the hard-to-employ in meaningful employment pathways (Hamilton, 2012). Research on the utilization of both models has broadened opportunities to effectively capture the needs of the hard-to-employ in ways that cannot be captured by just using either the Human Capital or Labor Attachment approach separately.

Career Pathways

Career pathways can be defined as “a series of connected education and training programs and support services that enable individuals to secure employment within a specific

industry or occupational sector, and to advance over time to successively higher levels of education and employment in that sector (Hamilton, 2012, p. 6). This approach is used with a variety of populations with the heaviest emphasis on those who fall in one of the three categories: “high school students, out-of-school youth or non-working adults” (Kazis, 2016, p. 2).

This model requires its participants to have at minimum a GED or high school diploma. Also the training curricula for this model is often aligned with some sector jobs in which certification, licenses or some form of credentialing may be required, “Services included integrated skills training tied to specific sectors—for example, medical and basic office skills, information technology, health care, and manufacturing—and job-matching assistance to employers in those industries (Hamilton, 2012, p. 4).

There may be some variations in the implementation of this model depending on the target population, educational institutions or vocational training setting, and the sector job or area of concentration (Kazis, 2016). Nonetheless, there are key elements of the Career Pathways employment models that are consistent to any the model regardless of the different variables of implementation.

- **Aligned, connected programs:** A sequence of educational programs that lead to increasingly advanced credentials (for example, a high school diploma or equivalency certificate, industry-recognized certificates, and postsecondary degrees), and that are coordinated by aligning learning expectations, curricula, and institutional links.
- **Multiple entry and exit points:** Transparent and easy-to-navigate on- and off-ramps to education and work that enable individuals to earn credentials that “stack” or “roll up” to recognized high school and postsecondary
- **Focus on careers and employer engagement:** Targeting high-growth sectors and occupations, encouraging employers to participate in curriculum and program design and instruction, and providing work-based learning experiences.
- **Support services that promote student progress and completion:** Academic and other supports for underprepared individuals, including curricular attention to

mastering “soft skills, “quality instruction that integrates career or technical skills and academic learning, guidance and Peer support for educational and career decisions, and financial aid when necessary credentials (Kazis, 2016, pp. 1-2).

The long-term impact of this approach is still being studied, and as with any other model, it too has its challenges. As stated earlier, participation in this program model requires a skill set to master the academic/literacy requirements for the training and/or educational program curricula. This is problematic for many of the hard-to-employ because of deficits in their remedial skills. Also, there must be a need and buy in from the private sector/employer side in which jobs are needed and are available.

Because career pathways are meant to prepare students for both postsecondary education and employment, it is important that employers are involved. Employers can (and should) help institutions select the occupational areas included in career pathways, to ensure that students are being prepared for economically viable jobs (Hughes & Karp, 2006, p. 3).

Although the program has supportive services for those to encourage completion of educational/training programs, this model does not address the psychosocial challenges of this population that are manifested through real barriers to employment. The physical, psychological and mental well-being of this population if not intact and/or supported by positive relationships and can quickly derail any meaningful attachment and completion of programs that lead to employment (Taylor, 2011).

Transitional Jobs

The Transitional Jobs employment model approach has been identified as one of the more promising approaches in assisting the hard-to-employ attach to the labor market because it provides on-site training and work experience while providing income (Parilla, 2010). This form of employment is identified as subsidized employment. These jobs are generally temporary and are used as a way of helping the hard-to-employ transition to unsubsidized employment.

Subsidized employment refers generically to many different models that use public funds to create or support temporary work opportunities. Some programs are designed primarily to provide work-based income support during cyclical periods of high unemployment. A subset is designed not only to provide short-term income support, but also to improve individuals' ability to get and hold unsubsidized jobs in the long term. These programs typically target very disadvantaged groups—people who struggle even when the labor market is strong—and include a broader set of supports and ancillary services than the counter-cyclical models (Hamilton, 2012, p. 3).

The Transitional Jobs model is particularly appealing for the hard-to-employ because it provides work experience for those who have never worked, “The focus is not on training clients in a particular field, but instead it provides participants the chance to create a recent work history and to develop work behaviors that can help them find and maintain unsubsidized positions (Zweig, Yahner, & Redcross, 2011, p. 947).

Transitional jobs programs provide a bridge to unsubsidized employment by combining time-limited subsidized employment with a comprehensive set of services to help participants overcome barriers and build work-related skills. These programs are consistent with a work-first approach in that they aim to help participants begin work as quickly as possible; however, they typically offer a more nurturing work environment, additional training, and enhanced connections to other services that help individuals succeed in the labor market (Baider & Frank, 2006, p. 1).

Although the literature on this model approach focuses heavily on its utilization with ex-offenders (Bloom, 2010) (Atel, 2011; Valentine & Redcross, 2015; Zweig, Yahner, & Redcross, 2011), it has also proven to be a promising model for those categorized as hard-to-employ (Hamilton, 2012). This program provides employment counseling to program participants to ensure they remained engaged in the subsidized job by addressing work support challenges i.e. transportation, work attire/uniforms, linkages to child care (Redcross, Millenky, Rudd, & Levshin, 2012). The one challenge of this model is it does not address the psychological barriers i.e. lack hope, low self-esteem, lack of self-efficacy, lack of confidence of the hard-to-

employ. This model focuses greatly on ensuring that time-limited subsidized work experience leads to the transition to unsubsidized employment.

The employment models in this Literature Review focus extensively on ensuring that the hard-to-employ has the skills and/or work experience required to enter the labor market. However, there is a gap in the literature in methodologies to effectively address the psychological barriers of the hard-to-employ. These barriers sabotage the hard-to-employ's ability to enter and sustain employment let alone progress toward career advancement. The focus on case management in this Literature Review is not an employment model, however it presents the need to integrate elements of this approach in employment models designed to serve the hard-to-employ.

Case Management (Psychological Capital)

Many of the hard-to-employ experience significant trauma in their lives. They often live in communities that are depleted of resources and crime ridden (Oakley & Burchfield, 2009). "One well-described risk for depression is exposure to violent trauma, which often also leads to posttraumatic stress symptoms or posttraumatic stress disorder (PTSD)" (Silverstein et al., 2011). Safety is an ongoing concern (Chaskin & Joseph, 2013). For those who live in distressed communities and suffer from mental illness, their mental illness is often undiagnosed, untreated, and/or self-medicated with illicit drugs which only complicates their ability to obtain and sustain employment (Cotter et al., 2016). These distressed communities are often limited in resources that improve quality of life i.e. low-performing schools, limited access to quality food (i.e. food desserts), limited quality health-care facilities, and/or depilated buildings that do not meet health code regulations i.e. high levels of lead, mold and rodent infestations (Parilla, 2010).

In the literature, those hard-to-employ often live in subsidized housing with a large majority headed by single female heads-of-households (Howard, 2007). Many of the female heads of households are the primary bread winners, and their job prospects are limited to low-wage employment with no job security nor benefits—i.e., health coverage, paid sick and/or vacation time (Ahn, 2015). These individuals live in a chronic state of crisis in which any emergency that requires a monetary resolution can pose a major setback. Living in a chronic state of uncertainty, and feeling marginalized wears on one's mental and physical well-being (Rote & Quandagno, 2011).

Welfare recipients are plagued with stigmas that characterizes them as lazy, uneducated, unmotivated, promiscuous, and manipulative (Cleaveland, 2008). Therefore, they are blamed for their plight in life and their poor choices, lack of discipline and over all lack of character are attributed (Brown-Iannuzzi, Dotsch, Cooley, & Payne, 2017). Contrary to the stigmas projected onto this group, they express possessing the same wants and desires as those in the mainstream, but they lack the resources and skills required to navigate and obtain (Sealey-Ruiz, 2013).

The barriers ascribed to the hard-to-employ are the very barriers providers are tasked with addressing in helping them connect to the labor market (Taylor, Gross, & Towne-Roese, 2016). Yet, the models addressed in the literature review focuses on training, education, and labor attachment without thoroughly addressing the psychological and mental barriers of this population. Many of the direct practitioner's report being "conflicted" in assisting this population because their challenges are so complex but they are required to do so within confines of funding streams with stringent performance outcomes.

Again, the commonly observed ‘conflicted’ response to this ‘program barriers’ question centered on a presentation of the barriers as a combination of structural problems (e.g., stringent OWF rules, poor economy, lack of county-wide transportation, budget constraints) and individual-level deficiencies (e.g., the lack of education). The following manager demonstrates this combination by noting both constraining OWF regulations as well as the lack of education among the OWF clientele (Taylor, Gross, & Towne-Roese, 2016, p. 1).

Seldom are the strengths of this population assessed and/or addressed (Bruster, 2009).

Practitioners who serve this population understand the need to delve beyond human capital and labor attachment approaches in serving the hard-to-employ (Bloom, Rich, Redcross, & Jacobs, 2009). The ability to assess for barriers while also assessing for strengths to build upon are critical. There are models that propose the need to integrate intensive case management services that provide a holistic approach to addressing the challenges of the hard-to-employ.

Intensive case management models, for example, often connect individuals with, say, mental health counseling, substance abuse treatment, vocational rehabilitation, and domestic violence services. Instead of having to find their way to each service, hard-to-employ TANF recipients have easier access (Bloom, Loprest, & Zedlewski, 2011, p. 3).

Some have proposed the need for counseling services that will help this population navigate the new challenges of entering the labor market while maximizing supports.

Counseling that balances fostering confidence while also facilitating a woman’s awareness of entering the work force fully cognizant of the social structural and personal challenges she faces may be an important factor in helping poor women formulate a sound personal strategy. Certainly, the aim of counseling is not to reduce a woman’s confidence but rather to bolster her confidence by helping her negotiate specific steps in the process of leaving welfare, which from the research reported here has much to do with understanding one’s own health concerns while addressing work possibilities (Alzate, Moxley, Bohon, & Nackerud, 2009, p. 69).

There are some models that have evolved integrating case management by expanding its approach beyond traditional settings. They utilize methods that meet the recipients in settings that are representative of the lived experiences of the recipient. These models used a

combination of home visits and office visits to thoroughly assess the barriers of this population both in and out of their environment.

To address the challenges hard-to-employ TANF clients faced, the Nebraska Department of Health and Human Services, in partnership with the University of Nebraska-Lincoln Extension, launched the Building Nebraska Families (BNF) program. The intensive program used a home visitation model to improve life skills and job readiness. It was offered as a supportive service, in addition to Nebraska's regular program, and complemented existing TANF employment services. Work-mandatory clients were targeted and subject to TANF work requirements, sanctions, and a two-year time limit. After clients agreed to participate in BNF, it became a mandatory activity (Meckstroth, Burwick, Moore, & Ponza, 2009, p. 1).

However, like the other employment model approaches, integration of intensive case management services does not necessarily equate to labor attachment and wage progression for the hard-to-employ. One case management model implemented in Chicago with residents of the Chicago Housing Authority i.e. The Chicago Family Case Management Demonstration (Parilla, 2010) was an intensive case management demonstration that provided wraparound services for the challenging residents referred to as the "hard-to-house." (Parilla, 2010 (Theodos, Popkin, Parilla, & Getsinger, 2012)).

These "hard to house" families faced numerous, complex barriers to moving toward self-sufficiency or even sustaining stable housing, including serious physical and mental health problems, weak (or nonexistent) employment histories and limited work skills, very low literacy levels, drug and alcohol abuse, family members' criminal histories, and serious credit problems (Popkin et al. 2008) (Popkin, Theodos, Getsinger, & Parilla, 2010, p. 2).

This demonstration provided intensive case management services that addressed mental health, substance abuse, financial literacy, workforce assistance, and relocation counseling for those trying to relocate to housing (Theodos, Popkin, Parilla, & Getsinger, 2012). This demonstration was built upon collaborative partnership with human service providers, an evaluation team, and the Chicago Housing Authority. The demonstration helped some, but it

was challenged in assisting the hard-to-employ, “Although employment increased, earnings did not, and public assistance receipt remained stable. For those who remained unemployed, the Demonstration’s services failed to address a multitude of personal and structural barriers to work” (Parilla, 2010, p. 2).

Intensive case management services have significant gains but does not address the psychological capital of its clients. It focuses on connecting individuals to immediate and tangible resources. The integration of Psychological Capital properties in addressing the challenges of the hard-to-employ requires a complete mind paradigm shift by both policy makers and practitioners. It is the hope of this researcher that the work of Philip Young Hong on Psychological self-sufficiency will serve to inform the policy and practitioner worlds.

Gap in the Literature

The greatest gap in the literature is in the definition of self-sufficiency from the perspective of those most impacted, low-income citizens who receive governmental assistance. The literature is plentiful in economic self-sufficiency in which employment and lessened dependence on governmental assistance are cited as the primary goals for low income individuals to obtain. The definition of self-sufficiency in the literature is extremely one-sided, relying almost solely with the observations from a spectator’s lens. The challenges of those who are unable to obtain economic self-sufficiency are generally assumed to reflect psychopathology, with little attention paid to their strengths and structural injustice obstacles such as poor education, trauma from community violence, racism, residential segregation, and inadequate transportation and health resources in impoverished communities. The concept of psychological capital presents an alternative framework.

With the rising recognition of human resources as a competitive advantage in today's global economy, human capital and, more recently, social capital are being touted in both theory, research, and practice. To date, however, positive psychological capital has been virtually ignored by both business academics and practitioners. "Who I am" is every bit as important as "what I know" and "who I know." By eschewing a preoccupation with personal shortcomings and dysfunctions and focusing instead on personal strengths and good qualities, today's leaders and their associates can develop confidence, hope, optimism, and resilience, thereby improving both individual and organizational performance (Luthans, Luthans, & Luthans, 2004, p. 45).

The work of Hong et al. (2009) and Gowdy and Pearlmutter (1993) addresses the definition of self-sufficiency from the perspective of low-income citizens and utilizes a client-centered, employment approach. Hong's Psychological Self Sufficiency theory builds upon the concept of hope. He asserts that hope is critical to an individual's goal determination and the steps required to obtain the goal (Hong, Polanin, & Pigott, 2012). Employment Hope is the belief and motivation an individual possess that he/she has the will and capacity to obtain self-sufficiency regardless of barriers and/or obstacles. Psychological Self Sufficiency is measured utilizing the Employment Hope Scale.

Hong et al. (2009) analyzed that the two components of their bottom-up definition of SS embodies the concept of hope, of which the two key aspects are (1) goal-directed determination (agency component) and (2) planning of ways to meet goals (pathways component; Snyder et al., 1991). In this regard, this study maintains that the psychological dimension of SS is referred to as "EH" and seeks to validate this measure. Snyder (2000) disaggregated the construct into three primary components: goals, pathways to the goals, and motivation to achieve the goals. These components constitute a large portion of the extant hope literature and remain the focus of further tools designed to measure this construct. Indeed, these three components constituted the EH measure validated within this article (Hong, Polanin, & Pigott, 2012, p. 325).

Another point of view supports the approach taken by Hong et al. and in this dissertation: the increasing emphasis on multiple perspectives of stakeholders in a problem as a path to improving validity and relevance of research. The view, regarded variously as Freirian,

participatory action, or community-based empowerment approaches, has a history in philosophy of the social sciences. One aspect of contemporary approaches to knowledge generation is social constructionism (Witkin, 2012).

Constructivists believe in pluralistic, interpretive, open-ended, and contextualized (e.g., sensitive to place and situation) perspectives toward reality. The validity procedures reflected in this thinking present criteria with labels distinct from quantitative approaches, such as trustworthiness (i.e., credibility, transferability, dependability, and conformability), and authenticity (i.e., fairness, enlarges personal constructions, leads to improved understanding of constructions of others, stimulates action, and empowers action). The classical work by Lincoln and Guba, *Naturalistic Inquiry* (1985), provides extensive discussions about these forms of trustworthiness and authenticity. (pp. 125-126).

The Critical Perspective paradigm is described as (Creswell & Miller, 2000):

A third paradigm assumption is the critical perspective. This perspective emerged during the 1980s as the "crisis in representation" (Denzin & Lincoln, 1994, p. 9). As a challenge and critique of the modern state, the critical perspective holds that researchers should uncover the hidden assumptions about how narrative accounts are constructed, read, and interpreted. What governs our perspective about narratives is our historical situatedness of inquiry, a situatedness based on social, political, cultural, economic, ethnic, and gender antecedents of the studied situations (p. 126).

By understanding self-sufficiency from within the perspectives of citizens who are expert on their challenges – the hard-to-employ themselves, this dissertation contributes to remedying that lack of information, thus building a more robust knowledge-base for policy-makers and service providers.

CHAPTER THREE

METHODOLOGY

This section of this dissertation proposal will identify the research questions, data source and analytical sample, the variables, hypotheses, and the method of statistical analysis.

Sample and Unit of Analysis

This study involves a secondary analysis using the data collected from a survey administered to a sample group size of 400. Although the sample size was originally 400, there were 391 who completely answered the survey statements/questions. The answered surveys from the 391 respondents were used for this secondary analysis. This sample group consists of low-income citizens who live in subsidized housing i.e. CHA and/or receive governmental assistance. The survey was administered one time to individuals randomly selected to complete the survey voluntarily who were seeking assistance from Near West Side CDC /Home Visitors Program (Hong, Lewis, & Choi, 2014).

The Home Visitors Program (HVP) is a social service program that provides services to clients in four specific areas: Employment and Economic Development, Lease Compliance, Family Stability and Community Integration. HVP is a contracted social service provider for various funding streams i.e. housing authority, private foundations, state and federally funded initiatives. The clients are provided intense case management services that encompasses: clinical services, lease compliance remediation, financial literacy education, linkages to various educational/vocational training programs, pre-and post- employment placement training, and

assistance and income supports i.e. transportation assistance, interview clothing attire assistance, uniform assistance, GED test fee assistance, utility assistance and licensing assistance. The program is comprehensive in its service delivery model. Additional resources required that are not provided by the program are referred out to other organizations. .

The sample of individuals who agreed to complete the survey were individuals seeking case management services/resources from the Home Visitors Program. The first point of contact for the participants taking the survey was the Home Visitors Program's receptionist. The receptionist would randomly asked those who came into the office if they were interested in taking a survey. Those who agreed, were provided the survey to complete while they waited for the HVP staff to assist them with their service request. To ensure individuals did not feel coerced or that receipt of services was predicated on their participation in taking the survey, they were given a \$10.00 gift certificate for completion. This gift certificate was made possible by a grant awarded to Dr. Philip Hong and his research team at the Center for Research on Self Sufficiency at Loyola University of Chicago (CROSS).

The survey administered to the NWSCDC/HVP group occurred between October 2008 and March 2009. The survey was only administered once. The Home Visitors Program is in the community formerly known as the Henry Horner Homes, a public housing development that was demolished and replaced with newly built housing for the former residents of Horner. This demolition was part of the Chicago Housing Authority's Plan for Transformation, which began October 1, 1999. The new community is Westhaven and it is located on the Near West Side of Chicago. The Plan for Transformation was the impetus for the demolition of dilapidated and crime-ridden high-rise and low-rise public housing developments. Newly developed housing

bolster the development of mixed-income communities. The current housing stock consists of public housing residents, Taxed-credit and market rate renters and homeowners.

Hypotheses

H1. *As psychological self-sufficiency increases, economic self-sufficiency (WEN) among low-income citizens increases.*

Independent variable: Psychological self-sufficiency is the independent variable because we are measuring its influence on Economic Self-Sufficiency. The level of psychological self-sufficiency of low-income citizens impacts economic self-sufficiency because it influences the pathway taken to secure i.e. labor attachment, educational and/or vocational level, career advancement etc. Psychological self-sufficiency is defined as Employment Hope minus Perceived Employment Barriers. In the instrumentation used for this secondary analysis, the questions used to measure Employment Hope are divided into four categories: Psychological Empowerment, Futuristic Self-Motivation, Utilization of Skills and Resources and Goal Orientation. Integrated in the questions under the four categories are the psychological capital properties of hope, self-efficacy, optimism, and resilience. In the instrumentation, the questions used to measure the Perceived employment barriers are divided into five categories: Physical and Mental Health, Labor Market Exclusion, Child Care, Human Capital and Soft Skills.

Dependent variable: The WEN Economic Self Sufficiency Scale defines economic self-sufficiency for this study. Gowdy and Pearlmutter's WEN Scale (1993), measures economic self-sufficiency utilizing a 15-item instrument that focuses on one's ability to meet financial responsibilities. A 5 point rating is used that ranges from one (not at all), two (occasionally), three (sometimes), four (most of the time) to five (all of the time) (Hetling, Hoge, & Postmus,

2016). The scale uses four concepts to measure economic self-sufficiency: autonomy and self-determination (five items); financial security and responsibility (four items); family and self-well-being (three items); and basic assets for living in the community (three items) (Hetling, Hoge, & Postmus, 2016). For this hypothesis, the dependent variable is economic self-sufficiency because it is dependent upon Psychological self-sufficiency, which is the independent variable.

H2. Low-income participants who are working will have higher psychological self-sufficiency than those who do not work.

Independent variable: The independent variable for this hypothesis is labor attachment because this researcher asserts attachment to labor market influences the level of psychological self-sufficiency. Labor attachment is a dichotomous variable categorized as either employed or not employed.

Dependent variable: The dependent variable for this hypothesis is Psychological self-sufficiency because the researcher asserts Psychological self-sufficiency is dependent upon labor attachment.

H3. Low-income participants whose educational level is some college or above will have higher psychological self-sufficiency than those with a high school diploma or less.

Independent variable: Educational Level is the independent variable because the level of education affects level of psychological self-sufficiency. Educational Level is divided into three categories: those with less than a high school diploma, those with a high school diploma and those with some college or higher. This researcher asserts the level of education influences level of psychological sufficiency.

Dependent Variable: The dependent variable for this research question is Psychological self-sufficiency because the researcher asserts Psychological self-sufficiency is dependent upon level of educational.

Survey Instrument

The survey instrument used for this secondary analysis was one administered to the clients of Near West Side Community Development Corporation (See Appendix A for actual survey). The instrument was the Psychological Self Sufficiency survey developed by Dr. Philip Hong and his research team at the Center for Research on Self Sufficiency at Loyola University of Chicago (CROSS). The first six questions of the survey captured basic demographics such as age, gender, race/ethnicity, years of formal education, level of education with one question that captured job training status which requested years of training. The proceeding sections of the survey were a compilation of seven different scales: (1) Perceived Employment Barriers (Hong, Philip Young P. 2014); (2) Rosenberg Self-Esteem Scale (Blaskovich & Tomaka, 1991); (3) The New General Self-Efficacy Scale (Chen, Gully, & Eden, 2001); (4) Snyder Hope Scale (Snyder et al., 1991); (5) WEN Economic Self-Sufficiency Scale that measured economic self-sufficiency (Gowdy & Pearlmutter, 1993); (6) The Employment Hope Scale (Hong et al., 2012); and (7) The Work Hope Scale (Juntunen, Cindy L 2006). Following the seven scales, 15 questions that captured employment status (occupation, length of employment, hourly wage, and work benefits i.e. health insurance, and pension), total income for the year, ability to pay bills, ability to purchase goods, number of children in household under the age of 18 year, number of adults in household, total number of household members, number of household earners, total household

income for the past year, receipt of TANF, marital status, housing type, hopefulness for the future, quality of life in the future, and list of services currently being received by NWSCDC.

Detailed Description of Survey Scales

Hong's *Perceived Employment Barriers* scale consists of 27 employment barrier items that covers health, personal, financial and structural factors. Respondents rate each employment-related barrier item by circling a number on a 5-point scale, ranging from 1 (not a barrier) to 5 (strong barrier), according to how the item affects one's securing a job. The perceived employment barriers are categorized into the following barriers: (PEBS1) Physical and Mental Health (i.e. statements 10, 11, 12, & 13); (PEBS2) Labor Market Exclusion (i.e. statements 15, 16, 17, & 27); (PEBS3) Child Care (i.e. statements 6, 18, & 19); (PEBS4) Human Capital (i.e. statements 1, 2, 3, 4, & 8); and (PEBS5) Soft Skills (i.e. statements 22, 23, 24, 25, & 26). Each item measured, used a Likert-type scale in which subjects could rate their answers. (Hong, Philip Young P. 2014). *The Rosenberg Self-Esteem Scale* has 10 statements that deals with feelings about oneself. Subjects are able to rate their answers utilizing a Likert-type scale in with answers are SD-Strongly Disagree, D-Disagree, A-Agree or SA-Strongly Agree (Blaskovich & Tomaka, 1991). *The New General Self-Efficacy Scale* is captured by 8 measures with a Likert-type scale in which subjects rate their answers with either, SD-Strong Disagree, D-Disagree, N-Neutral, A-Agree or SA-Strongly Agree (Chen, Gully, & Eden, 2001). *The Snyder Hope Scale* is captured with 12 measures, and subjects rate their responses using a Likert-Like scale in which 1-Definitely False, 2-Mostly False, 3 Mostly True or 4-Definitely True (Snyder et al., 1991). *The WEN Economic Self-Sufficiency Scale* measures economic self-sufficiency (ESS) with 15 statements that range from ability to meet ones responsibilities to the ability to afford decent

child care. The 15th measure is not always answered because it does not apply to everyone. The responses are reflected in a Likert Like scale in which 1-No, not at all, 2-Occasionally, 3-Sometimes, 4-Most of the time or 5-Yes, all the time (Gowdy & Pearlmutter, 1993). The *Employment Hope Scale* is captured utilizing 24 measures in which subjects rate their response utilizing a Likert type scale. The responses range from 0 to 10 with 0 indicating strongly disagree or 10 indicating strongly agree. The Employment Hope measure is divided into four categories: (EHS1) Psychological Empowerment (i.e. statements 3, 4, 5, & 6); (EHS2) Futuristic Self-Motivation (i.e. statements 11 & 12); (EHS3) Utilization of Skills and Resources (i.e. statements 17, 18, 19, & 20); and (EHS 4) Goal Orientation (i.e. statements 21, 22, 23, & 24) (Hong et al., 2012). The final scale in the survey used with NWSCDC subjects is the *Work Hope Scale (WHS)*. The WHS was designed to measure the construct of hope and the three components (goals, pathways, and agency) pertaining to work and work-related issues. The scale consists of 24 items, each scored on a Likert-type scale from 1 (strongly disagree) to 7 (strongly agree) (Juntunen & Wettersten, 2006).

Hong constructed the Psychological Self-Sufficiency (PSS) survey using findings from a qualitative study he administered involving a series of focus groups of low-income job seekers (Hong, Sheriff, & Naeger, 2009).

Reliability

The reliability of the PSS survey is demonstrated in multiple settings in which the survey has been administered. In a study performed by Dr. Philip Hong with The Cara Program, another job-training program in Chicago, 411 participants responded to the same survey administered to clients of NWSCDC (Hong et al., 2012). “While findings may be preliminary, this study found

the Employment Hope Scale to be a reliable and valid measure, demonstrating its utility in assessing psychological self-sufficiency as a psychological empowerment outcome among low-income jobseekers” (Hong et al., 2012).

The Rosenberg Self-Esteem Scale (Blaskovich & Tomaka, 1991), New General Self-Efficacy Scale (Chen, Gully, & Eden, 2001), Snyder Hope Scale (Snyder et al., 1991), the WEN Economic Self-Sufficiency Scale (Gowdy & Pearlmutter, 1993), and The Work Hope Scale (Juntunen, Cindy L 2006) are standardized measures that have established reliability and validity. As is the case for Hong’s Employment Hope Scale (Hong et al., 2012), and Perceived Employment Barriers Scale (Hong, Polanin, Key, & Choi, 2014).

Validity

The validity of the survey tool used for this secondary analysis tested on multiple fronts. The survey tool utilized incorporated 7 different scales into one survey tool. The scales used in the PSS survey administered to the subjects of Near West Side CDC were: the Perceived Employment Barriers (Hong, Philip Young P. 2014), Rosenberg Self-Esteem Scale (Blaskovich & Tomaka, 1991), the New General Self-Efficacy Scale (Chen, Gully, & Eden, 2001), Snyder Hope Scale (Snyder et al., 1991), the WEN Economic Self-Sufficiency Scale (Gowdy & Pearlmutter, 1993), The Work Hope Scale (Juntunen, Cindy L 2006), and the Employment Hope Scale (EHS) (Hong et al. 2012) Hong et al., 2014). Each scale used in the Psychological Self Sufficiency survey; the Rosenberg Self-Esteem, The General Self -Efficacy Scale, the Snyder Hope Scale, The Work Hope Scale, and the WEN Economic Self-Sufficiency Scale has a long history of being rigorously tested to be valid. One may deduct that the survey tool which incorporated multiple scales met face validity at the very least because the scales incorporated

(i.e. WEN Economic Self Sufficiency, Rosenberg Self Esteem Scale, New General Self Efficacy Scale, the Work Hope Scale and Employment Hope Scale) each scale has been rigorously tested and peer reviewed to meet various validation tests. Because the hypothesis used by Hong postulates, “employment hope mediates the effects of self-esteem and self-efficacy on self-sufficiency” the use of the identified scales demonstrated face validity because they measured the intended domain of psychological strengths concepts Hong attempted to measure (Hong et al., 2014).

Construct validity was evident because relationships between related constructs had been estimated empirically (Hong et al., 2012). However, to demonstrate strong convergent validity, Hong utilized other studies in which theoretical measures correlated with his measure of interest i.e. Snyder’s Home Measure (Snyder, 2000), a Work Hope Scale (Juntunen & Wettersten, 2006) and a Self-Efficacy scale (Chen, Gully, & Eden 2001), (Hong et al., 2012). Hong demonstrated Discriminant Validity by comparing the subscales with theoretically unrelated measure i.e. age, race and gender (Hong et al., 2012).

Analysis

The analysis for this study was conducted in three steps: univariate analysis, bivariate analysis and multivariate analysis. In the univariate analysis, a description of the demographic variables of the unit of analysis was covered. The percentages, sample size, the mean and standard deviation were covered when applicable depending on whether the variable was categorical or continuous.

The bivariate analysis consisted of a correlation analysis, t-test and analysis of variance (ANOVA). This study has three hypotheses. A correlation analysis was run for hypothesis one

because the independent variable was psychological self-sufficiency which is a continuous variable and the dependent variable was economic self-sufficiency which is also a continuous variable. For hypothesis two, a T-test was run because the independent variable was labor attachment (i.e. unemployed and employed) which is categorical, and the dependent variable was psychological self-sufficiency which is a continuous variable. For hypotheses three, the ANOVA was run because the independent variable was educational level which was divided into three categories (less than high school diploma, high school diploma, and some college and above, and the dependent variable was psychological self-sufficiency which is a continuous variable.

The multivariate analysis for the hypotheses included a regression analysis. For hypotheses two and three, multiple regression analysis was applied because the independent variables (i.e. labor attachment and educational level) are divided into two categories and the dependent variable for each hypothesis was psychological self-sufficiency, which is a continuous variable. For the multiple regression analysis in which labor attachment and education are the independent variables, dummy variables were created using SPSS. For the regression computation, employment was coded as follow: 0=Unemployed and 1=Employed. Educational level was coded as follow: 0=less than a high school diploma, 1=high school diploma and 2=some college and above.

CHAPTER 4

RESULTS

The results portion of this dissertation covers the three analyses i.e. univariate, bivariate and multivariate.

Univariate Analysis

This section of the dissertation is the descriptive analysis of the sample used in the secondary analysis as reflected in Table 1. The sample size for this analysis was 390 individuals. The mean aged of the sample was 40.54 with an age range between 18yrs-60yrs. Of the sample size (N) who responded to the question, 377 (97.9%) were African Americans and 8 (2.1 %) identified as other i.e. Alaska Native, White, Hispanic, Multi-racial).

[Insert Table 1 about here]

As for gender, 146 (37.6%) were males and 242 (62.4 %) were females. The educational levels of the sample were categorized as no high school diploma, high school diploma, some college but no degree, and above. For high school and below, the sample size was 256 (69.2%) with 92 (36%) having less than a high school diploma and 164(64%) having only a high school diploma. The sample size for those who identified as having some college but no degree, the sample size was 66 (17.8%). For those who identified as having a college degree and/or a graduate degree, the sample size was 48 (13%).

The marital status of the sample size was categorized as married (spouse present), spouse absent (spouse absent, divorced, separated, or widowed), and never married. For those who

answered the question, the sample sized for those who identified as married was 31(8.7%), for the spouse absent, the sample size was 95 (26.8%) and the third category which had the largest sample size was the never married group. The sample size for this category of respondents was 229(64.5%). The job training experience question responses were either yes or no, and 160 (41.7%) responded yes and 224 (58.9%) responded no. The question that requested the number of earners in the household, the mean for the response was 1.12.

Perceived employment barriers is a continuous variable that measured respondents' perception of various barriers to employment. This portion of the results section will provide descriptive statistics for 5 of the 24 items for perceived employment barriers with the highest means, followed by descriptive statistics for the five categorizations of perceived employment barriers, i.e. (PEBS1) Physical and Mental Health, (PEBS2) Labor Market Exclusion, (PEBS3) Child Care, (PEBS 4) Human Capital and (PEBS 5) Soft Skills. Lastly, the descriptive statistics for the total of perceived employment barriers is covered.

[Insert Table 2 about here]

The five perceived employment barriers with the highest means were: transportation the $M=4.0$, $SD=23$ with the $N=367$, lack of job experience the $M=4.0$, $SD=23$ with the $N=363$, lack of information about jobs the $M=3.00$, $SD=1.50$ with the $N=370$, no jobs that match my skills' training the $M=2.74$, $SD=1.60$ and the $N=365$ and having less than a high school education the $M=2.70$, $SD=1.70$ and the $N=373$.

This section presents the descriptive statistics for the 5 categorizations of perceived employment barriers. For Perceived Employment Barriers 1 (PEBS1: Physical and Mental Health Barriers), for the number of respondents $N=338$ and the $M=7.32$, $SD=5.00$. For

Perceived Employment Barriers 2 (PEBS2: Labor Market Exclusion Barriers), the N=348 and the M=8.11, SD=4.00. For Perceived Employment Barriers 3 (PEBS 3: Child Care Barriers), the N= 338 and the M=7.00, SD=4.00. For Perceived Employment Barriers 4 (PEBS 4: Human Capital Barriers), the N=335 and the M=12.73, SD=6.05. For Perceived Employment Barriers 5 (PEBS 5: Soft Skills Barriers), the N=352 and the M=10.21, SD=6.20. For Perceived Employment Barriers total, the N=280 and the M=44.00, SD=20.42.

The Employment Hope Scale is a continuous variable that measured respondents' responses to questions about employment hope. This portion of the results section will provide descriptive statistics for 5 of the 21 items for the Employment Hope Scale with the highest means, followed by descriptive statistics for the four categorizations of the Employment Hope Scale, i.e. (EHS1) Psychological Empowerment, (EHS2) Futuristic Self-Motivation, (EHS3) Utilization of Skills and Resources, and (EHS4) Goal Orientation. Lastly, the descriptive statistics for the total of the Employment Hope Scale is covered.

The five items on the Employment Hope Scale with the highest means were: "I am aware of what my skills are to be employed in a good job" (N=371, M=11.00, SD=51.52), "I am good at doing anything in the job if I set my mind to it," (N=377, M=8.400, SD=2.432), "I am capable of working in a good job," (N=377, M=8.310, SD=4.600), "I am worthy of working in a good job," (N=376, M=8.223, SD=5.000) and "When working or looking for a job, I am respectful towards who I am." (N=375, M=8.200, SD=2.740).

[Insert Table 3 about here]

This section presents the Descriptive Statistics for the four categorizations of the Employment Hope Scale, and the total measure for Employment Hope Scale. For EHS1,

Psychological Empowerment, the $N=372$ and the $M=33.00$, $SD=12.80$. For EHS2, Futuristic Self-Motivation, the $N=369$ and the $M=14.50$, $SD=7.00$. For EHS3, Utilization of Skills and Resources, the $N=367$, and the $M=34.00$, $SD=52.47$. For EHS4, Goal Orientation, the $N=370$ and $M=30.00$, $SD=11.20$. The $N=351$ for EHS_{tot} and the $M=108.34$, $SD=36.30$.

In Hypothesis 1, Psychological self-sufficiency was the IV. In Hypotheses 2 and 3, psychological self-sufficiency was the DV. For the number of respondents for the total psychological self-sufficiency, $N=270$ and the $M=67$, $SD=42.00$.

This portion of the Results section will cover the descriptive statistics for economic self sufficiency, which was the DV for Hypothesis 1. The descriptive statistics for the total computation of economic self-sufficiency is covered along with five Economic Self-Sufficiency items with the highest means. Out of 15 items, the 5 items with the highest means were: 1. afford decent child care ($N=349$, $M=4.00$, $SD=2.300$), 2. buy the kind and amount of food I like, ($N=370$, $M=4.000$, $SD=1.400$), 3. meet my obligations ($N=373$, $M=3.340$, $SD=1.600$), 4. pursue my own interest and goals ($N=367$, $M=3.270$, $SD=1.320$), and 5. get health care for myself and my family when needed ($N=370$, $M=3.222$, $SD=1.530$). For the total Economic Self Sufficiency (SS_{tot}), ($N=307$, $M=41.00$, $SD=15.00$).

[Insert Table 4 about here]

Bivariate Analysis

Bivariate analysis is used to determine the empirical relationships between the variables in the four hypotheses. For Hypothesis 1, the Independent Variable is Psychological Self-Sufficiency and the Dependent Variable is Economic Self-Sufficiency. A Pearson Correlation Coefficient is computed to determine the strength of the linear relationship between the two

variables. Analysis is completed. In Hypothesis 2, the independent variable is Employment Status and the dependent variable is Psychological Self-Sufficiency. A t-test analysis is utilized because the Independent variable, employment status, is categorical (i.e. employed or unemployed) and the dependent variable, psychological self-sufficiency is continuous. For Hypothesis 3, an Analysis of Variance (i.e. ANOVA) statistical test is run. This test is used because the independent variable (i.e. educational level) is categorized into three groups i.e. lower than High School Diploma, H.S. Diploma and higher than a H.S. School Diploma. The dependent variable is psychological self-sufficiency which is a continuous variable.

Correlation Analysis

For Hypothesis 1, a Pearson Correlation Coefficient was computed to assess the relationship between psychological self-sufficiency (i.e. Independent Variable) and economic self-sufficiency (i.e. Dependent Variable). There was a positive correlation between the two variables, $r = .187$, $n = 228$, $p = 0.004$. Overall, the results demonstrates a positive correlation between psychological self-sufficiency and economic self-sufficiency in which the higher the psychological self-sufficiency, the higher the economic self-sufficiency.

T-Test Analysis

For Hypothesis 2, an independent sample t-test was conducted to compare the effect of psychological self-sufficiency for those low-income citizens who worked and those who were not employed.

T-Test 1

The first t-test conducted in SPSS was used to compare the responses to each perceived employment barriers and employment hope questions by those who were identified as either

employed or unemployed. This researcher conducted a t-test to determine if the two groups were different by comparing their means. As indicated in the descriptive analysis, those who identified as employed the N= 76 and those who identified as unemployed the N=298.

For perceived employment barriers, there were 27 items on the survey. This portion of the results section will address the items in which there was a significant mean difference and those where there was not a significant mean difference in the perceived employment barriers between those employed and unemployed. Therefore, an independent ~~paired-samples~~ t-test was conducted to compare the identified perceived employment barriers in the employed and the unemployed.

PEBS Items with Significant Mean Difference

Below are summarizations of the significantly different measures for the perceived employment barriers based on labor attachment.

[Insert Table 5 about here]

Work limiting health conditions (illness/injury). An independent sample t-test was conducted to compare the perceived employment barriers for working limiting health conditions for the unemployed and the employed. There was a significant difference in the scores for unemployed ($M=2.5801$, $SD=1.68$) and for the employed ($M=1.83$, $SD=1.35$) conditions; $t(129) = 3.924$, $p=.000***$.

These results suggest that labor attachment really does affect the perceived employment barrier of work limiting health conditions. Specifically, the unemployed viewed this as a greater barrier than the employed.

Discrimination. An independent sample t-test was conducted to compare the perceived employment barriers for perception of discrimination for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.3276$, $SD=1.59$) and for the employed ($M=1.625$, $SD=1.09$) conditions; $t(155) = 4.412$, $p = .000***$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of discrimination for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Lack of stable housing. An independent sample t-test was conducted to compare the perceived employment barriers for perception of lack of stable housing for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.59$, $SD=1.60$) and for the employed ($M=2.00$, $SD=1.41$) conditions; $t(113.34) = 3.121$, $p = .002**$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of lack of stable housing for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Drug/alcohol addiction. An independent sample t-test was conducted to compare the perceived employment barriers for perception of drug/alcohol addiction for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=1.91$, $SD=1.41$) and for the employed ($M=1.44$, $SD=1.12$) conditions; $t(127) = 2.93$, $p = .004**$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of drug/alcohol addiction for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Domestic violence. An independent sample t-test was conducted to compare the perceived employment barriers for perception of domestic violence for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=1.86$, $SD=1.43$) and for the employed ($M=1.38$, $SD=1.00$) conditions; $t(144) = 3.29$, $p=.001^{***}$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of domestic violence for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Physical disabilities. An independent sample t-test was conducted to compare the perceived employment barriers for perception of physical disabilities for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.19$, $SD=1.00$) and for the employed ($M=1.48$, $SD=1.60$) conditions; $t(147) = 4.40$, $p=.000^{***}$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of physical disabilities for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Mental illness. An independent sample t-test was conducted to compare the perceived employment barriers for perception of physical disabilities for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=1.92$, $SD=1.50$) and for the employed ($M=1.34$, $SD=.907$) conditions; $t(161) = 4.12$, $p=.000^{***}$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of mental illness for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Fear of rejection. An independent sample t-test was conducted to compare the perceived employment barriers for perception of fear of rejection for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.20$, $SD=1.60$) and for the employed ($M=1.43$, $SD=.814$) conditions; $t(205) = 5.49$, $p=.000***$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of fear of rejection for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Lack of work clothing. An independent sample t-test was conducted to compare the perceived employment barriers for perception of lack of work clothing for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.52$, $SD=1.59$) and for the employed ($M=1.75$, $SD=1.24$) conditions; $t(130) = 4.35$, $p=.000***$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of lack of work clothing for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Need to take care of young children. An independent sample t-test was conducted to compare the perceived employment barriers for perception of need to take care of young children for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.30$, $SD=1.57$) and for the employed ($M=1.80$, $SD=1.40$) conditions; $t(118) = 2.50$, $p=.015*$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of need to take care of young children for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Cannot speak English very well. An independent sample t-test was conducted to compare the perceived employment barriers for perception of cannot speak English very well for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.01$, $SD=1.53$) and for the employed ($M=1.63$, $SD=1.39$) conditions; $t(112.7) = 2.00$, $p=.047^*$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of cannot speak English very well for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Cannot read or write very well. An independent sample t-test was conducted to compare the perceived employment barriers for perception of cannot read or write very well for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.12$, $SD=1.56$) and for the employed ($M=1.60$, $SD=1.30$) conditions; $t(121.4) = 2.91$, $p=.004^{**}$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of cannot read or write very well for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Problems of getting to job on time. An independent sample t-test was conducted to compare the perceived employment barriers for perception of problems of getting to job on time for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.18$, $SD=1.62$) and for the employed ($M=1.49$, $SD=1.117$) conditions; $t(136) = 4.06$, $p=.000^{***}$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of problems of getting to job on time for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Lack of confidence. An independent sample t-test was conducted to compare the perceived employment barriers for perception of lack of confidence for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.10$, $SD=1.45$) and for the employed ($M=1.48$, $SD=.964$) conditions; $t(150) = 4.32$, $p=.000***$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of lack of confidence for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Lack of support system. An independent sample t-test was conducted to compare the perceived employment barriers for perception of lack of support system for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.31$, $SD=1.50$) and for the employed ($M=1.70$, $SD=1.24$) conditions; $t(120) = 3.70$, $p=.000***$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of lack of support system for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Lack of coping skills. An independent sample t-test was conducted to compare the perceived employment barriers for perception of lack of coping skills for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.26$, $SD=1.55$) and for the employed ($M=1.60$, $SD=1.12$) conditions; $t(140) = 4.05$, $p=.000***$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of lack of coping skills for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Anger management. An independent sample t-test was conducted to compare the perceived employment barriers for perception of anger management for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.10$, $SD=1.45$) and for the employed ($M=1.34$, $SD=.95$) conditions; $t(157) = 5.41$, $p=.000***$

These results suggest that labor attachment really does affect the perceived employment barrier for perception of anger management for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Past criminal record. An independent sample t-test was conducted to compare the perceived employment barriers for perception of past criminal record for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.47$, $SD=1.80$) and for the employed ($M=1.60$, $SD=1.23$) conditions; $t(142.5) = 5.05$, $p=.000***$

These results suggest that labor attachment really does affect the perceived employment barrier for perception of past criminal record for the unemployed and the employed. Specifically, the unemployed viewed this as a greater barrier than the employed.

Lack of adequate job skills. An independent sample t-test was conducted to compare the perceived employment barriers for perception of lack of adequate job skills for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.69$, $SD=1.50$) and for the employed ($M=2.06$, $SD=1.45$) conditions; $t(357) = 3.209$, $p=.001***$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of lack of adequate job skills for the unemployed and the employed. Specifically, the employed viewed this as a greater barrier than the unemployed.

Lack of information about jobs. An independent sample t-test was conducted to compare the perceived employment barriers for perception of lack of information about jobs for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=2.87$, $SD=1.50$) and for the employed ($M=2.30$, $SD=1.50$) conditions; $t(360) = .701$, $p=.004^{**}$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of lack of information about jobs for the unemployed and the employed. Specifically, the employed viewed this as a greater barrier than the unemployed.

No jobs in the community. An independent sample t-test was conducted to compare the perceived employment barriers for perception of no jobs in the community for the unemployed and the employed. There was a significant difference in the scores for the unemployed ($M=3.36$, $SD=1.59$) and for the employed ($M=2.37$, $SD=1.56$) conditions; $t(354) = .823$, $p=.000^{***}$.

These results suggest that labor attachment really does affect the perceived employment barrier for perception of no jobs in the community for the unemployed and the employed. Specifically, the employed viewed this as a greater barrier than the unemployed.

No jobs that match my skills and training. An independent sample t-test was conducted to compare the perceived employment barriers for perception of no jobs that match my skills and training for the unemployed and the employed. There was a significant difference in the scores

for the unemployed ($M=2.87$, $SD=1.61$) and for the employed ($M=2.24$, $SD=1.40$) conditions; $t(356) = 3.00$, $p = .003^{**}$

These results suggest that labor attachment really does affect the perceived employment barrier for perception of no jobs that match my skills and training for the unemployed and the employed. Specifically, the employed viewed this as a greater barrier than the unemployed.

The following results from the t-test identifies those perceived employment barriers in which labor attachment did not affect perceptions of perceived employment barriers.

[Insert Table 6 about here]

Having less than a high school education. An independent sample t-test was conducted to compare the perceived employment barriers for perception of having less than a high school education for the unemployed and the employed. There was not a statistically significant difference in the scores for the unemployed ($M=2.751$, $SD=1.63$) and for the employed ($M=2.381$, $SD=1.70$) conditions; $t(360) = 1.710$, $p = .292$.

These results suggest that labor attachment does not affect the perceived employment barrier for perception of having less than a high school education for the unemployed and the employed. Specifically, there were no significant differences between the employed and the unemployed on the perception of having a less than a high school education as a barrier.

Lack of job experience. An independent sample t-test was conducted to compare the perceived employment barriers for perception of lack of job experience for the unemployed and the employed. There was not a statistically significant difference in the scores for the unemployed ($M=4.210$, $SD=25.83$) and for the employed ($M=2.00$, $SD=1.373$) conditions; $t(351) = .725$, $p = .469$.

These results suggest that labor attachment does not affect the perceived employment barrier for perception of lack of job experience for the unemployed and the employed. Specifically, the employed did not vary from the unemployed in their perceptions based on labor attachment.

Transportation. An independent sample t-test was conducted to compare the perceived employment barriers for perception of transportation for the unemployed and the employed. There was not a statistically significant difference in the scores for the unemployed ($M=4.28$, $SD=25.70$) and for the employed ($M=2.27$, $SD=1.50$) conditions; $t(354) = .662$, $p = .508$.

These results suggest that labor attachment does not affect the perceived employment barrier for perception of transportation for the unemployed and the employed. Specifically, the employed did not vary from the unemployed in their perceptions based on labor attachment.

Child care. An independent sample t-test was conducted to compare the perceived employment barriers for perception of child care for the unemployed and the employed. There was not a statistically significant difference in the scores for the unemployed ($M=2.21$, $SD=1.65$) and for the employed ($M=1.90$, $SD=1.50$) conditions; $t(347) = 1.43$, $p = .151$.

These results suggest that labor attachment does not affect the perceived employment barrier for perception of child care for the unemployed and the employed. Specifically, the employed did not vary from the unemployed in their perceptions based on labor attachment.

Being a single parent. An independent sample t-test was conducted to compare the perceived employment barriers for perception of being a single parent for the unemployed and the employed. There was not a statistically significant difference in the scores for the

unemployed ($M=2.26$, $SD=1.55$) and for the employed ($M=1.89$, $SD=1.66$) conditions; $t(354) = 1.75$, $p=.081$.

These results suggest that labor attachment does not affect the perceived employment barrier for perception of being a single parent for the unemployed and the employed. Specifically, the employed did not vary from the unemployed in their perceptions based on labor attachment.

EHS Items with Significant Mean Difference

Below are summarizations of the significantly different measures on Employment Hope Scale based on labor attachment.

[Insert Table 7 about here]

Thinking about work I feel confident about myself. An independent sample t-test was conducted to compare employment hope scale item—i.e., Thinking about work I feel confident about myself, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.23$, $SD=3.10$) and for the employed ($M=8.44$, $SD=2.54$) conditions; $t(138) = -3.625$, $p=.000***$.

These results suggest that labor attachment really does affect employment hope item, i.e. thinking about work, I feel confident about myself. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I feel that I am good enough for any jobs out there. An independent sample t-test was conducted to compare employment hope scale item, i.e. I feel that I am good enough for any jobs out there, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.33$, $SD=3.14$) and for the employed ($M=8.12$, $SD=2.54$) conditions; $t(134) = -2.27$, $p=.024^*$.

These results suggest that labor attachment really does affect employment hope item, i.e. I feel that I am good enough for any jobs out there. Specifically, for the unemployed, they did not feel as hopeful as the employed.

When working or looking for a job, I am respectful towards who I am. An independent sample t-test was conducted to compare employment hope scale item, i.e. when working or looking for a job, I am respectful towards who I am.

There was a significant difference in the scores for the unemployed ($M=8.00$, $SD=2.85$) and for the employed ($M=8.81$, $SD=2.19$) conditions; $t(141) = -2.69$, $p=.008^{**}$.

These results suggest that labor attachment really does affect employment hope item, i.e. when working or looking for a job, I am respectful towards who I am. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I have the strength to overcome any obstacles when it comes to working. An independent sample t-test was conducted to compare employment hope scale item, i.e. I have the strength to overcome any obstacles when it comes to working, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.80$, $SD=3.00$) and for the employed ($M=8.70$, $SD=2.13$) conditions; $t(153) = -3.00$, $p=.003^{**}$.

These results suggest that labor attachment really does affect employment hope item, i.e. I have the strength to overcome any obstacles when it comes to working. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I am good at doing anything in the job if I set my mind to it. An independent sample t-test was conducted to compare employment hope scale item, i.e., I am good at doing anything in the job if I set my mind to it, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=8.21$, $SD=1.89$) and for the employed ($M=8.95$, $SD=2.74$) conditions; $t(145) = -2.81$, $p=.006^{**}$.

These results suggest that labor attachment really does affect employment hope item, i.e. I am good at doing anything in the job if I set my mind to it. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I feel positive about how I will do in my future job situation. An independent sample t-test was conducted to compare employment hope scale item, i.e. I feel positive about how I will do in my future job situation, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.74$, $SD=2.74$) and for the employed ($M=8.54$, $SD=2.09$) conditions; $t(137) = -2.72$, $p=.007^{**}$.

These results suggest that labor attachment really does affect employment hope item, i.e. I feel positive about how I will do in my future job situation. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I will be in a better position in my future job than where I am now. An independent sample t-test was conducted to compare employment hope scale item, i.e. I will be in a better position in my future job than where I am now, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.12$, $SD=3.07$) and for the employed ($M=8.12$, $SD=2.50$) conditions; $t(136) = -3.00$, $p=.004^{**}$.

These results suggest that labor attachment really does affect employment hope item, i.e. I will be in a better position in my future job than where I am now. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I can tell myself to take steps toward reaching my career goals. An independent sample t-test was conducted to compare employment hope scale item, i.e. I can tell myself to take steps toward reaching my career goals, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.40$, $SD=3.00$) and for the employed ($M=8.51$, $SD=2.04$) conditions; $t(157) = -3.85$, $p=.000***$.

These results suggest that labor attachment really does affect employment hope item, i.e. I can tell myself to take steps toward reaching my career goals. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I am committed to reaching my career goals. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am committed to reaching my career goals, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.29$, $SD=3.00$) and for the employed ($M=9.00$, $SD=2.14$) conditions; $t(144) = -4.34$, $p=.000***$.

These results suggest that labor attachment really does affect employment hope item, i.e. I am committed to reaching my career goals. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I feel energized when I think about future achievement with my job. An independent sample t-test was conducted to compare employment hope scale item, i.e. I feel energized when I think about future achievement with my job, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.27$, $SD=3.00$) and for the employed ($M=8.52$, $SD=2.13$) conditions; $t(148) = -4.09$, $p=.000***$.

These results suggest that labor attachment really does affect employment hope item, i.e. I feel energized when I think about future achievement with my job. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I am willing to give my best effort to reach my career goals. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am willing to give my best effort to reach my career goals, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=8.00$, $SD=2.77$) and for the employed ($M=8.71$, $SD=2.03$) conditions; $t(149) = -2.83$, $p=.005**$.

These results suggest that labor attachment really does affect employment hope item, i.e. I am willing to give my best effort to reach my career goals. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I am aware of what my resources are to be employed in a good job. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am aware of what my resources are to be employed in a good job, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.42$, $SD=2.81$) and for the employed ($M=8.44$, $SD=2.25$) conditions; $t(136) = -3.32$, $p=.001***$.

These results suggest that labor attachment really does affect employment hope item, i.e. I am aware of what my resources are to be employed in a good job. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I am able to utilize my skills to move toward career goals. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am able to utilize my skills to move toward career goals, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.44$, $SD=3.00$) and for the employed ($M=9.00$, $SD=2.07$) conditions; $t(152) = -4.01$, $p = .000^{***}$.

These results suggest that labor attachment really does affect employment hope item, i.e. I am able to utilize my skills to move toward career goals. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I am able to utilize my resources to move toward career goals. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am able to utilize my resources to move toward career goals, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.22$, $SD=3.10$) and for the employed ($M=8.47$, $SD=2.23$) conditions; $t(148) = -4.00$, $p = .000^{***}$.

These results suggest that labor attachment really does affect employment hope item, i.e. I am able to utilize my resources to move toward career goals. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I am on the road to my career goals. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am on my way to my career goals, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=6.72$, $SD=3.27$) and for the employed ($M=8.24$, $SD=2.50$) conditions; $t(142) = -4.38$, $p = .000^{***}$.

These results suggest that labor attachment really does affect employment hope item, i.e. I am on the road to my career goals. Specifically, for the unemployed, they did not feel as hopeful as the employed.

I am in the process of moving forward toward reaching my goals. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am in the process of moving forward toward reaching my goals, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.02$, $SD=3.07$) and for the employed ($M=8.44$, $SD=2.30$) conditions; $t(145) = -4.43$, $p=.000***$.

These results suggest that labor attachment really does affect employment hope item, i.e. I am in the process of moving forward toward reaching my goals. Specifically, for the unemployed, they did not feel as hopeful as the employed.

Even if I am not able to achieve any financial goals right away, I will find a way to get there. An independent sample t-test was conducted to compare employment hope scale item, i.e. even if I am not able to achieve any financial goals right away, I will find a way to get there, for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.60$, $SD=2.83$) and for the employed ($M=8.74$, $SD=2.10$) conditions; $t(149) = -4.06$, $p=.000***$.

The results suggest that labor attachment really does affect employment hope item, i.e. even if I am not able to achieve any financial goals right away, I will find a way to get there. Specifically, for the unemployed, they did not feel as hopeful as the employed.

The following results from the t-test identifies those Employment Hope Scale measures in which the results based on labor attachment were not statistically significantly.

[Insert Table 8 about here]

I am worthy of working in a good job. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am worthy of working in a good job, for the unemployed and the employed.

There was not a statistically significant difference in the scores for the unemployed ($M=8.09$, $SD=5.05$) and for the employed ($M=8.78$, $SD=2.19$) conditions; $t(369) = -1.52$, $p=.250$

These results suggest that labor attachment really does not affect employment hope item, i.e. I am worthy of working in a good job.

I am capable of working in a good job. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am capable of working in a good job, for the unemployed and the employed.

There was not a statistically significant difference in the scores for the unemployed ($M=8.16$, $SD=5.00$) and for the employed ($M=9.00$, $SD=2.11$) conditions; $t(370) = -1.23$, $p=.217$

These results suggest that labor attachment really does not affect employment hope item, i.e. I am capable of working in a good job.

I can work in any job I want. An independent sample t-test was conducted to compare employment hope scale item, i.e. I can work in any job I want, for the unemployed and the employed.

There was not a statistically significant difference in the scores for the unemployed ($M=6.93$, $SD=5.14$) and for the employed ($M=7.80$, $SD=2.60$) conditions; $t(370) = -1.37$, $p=.172$.

These results suggest that labor attachment really does not affect employment hope item, i.e. I can work in any job I want.

I don't worry about falling behind bills in my future job. An independent sample t-test was conducted to compare employment hope scale item, i.e. I don't worry about falling behind bills in my future job, for the unemployed and the employed.

There was not a statistically significant difference in the scores for the unemployed ($M=6.43$, $SD=3.13$) and for the employed ($M=7.00$, $SD=2.84$) conditions; $t(366) = -1.35$, $p=.179$.

These results suggest that labor attachment really does not affect employment hope item, i.e. I don't worry about falling behind bills in my future job.

I am going to be working in a career job. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am going to be working in a career job, for the unemployed and the employed.

There was not a statistically significant difference in the scores for the unemployed ($M=6.43$, $SD=3.13$) and for the employed ($M=7.00$, $SD=2.84$) conditions; $t(366) = -1.35$, $p=.179$.

These results suggest that labor attachment really does not affect employment hope item, i.e. I don't worry about falling behind bills in my future job.

I am aware of what my skills are to be employed in a good job. An independent sample t-test was conducted to compare employment hope scale item, i.e. I am aware of what my skills are to be employed in a good job, for the unemployed and the employed.

There was not a statistically significant difference in the scores for the unemployed ($M=11.15$, $SD=58$) and for the employed ($M=9.00$, $SD=2.00$) conditions; $t(369) = .335$, $p = .737$

These results suggest that labor attachment really does not affect employment hope item, i.e. I don't worry about falling behind bills in my future job.

My current path will take me to where I need to be in my career. An independent sample t-test was conducted to compare employment hope scale item, i.e., my current path will take me to where I need to be in my career, for the unemployed and the employed.

There was not a statistically significant difference in the scores for the unemployed ($M=7.41$, $SD=5.03$) and for the employed ($M=8.47$, $SD=2.25$) conditions; $t(370) = -1.75$, $p = .080$.

These results suggest that labor attachment really does not affect employment hope item, i.e. my current path will take me to where I need to be in my career.

T-Test 2

As stated earlier in this study, the items in the Employment Hope Scale were grouped into four categories i.e. (EHS1) Psychological Empowerment, (EHS2) Futuristic Self-Motivation, (EHS3) Utilization of skills and Resources, and (EHS4) Goal Orientation. The items that described Perceived Employment Barriers were grouped into five categories—i.e., (PEBS1) Physical and Mental Health Barriers, (PEBS2) Labor Market Exclusion Barriers, (PEBS3) Child Care Barriers, (PEBS4) Human Capital Barriers, and (PEBS5) Soft Skills Barriers. A t-test was

conducted using the cumulative measures for each category to determine the different means based on labor attachment.

This portion of results section covers the categories by which there were significant mean differences in the categories of the Employment Hope Scale and perceived employment barriers.

[Insert Tables 9 and 10 about here]

EHS1: Psychological Empowerment

An independent sample t-test was conducted to compare the EHS1 Psychological Empowerment category for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=32.08$, $SD=13.74$) and for the employed ($M=35.40$, $SD=7.80$) conditions; $t(197) = -2.735$, $p=.007^{**}$.

These results suggest that labor attachment affects the category of EHS1 i.e. Psychological Empowerment. Specifically, for the employed, their EHS1, i.e. Psychological Empowerment measure reflects they felt more hopeful than the unemployed.

EHS2: Futuristic Self-Motivation

An independent sample t-test was conducted to compare the EHS2 Futuristic Self-Motivation category for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=14.10$, $SD=7.00$) and for the employed ($M=16.10$, $SD=4.16$) conditions; $t(174) = -3.18$, $p=.002^{**}$.

These results suggest that labor attachment affects the category of EHS2, i.e. Futuristic Self-Motivation. Specifically, for the employed, their EHS2, i.e. Futuristic Self-Motivation, measure reflects that they felt more hopeful than the unemployed.

EHS3: Utilization of Skills and Resources

An independent sample t-test was conducted to compare the EHS3 Utilization of Skills and Resources category for the unemployed and the employed.

There was not a significant difference in the scores for the unemployed ($M=33.50$, $SD=59.0$) and for the employed ($M=34.75$, $SD=7.81$) conditions; $t(361) = -.161$, $p=.872$.

These results suggest that labor attachment does not affect the category of EHS3 i.e. Utilization of Skills and Resources. Specifically, for the employed, their EHS3, i.e. Utilization of Skills and Resources measure reflects they felt more hopeful than the unemployed.

EHS4: Goal Orientation

An independent sample t-test was conducted to compare the EHS4 Goal Orientation category for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=28.75$, $SD=11.64$) and for the employed ($M=34$, $SD=8.34$) conditions; $t(150) = -4.31$, $p=.000***$.

These results suggest that labor attachment affects the category of EHS4, i.e. Goal Orientation. Specifically, for the employed, their EHS4, i.e. Goal Orientation measure reflects they felt more hopeful than the unemployed.

[Insert Table 11 about here]

PEBS1: Physical and Mental Health

An independent sample t-test was conducted to compare the PEBS1 (Physical and Mental Health) category for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=7.75$, $SD=5.03$) and for the employed ($M=5.81$, $SD=3.81$) conditions; $t(128) 3.830$, $p=.000***$.

The results suggest that labor attachment affects the PEBSI category of Physical and Mental Health. Specifically, for the employed, they perceived PEBSI i.e. Physical and Mental Health as a greater barrier than those who were unemployed.

PEBS2: Labor Market Exclusion

An independent sample t-test was conducted to compare the PEBS2 (Labor Market Exclusion) category for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=8.60$, $SD=4.00$) and for the employed ($M=6.40$, $SD=3.43$) conditions; $t(341) 4.30$, $p=.000***$.

The results suggest that labor attachment affects the PEBS2 category of Labor Attachment Exclusion. Specifically, for the unemployed, they perceived PEBSI i.e. Physical and Mental Health as a greater barrier than those who were employed.

PEBS3: Child Care

An independent sample t-test was conducted to compare the PEBS3 (Child Care) category for the unemployed and the employed.

There was not a significant difference in the scores for the unemployed ($M=6.72$, $SD=4.04$) and for the employed ($M=5.70$, $SD=3.66$) conditions; $t(330) 1.90$, $p=.058$.

The results suggest that labor attachment does not affect the PEBS3 category of Child Care. Specifically, for the unemployed, their perceived PEBS3 i.e. Physical and Mental Health is not greater than that of the employed.

PEBS4: Human Capital

An independent sample t-test was conducted to compare the PEBS4 (Human Capital) category for the unemployed and the employed.

There was not a significant difference in the scores for the unemployed ($M=15.00$, $SD=27.52$) and for the employed ($M=10.50$, $SD=5.70$) conditions; $t(326) 1.30$, $p=.200$.

The results suggest that labor attachment does not affect the PEBS4 category of Human Capital. Specifically, for the unemployed, their perceived PEBS4 i.e. Human Capital is not greater than that of the employed.

PEBS5: Soft Skills

An independent sample t-test was conducted to compare the PEBS5 (Soft Skills) category for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=8.60$, $SD=4.00$) and for the employed ($M=6.40$, $SD=3.43$) conditions; $t(341) 4.30$, $p=.000***$.

The results suggest that labor attachment affects the PEBS5 category of Soft Skills. Specifically, for the unemployed, they perceived PEBS5 i.e. Soft Skills as a greater barrier than those who were employed.

T-Test 3

After t-tests were conducted on the four categories of Employment Hope Scale and the five categories of Perceived Employment Barriers Scale, a t-test was run on the combined results from the Employment Hope Scale and the Perceived Employment Barriers Scales.

[Insert Table 11 about here]

EHStot

An independent sample t-test was conducted to compare the total score for EHStot for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=105$, $SD=38.10$), and for the employee ($M=120$, $SD=25.31$) conditions; $t(154) -3.907$, $p = .000***$.

The results suggest that labor attachment affects the total score for the Employment Hope Scale. Specifically, for the unemployed, their total Employment Hope Scale score was less than the total scores for the employed. Therefore the unemployed overall was less hopeful than the employed.

PEBStot

An independent sample t-test was conducted to compare the total score for PEBStot for the unemployed and the employed.

There was a significant difference in the scores for the unemployed ($M=46.14$, $SD=20.37$) and the employed ($M=35.76$, $SD=17.91$) conditions; $t(273) 3.55$, $p = .000***$.

These results suggest that labor attachment affects the perception of Perceived Employment Barriers. The unemployed perceived the barriers as greater than the employed.

T-Test 4

The final t-test conducted was the computation of psychological self-sufficiency. As stated earlier in the study, Psychological Self Sufficiency is defined as Employment Hope – Perceived Employment Barriers.

[Insert Table 12 about here]

An independent sample t-test was conducted to compare the total scores on Psychological Self-Sufficiency for the unemployed and for the employed.

There was a significant difference in the psychological self-sufficiency scores for the unemployed ($M=61.80$, $SD=43$) and the employed ($M=84.12$, $SD=31.49$) conditions; t

(121)32.39, $p = 0.000^{**}$. These results suggest that labor attachment really does affect psychological self-sufficiency. Specifically, our results suggest that the employed manifested greater psychological self-sufficiency than the unemployed.

Analysis of Variance (ANOVA)

One-Way ANOVA was conducted using three different categories for educational levels in order to test H3—Low-income participants whose educational level is some college or above will have higher psychological self-sufficiency than those with a high school diploma or less.

The ANOVA was chosen because multiple groups based on educational levels i.e. less than high school diploma, high school diploma or GED, and higher than a high school level were being compared on their measures of perceived employment barriers, employment hope scale and subsequent psychological self-sufficiency. To run the ANOVA, education level was recoded into three categories: 0=Less than a High School Diploma (N=90), 1=High School Diploma or GED (N=158) and 2=Higher than a High School Diploma (N=110).

One-Way ANOVA 1

The first One Way ANOVA conducted in SPSS was used to compare the responses to each perceived employment barriers and employment hope questions by educational level, i.e. less than a High School Diploma, High School Diploma or GED, or Higher than a High School Diploma. This researcher conducted an ANOVA to determine if the means were statistically significantly because there were more than two conditions however post hoc tests were computed for those that were statistically significant to determine the condition under which there was a difference.

The portion of this results section will address the perceived employment barriers and Employment Hope Scale items in which there was a significant mean difference and post hoc tests were computed.

[Insert Table 13 about here]

PEBS Items with Significant Mean Difference

Below are summarizations of the significantly different measures in perceived employment barriers based on educational levels with post hoc tests.

Having less than high school education. There was a significant effect of educational level on perceived employment barrier, i.e. having less a high school education, at the $p < .001$ level for the three conditions [$F(2, 353) = 8.800, p = .000$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 3.30, SD = 1.701$) was significantly different than the higher than high school diploma condition ($M = 2.30, SD = 1.701$). However, the high school diploma or GED condition ($M = 2.57, SD = 1.630$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. having less than high school education. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Work limiting health conditions (illness/injury). There was a significant effect of educational level on perceived employment barrier, i.e. work limiting health conditions at the $p < .05$ level for the three conditions [$F(2, 353) = 4.193, p = .02$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 2.82$, $SD = 1.700$) was significantly different than the higher than high school diploma condition ($M=2.13$, $SD=1.700$). However, the high school diploma or GED condition ($M=2.43$, $SD=1.622$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. work limiting health conditions. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Lack of adequate job skills. There was a significant effect of educational level on perceived employment barrier, i.e. lack of adequate job skills at the $p<.05$ level for the three conditions [$F(2, 353) = 3.000$, $p = .05$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 3.00$, $SD = 1.540$) was significantly different than the higher than high school diploma condition ($M=2.33$, $SD=1.480$). However, the high school diploma or GED condition ($M=2.60$, $SD=1.525$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. lack of adequate job skills. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Child care. There was a significant effect of educational level on perceived employment barrier, i.e. child care at the $p < .05$ level for the three conditions [$F(2, 343) = 4.114, p = .02$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 2.00, SD = 1.435$) was significantly different than the higher than high school diploma condition ($M=1.93, SD=1.430$). However, the high school diploma or GED condition ($M=2.41, SD=1.807$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. child care. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Drug/alcohol addiction. There was a significant effect of educational level on perceived employment barrier, i.e. drug/alcohol addiction at the $p < .05$ level for the three conditions [$F(2, 341) = 4.732, p = .01$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 1.71, SD = 1.304$) was significantly different than the higher than high school diploma condition ($M=1.52, SD=1.131$). However, the high school diploma or GED condition ($M=2.03, SD=1.483$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. drug/alcohol addiction. Specifically, the results suggest that

for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Domestic violence. There was a significant effect of educational level on perceived employment barrier, i.e. domestic violence at the $p < .05$ level for the three conditions [F (2, 344) = 3.449, $p = .03$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition (M = 2.00, SD = 1.260) was significantly different than the higher than high school diploma condition (M=1.60, SD=1.162). However, the high school diploma or GED condition (M=2.00, SD=1.533) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. domestic violence. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Cannot speak English very well. There was a significant effect of educational level on perceived employment barrier, i.e. cannot speak English very well at the $p < .05$ level for the three conditions [F (2, 349) = 4.132, $p = .02$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition (M = 2.05, SD = 1.620) was significantly different than the higher than high school diploma condition (M=1.60, SD=1.221). However, the high school diploma or GED condition (M=2.12, SD=1.615) did not significantly differ from the less than high school diploma and the higher than high school

diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. cannot speak English very well. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Cannot read or write very well. There was a significant effect of educational level on perceived employment barrier, i.e. cannot speak English very well at the $p < .001$ level for the three conditions [$F(2, 350) = 7.000, p = .001$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 2.35, SD = 1.631$) was significantly different than the higher than high school diploma condition ($M = 1.60, SD = 1.250$). However, the high school diploma or GED condition ($M = 2.14, SD = 1.600$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. cannot speak English very well. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Problems with getting a job. There was a significant effect of educational level on perceived employment barrier, i.e. problems with getting a job at the $p < .001$ level for the three conditions [$F(2, 350) = 7.000, p = .000$].

Because there was a significant difference, a post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 2.04, SD = 1.560$) was significantly different than the higher than high school diploma condition ($M = 1.60,$

SD=1.170). However, the high school diploma or GED condition (M=2.36, SD=1.722) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. problems with getting a job. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Lack of confidence. There was a significant effect of educational level on perceived employment barrier, i.e. lack of confidence at the $p < .05$ level for the three conditions [F (2, 349) = 4.250, $p = .02$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition (M = 2.20, SD = 1.502) was significantly different than the higher than high school diploma condition (M=1.65, SD=1.112). However, the high school diploma or GED condition (M=2.08, SD=1.453) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. lack of confidence. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Anger management. There was a significant effect of educational level on perceived employment barrier, i.e. anger management at the $p < .05$ level for the three conditions [F (2, 348) = 3.220, $p = .04$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 2.01$, $SD = 1.376$) was significantly different than the higher than high school diploma condition ($M=1.70$, $SD=1.170$). However, the high school diploma or GED condition ($M=2.10$, $SD=1.493$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. anger management. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

Past criminal record. There was a significant effect of educational level on perceived employment barrier, i.e. past criminal record at the $p<.05$ level for the three conditions [$F(2, 350) = 5.020$, $p = .01$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 2.01$, $SD = 1.376$) was significantly different than the higher than high school diploma condition ($M=1.70$, $SD=1.170$). However, the high school diploma or GED condition ($M=2.10$, $SD=1.493$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence perceived employment barrier, i.e. pat criminal record. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier than those with higher than a high school diploma.

PEBS Items with Non-Significant Means Difference

The following perceived barriers were not found to be statistically significant based on the One-Way ANOVA analysis.

[Insert Table 14 about here]

EHS Items with Significant Mean Difference

Below are summarizations of the statistically significantly different measures on Employment Hope Scale based on educational levels.

[Insert Table 15 about here]

Thinking about working, I feel confident about myself. There was a significant effect of educational level on the Employment Hope Scale item, i.e. thinking about working, I feel confident about myself, at the $p < .001$ level for the three conditions [$F(2, 357) = 13.60, p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 8.20, SD = 2.544$) was significantly different than the lower than high school diploma condition ($M = 6.20, SD = 3.323$). However, the high school diploma or GED condition ($M = 7.80, SD = 2.810$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. thinking about working, I feel confident about myself. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. thinking about working, I feel confident about myself.

I feel that I am good enough for any jobs out there. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I feel that I am good enough for any jobs out there, at the $p < .001$ level for the three conditions [$F(2, 356) = 10.30, p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 8.04, SD = 2.700$) was significantly different than the lower than high school diploma condition ($M = 6.40, SD = 3.000$). However, the high school diploma or GED condition ($M = 8.00, SD = 3.344$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I feel that I am good enough for any jobs out there. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I feel that I am good enough for any jobs out there.

When working or looking for a job, I am respectful Towards who I am. There was a significant effect of educational level on the Employment Hope Scale item, i.e. When working or looking for a job, I am respectful Towards who I am, at the $p < .01$ level for the three conditions [$F(2, 355) = 4.00, p = .023$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 9.00, SD = 2.510$) was significantly different than the lower than high school diploma condition ($M = 7.60,$

SD=2.750). However, the high school diploma or GED condition (M=8.40, SD=3.000) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. when working or looking for a job, I am respectful Towards who I am. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. when working or looking for a job, I am respectful Towards who I am.

I have the strength to overcome any obstacles when it comes to working. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I have the strength to overcome any obstacles when it comes to working, at the $p < .001$ level for the three conditions [F (2, 356) = 7.00, $p = .001$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma (M =9.00, SD = 2.420) was significantly different than the lower than high school diploma condition (M=7.13, SD=3.001). However, the high school diploma or GED condition (M=8.21, SD=2.730) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I have the strength to overcome any obstacles when it comes to working. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational

level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I have the strength to overcome any obstacles when it comes to working.

I am good at doing anything in the job if I set my mind to it. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I am good at doing anything in the job if I set my mind to it, at the $p < .01$ level for the three conditions [$F(2, 357) = 5.00, p = .007$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 9.00, SD = 2.000$) was significantly different than the lower than high school diploma condition ($M = 8.52, SD = 2.300$). However, the high school diploma or GED condition ($M = 8.21, SD = 2.730$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I am good at doing anything in the job if I set my mind to it. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I am good at doing anything in the job if I set my mind to it.

I feel Positive about how I will do in my future job situation. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I feel Positive about how I

will do in my future job situation, at the $p < .05$ level for the three conditions [$F(2, 353) = 4.20, p = .016$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 8.30, SD = 2.400$) was significantly different than the lower than high school diploma condition ($M = 7.30, SD = 3.000$). However, the high school diploma or GED condition ($M = 8.10, SD = 2.500$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I feel Positive about how I will do in my future job situation. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I feel Positive about how I will do in my future job situation.

I don't worry about failing behind bills in my future job. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I don't worry about failing behind bills in my future job, at the $p < .01$ level for the three conditions [$F(2, 353) = 5.06, p = .007$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school diploma ($M = 8.30, SD = 2.400$) was significantly different than the higher than high school diploma condition ($M = 7.30, SD = 3.000$). However, the high school diploma or GED condition ($M = 8.10, SD = 2.500$) did not significantly differ from the higher than high school diploma and the less than high school

diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I don't worry about failing behind bills in my future job. Specifically, the results suggest that for individuals with less than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either lower than a high school diploma or higher than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I don't worry about failing behind bills in my future job.

I will be in a better position in my future job then where I am now. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I will be in a better Position in my future job then where I am now, at the $p < .001$ level for the three conditions [$F(2, 356) = 9.30, p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 8.00, SD = 2.500$) was significantly different than the lower than high school diploma condition ($M = 6.30, SD = 3.250$). However, the high school diploma or GED condition ($M = 8.00, SD = 3.000$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I will be in a better Position in my future job then where I am now. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see

an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I will be in a better Position in my future job then where I am now.

I am able to pull myself to take steps toward reaching career goals. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I am able to pull myself to take steps toward reaching career goals at the $p < .001$ level for the three conditions [F (2, 356) = 9.00, $p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma (M =8.21, SD = 2.224) was significantly different than the lower than high school diploma condition (M=7.00, SD=3.080). However, the high school diploma or GED condition (M=8.00, SD=3.000) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I am able to pull myself to take steps toward reaching career goals. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I am able to pull myself to take steps toward reaching career goals.

I am committed to reaching my career goals. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I am committed to reaching my career goals, at the $p < .001$ level for the three conditions [F (2, 353) = 9.41, $p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 8.10$, $SD = 2.544$) was significantly different than the lower than high school diploma condition ($M = 7.00$, $SD = 3.100$). However, the high school diploma or GED condition ($M = 8.00$, $SD = 3.000$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I am committed to reaching my career goals. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I am committed to reaching my career goals.

I feel energized when I think about future achievement with my job. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I feel energized when I think about future achievement with my job, at the $p < .001$ level for the three conditions [$F(2, 355) = 8.34$, $p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 8.04$, $SD = 2.600$) was significantly different than the lower than high school diploma condition ($M = 7.00$, $SD = 3.134$). However, the high school diploma or GED condition ($M = 8.00$, $SD = 3.000$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence

Employment Hope Scale item, i.e. I feel energized when I think about future achievement with my job. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I feel energized when I think about future achievement with my job.

I am willing to give my best effort to reach my career goals. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I am willing to give my best effort to reach my career goals, at the $p < .01$ level for the three conditions [F (2, 355) = 4.40, $p = .013$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma (M = 8.50, SD = 2.300) was significantly different than the lower than high school diploma condition (M = 7.50, SD = 3.000). However, the high school diploma or GED condition (M = 8.34, SD = 2.400) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I am willing to give my best effort to reach my career goals. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I am willing to give my best effort to reach my career goals.

I aware of what my resources are to be employed in a good job. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I aware of what my resources are to be employed in a good job, at the $p < .01$ level for the three conditions [F (2, 355) = 6.00, $p = .003$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma (M =8.20, SD = 2.200) was significantly different than the lower than high school diploma condition (M=7.00, SD=3.043). However, the high school diploma or GED condition (M=8.00, SD=2.630) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I aware of what my resources are to be employed in a good job. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I aware of what my resources are to be employed in a good job.

I am able to utilize my skills to move toward career goals. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals, at the $p < .01$ level for the three conditions [F (2, 357) = 4.50, $p = .002$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma (M =8.27, SD = 2.300)

was significantly different than the lower than high school diploma condition ($M=7.00$, $SD=3.070$). However, the high school diploma or GED condition ($M=8.00$, $SD=3.00$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals.

I am able to utilize my resources to move toward career goals. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals, at the $p<.001$ level for the three conditions [$F(2, 358) = 11.43$, $p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 8.20$, $SD = 2.422$) was significantly different than the lower than high school diploma condition ($M=6.40$, $SD=3.300$). However, the high school diploma or GED condition ($M=8.00$, $SD=3.00$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals. Specifically, the results suggest that for individuals with higher than a high school diploma, their

mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals.

I am on the road toward my career goals. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals, at the $p < .001$ level for the three conditions [F (2, 355) = 11.00, $p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma (M =8.00, SD = 3.000) was significantly different than the lower than high school diploma condition (M=6.00, SD=4.000). However, the high school diploma or GED condition (M=7.42, SD=3.000) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I am able to utilize my skills to move toward career goals.

I am in the process of moving forward toward reaching my goals. There was a significant effect of educational level on the Employment Hope Scale item, i.e. I am in the

process of moving forward toward reaching my goals, at the $p < .001$ level for the three conditions [F (2, 353) = 11.00, $p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma (M =8.00, SD = 2.800) was significantly different than the lower than high school diploma condition (M=6.20, SD=3.250). However, the high school diploma or GED condition (M=8.00, SD=2.540) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. I am in the process of moving forward toward reaching my goals. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. I am in the process of moving forward toward reaching my goals.

Even if I am not able to achieve my financial goals right away, I will find a way to get there. There was a significant effect of educational level on the Employment Hope Scale item, i.e. Even if I am not able to achieve my financial goals right away, I will find a way to get there, at the $p < .001$ level for the three conditions [F (2, 358) = 9.02, $p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma (M =8.22, SD = 2.300) was significantly different than the lower than high school diploma condition (M=7.00, SD=3.070). However, the high school diploma or GED condition (M=8.24, SD=2.430) did not

significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale item, i.e. Even if I am not able to achieve my financial goals right away, I will find a way to get there. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale item, i.e. Even if I am not able to achieve my financial goals right away, I will find a way to get there.

EHS Items with Non-Significant Mean Difference

The following employment hope items were not found to be statistically significant by educational levels based on the One-Way ANOVA analysis.

[Insert Table 15 about here]

One-Way ANOVA 2

As stated earlier in this study, the items in the Employment Hope Scale were grouped into four categories i.e. Psychological Empowerment (EHS1), Futuristic Self-Motivation (EHS2), Utilization of skills and Resources (EHS3), and Goal Orientation (EHS4). The items that described Perceived Employment Barriers were grouped into four categories i.e. Physical and Mental Health Barriers (PEBS1), Labor Market Exclusion Barriers (PEBS2), Child Care Barriers (PEBS3), Human Capital Barriers (PEBS4), and Soft Skills Barriers (PEBS5). A one-way ANOVA was conducted using the cumulative measures for each category to determine the different means based on educational levels. This Portion of results section covers the categories

by which there were significant mean differences in the categories of the Employment Hope Scale and perceived employment barriers.

[Insert Table 17 about here]

EHS4: Goal Orientation

There was a significant effect of educational level on the Employment Hope Scale 4, i.e. Goal Orientation, at the $p < .001$ level for the three conditions

[$F(2, 351) = 8.00, p = .000$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 31.50, SD = 10.00$) was significantly different than the lower than high school diploma condition ($M = 26.23, SD = 95.44$). However, the high school diploma or GED condition ($M = 31.50, SD = 13.44$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Employment Hope Scale 4, i.e. Goal Orientation. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Employment Hope Scale 4, i.e. Goal Orientation.

[Insert Table 18 about here]

PEBS1: Physical and Mental Health

There was a significant effect of educational level on PEBS1, i.e. Physical and Mental Health lack of adequate job skills at the $p < .05$ level for the three conditions [$F(2, 324) = 3.860, p = .05$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 7.23, SD = 4.200$) was significantly different than the higher than high school diploma condition ($M=6.40, SD=4.200$). However, the high school diploma or GED condition ($M=8.10, SD=6.000$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence PEBS1, i.e. Physical and Mental Health. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier. However, it should be noted that educational level must be either less than or higher than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect PEBS1, i.e. Physical and Mental Health.

PEBS5: Soft Skills

There was a significant effect of educational level on PEBS5, i.e. Soft Skills at the $p < .01$ level for the three conditions [$F(2, 335) = 4.936, p = .008$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 11.00, SD = 6.244$) was significantly different than the higher than high school diploma condition ($M=9.00, SD=5.040$). However, the high school diploma or GED condition ($M=11.00, SD=7.000$) did not significantly differ from the less than high school diploma and the higher than high school

diploma conditions. Taken together, these results suggest that educational level does influence PEBS 5, i.e. soft skills. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier. However, it should be noted that educational level must be either less than or higher than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect PEBS5, i.e. soft skills.

One-Way ANOVA 3

After the ANOVA was conducted on the four categories of Employment Hope Scale and the five categories of Perceived Employment Barriers Scale, an ANOVA was run on the combined results from the Employment Hope Scale and the Perceived Employment Barriers Scales.

[Insert Table 19 about here]

EHSTot

There was a significant effect of educational level on the Total Employment Hope Scale, at the $p < .01$ level for the three conditions [$F(2, 334) = 5.513, p = .004$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 114.5, SD = 29.00$) was significantly different than the lower than high school diploma condition ($M = 100, SD = 46.00$). However, the high school diploma or GED condition ($M = 112.3, SD = 31.00$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Total Employment Hope Scale. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be

noted that educational level must be either higher than a high school diploma or lower than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Total Employment Hope Scale.

PEBSTot

There was a significant effect of educational level on total perceived employment barrier at the $p < .01$ level for the three conditions [$F(2, 273) = 5.571, p = .004$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the less than high school condition ($M = 46.44, SD = 20.00$) was significantly different than the higher than high school diploma condition ($M = 38.00, SD = 17.00$). However, the high school diploma or GED condition ($M = 47.00, SD = 22.40$) did not significantly differ from the less than high school diploma and the higher than high school diploma conditions. Taken together, these results suggest that educational level does influence Total perceived employment barrier. Specifically, the results suggest that for individuals with less than a high school diploma, they perceive this as a greater barrier. However, it should be noted that educational level must be either less than or higher than a high school diploma to see an effect. High School diploma or GED did not appear to significantly affect Total perceived employment barrier.

One-Way ANOVA 4

The final ANOVA conducted was the computation of psychological self-sufficiency. As stated earlier in the study, Psychological Self Sufficiency is operationalized as the difference score between Employment Hope and Perceived Employment Barriers (Hong, Choi, & Key, 2018).

[Insert Table 20 about here]

A one-way ANOVA was conducted to compare the effect of educational level on psychological self-sufficiency in those with less than a high school diploma, those with a high school diploma or GED, and those with higher than a high school diploma.

There was a significant effect of educational level on psychological self-sufficiency at the $p < .01$ level for the three conditions [$F(2, 263) = 5.877, p = .003$].

Because there was a significant difference, a Post hoc comparisons using the Tukey HSD test indicated that the mean score for the higher than high school diploma ($M = 76.00, SD = 42.00$) was significantly different than the lower than high school diploma condition ($M = 53.00, SD = 51.00$). However, the high school diploma or GED condition ($M = 68.00, SD = 37.40$) did not significantly differ from the higher than high school diploma and the less than high school diploma conditions. Taken together, these results suggest that educational level does influence Psychological Self-Sufficiency. Specifically, the results suggest that for individuals with higher than a high school diploma, their mean score was higher on this item. However, it should be noted that educational level must be either higher than a high school diploma. High School diploma or GED did not appear to significantly affect Psychological Self-Sufficiency.

Multivariate Analysis

Multiple Regression Analyses

A multiple regression analysis of psychological self-sufficiency's effect on economic self-sufficiency controlling for other demographic variables was conducted, results illustrated in Table 21 revealed a significant model [$F(7, 211) = 3.401, p < .05$] explaining about 10 percent ($R^2 = .101$) of the variance in economic self-sufficiency. The adjusted R^2 , corrected for sample size and the independent variable, was .072.

As for control variables—gender (male or female), race/ethnicity (Black or African American or other), job training in the past 10 years (yes or no), educational level (less than high school, high school or GED and higher than high school), and marital status (married or not married), the results of the regression indicated that only one independent variable, marital status ($\beta=.2.957$, $t=3.174$, $p<.05$) significantly affected economic self-sufficiency. The analysis showed that age, gender, race, educational level and job training did not significantly affect economic self-sufficiency.

[Insert Table 21 about here]

$$\text{Economic Self-Sufficiency} = 31.125 + .081*(\text{PSS}) - .029*(\text{age}) + 1.528 *(\text{gender}) - .868*(\text{race/ethnicity}) - 1.734*(\text{job training}) + .486*(\text{education}) + 2.957 (\text{marital status}) + e$$

As for the main independent variable, psychological self-sufficiency (PSS), the analysis showed a significant effect on economic self-sufficiency ($\beta=.081$, $t=3.508$, $p < .01$). As psychological self-sufficiency goes up by 1 point, economic self-sufficiency goes up by .081 points.

[Insert Table 22 about here]

A multiple regression analysis of labor attachment's effect on psychological self-sufficiency controlling for other demographic variables as illustrated in Table 22 revealed a significant model [$F(6, 240) = 4.835$, $p < .001$] explaining about 11 percent ($R^2 = .108$) of the variance in psychological self-sufficiency. The adjusted R^2 , corrected for sample size and the independent variable, was .086.

As for control variables—age, gender (male or female), race/ethnicity (Black or African American, White or European American, Non-White Hispanic, Bi/multi-racial and other), job training (yes or no), marital status (married, spouse absent and never married), and employment

status (not employed)—results of the regression indicated that two independent variables, job training ($\beta=13.307$, $t= 2.540$, $p< .05$) and employment status ($\beta=.21.963$, $t=3.488$, $p<.001$) significantly affected psychological self-sufficiency. The analysis showed that age, gender, race/ethnicity, and marital status independently did not significantly affect psychological self-sufficiency.

As for the main independent variable, labor attachment/employed, the analysis showed significant effect on psychological self-sufficiency ($\beta=70.887$, $t=7.149$, $p < .001$). As labor attachment moves from not attached (not employed) to attached (employed), psychological self-sufficiency goes up by 21.963 points.

[Insert Table 23 about here]

A multiple regression analysis of psychological self-sufficiency on the educational level controlling for other demographic variables shown in Table 23 revealed a significant model [$F(7, 241) = 2.858$, $p. <.01$] explaining about 8 percent ($R^2 = .077$) of the variance in psychological self-sufficiency. The adjusted R^2 , corrected for sample size and the independent variable, was .050.

As for control variables- age, gender (male or female), race/ethnicity (Black or African American, White or European American, Non-White Hispanic, Bi/multi-racial and other), job training (yes or no), and marital status (married, spouse absent and never married), results of the regression indicated that one independent variable, higher than H.S. (educational level) ($\beta=17.754$, $t= 2.549$, $p< .01$) significantly affected psychological self-sufficiency. The analysis showed that age independently did not significantly affect psychological self-sufficiency ($\beta=-.143$, $t=-.777$, $p=.438$), gender independently did not significantly affect psychological self-

sufficiency ($\beta=-2.854$, $t=-.531$, $p=.596$), race/ethnicity independently did not significantly affect psychological self-sufficiency ($\beta=3.539$, $t=1.459$, $p=.146$), job training independently did not significantly affect psychological self-sufficiency ($\beta=9.700$, $t=1.807$, $p=.072$) and marital status independently did not significantly affect psychological self-sufficiency ($\beta= -4.290$, $t= -.1.689$, $p=.093$), and high school or GED (educational level) independently did not significantly affect psychological self-sufficiency ($\beta= 7.818$, $t= 1.193$, $p=.234$).

As for the main independent variable, educational level (less than H.S. as reference group), the analysis showed a significant effect on psychological self-sufficiency ($\beta=62.962$, $t=5.793$, $p < .001$). As one moves from less than high school to higher than high school, psychological self-sufficiency goes up by 17.754 points.

CHAPTER FIVE

DISCUSSION

This dissertation study explored the extent to which psychological self-sufficiency affected economic self-sufficiency. The study also investigated the effects of labor attachment and educational levels on psychological self-sufficiency. The results demonstrated that there was a positively significant correlation between psychological self-sufficiency and economic self-sufficiency. As psychological self-sufficiency increases, economic self-sufficiency increases as well.

Furthermore, findings confirmed that there is a positively significant correlation between labor attachment and psychological self-sufficiency. Specifically, the employed possessed greater psychological self-sufficiency than the unemployed.

When the focus was on each employment barrier aspect of psychological self-sufficiency, the degree to which the unemployed individuals perceived barriers was consistently higher for all individual items than how much the employed perceived them. When the individual barriers were categorized into the following five subscale categories: PEBS1-Physical and Mental Health, PEBS2-Labor Market Exclusion, PEBS3-Child Care, PEBS4-Human Capital, and PEBS5-Soft Skills, the results were consistent with those from the individualized perceived employment barriers with three exceptions.

First, PEBS1-Physical and Mental Health category was perceived as a greater barrier for the employed than for the unemployed. This may be the case because of the actual work experience by the employed in that they could see the importance of having physical and mental capacity to function in a real life work setting. It could also be the case that physical and mental

health barriers become more difficult to manage once you enter the labor market and the degree to which it is felt could become stronger once one starts to work.

Second, there was not a statistically significant difference in the scores for, PEBS3-Child Care and PEBS4-Human Capital. There are multiple reasons why there was not a statistically significant difference in scores in the two categories. For PEBS3-Child Care, regardless of work status, it is perceived as a real barrier due to limited access to affordable and reliable child care. This has traditionally been a challenge for low-income individuals whether they are employed or unemployed. For the unemployed, not having access to quality child care may be the barrier to enter into the world of employment. As for the employed, not having affordable, secure child care may be a barrier to sustaining a working life (Hong & Wernet, 2008). Plus, although they are receiving income, the cost of child care at market rate may be their earnings may be low because they are not working in jobs that pay living wages. Often with low-income individuals, limited human capital investments compromises marketability for getting employed and staying in employment. Therefore, their ability to pay for affordable and reliable child care is hampered and both the employed and unemployed can perceive this as the challenge.

PEBS4-Human Capital is a real barrier because those who may have a high school diploma may find it to be a structurally vulnerable attribute rather than an enabling asset in a post-industrial society where successful jobseekers are expected to have some type of post-secondary education (Hong & Pandey, 2007; 2008). Also, there may still remain significant literacy challenges even with a high school degree that hinders their ability to secure well-paying jobs. The Chicago Public School system in particular has been plagued with limited funding, and poor performing schools. Access to quality education for low-income individuals in their

communities continues to be a problem in the City of Chicago. Furthermore, the ability to apply to or successfully complete post-secondary education are severely compromised by limited skill set and/or financial inability to afford it. For those in which post-secondary education is not the route taken but vocational training is, the same barriers persist. These barriers are experienced by both the employed and the unemployed as there may be no visible upward pathway when low-income, low-skilled jobseekers are structurally trapped in the secondary labor market (Hong & Pandey, 2007; 2008).

Those who were employed measured higher on the Employment Hope Scale than the unemployed. The four categories on the scale were-(EHS1) Psychological Empowerment; (EHS2) Futuristic Self-Motivation; (EHS3) Utilization of skills and Resources; and (EHS4) Goal Orientation. There were no difference between the two groups on the category EHS3, Utilization of Skills and Resources.

Third, the last hypothesis focused on whether educational level had an effect on psychological self-sufficiency. The results revealed a positively significant correlation between educational level and psychological self-sufficiency. For participants who had achieved an educational level above a high school diploma scored higher on psychological self-sufficiency compared to the less than high school reference group. Those with a high school degree or GED did not have a significant difference in psychological sufficiency compared to those with less than a high school degree.

A series of multiple regression analyses were conducted to examine the effect of psychological self-sufficiency on economic self-sufficiency, and the effect labor attachment and educational levels on psychological self-sufficiency after controlling for the following variables:

age, gender, marital status, job training, race and ethnicity. Marital Status was the only control variable that independently demonstrated a significant correlation when psychological self-sufficiency was the IV and economic self-sufficiency was the DV. However, when labor attachment and educational levels were the IVs respectively and psychological self-sufficiency was the DV, none of the control variables demonstrated an independently significant effect on psychological self-sufficiency. When the IV was psychological self-sufficiency and economic self-sufficiency was the DV, marital status demonstrated a significant correlation. This may be attributed to the perception that having a partner in the household whether employed or not provides a greater sense of financial security. This security may be in the form of monetary and/or emotional support. However, when labor attachment and educational level were IVs respectively, none of the control variables—age, gender, marital status, job training, race and ethnicity—independently significantly affect psychological self-sufficiency. This may be attributed to the perception that employment and a higher educational level provide a greater sense of security than the controlled variables do independently. Possessing employment and a higher education level can be perceived as empowering.

Implications for Theories of Psychological Capital and Psychological Self-Sufficiency

As previously described, self-efficacy and hope are significant components of psychological capital. Usually, self-efficacy and hope are conceptualized as abiding traits, something one either does or does not have. Less attention has been paid to how they can be developed and the experiences that can result in increasing hope and self-efficacy. These findings suggest that competence-building experiences such as education, transitional jobs, and career pathways programs have more than just a skill-building result: They also increase

individuals' experiences of hope and self-efficacy. Opportunities to learn and incorporate new experiences can be psychosocially empowering. This is particularly true for a population of citizens who are often marginalized and confined in communities that are often depleted of amenities and resources that encourage healthy exploration into diverse experiences. The ability to acquire and apply new skills and knowledge that lead to a sense of accomplishment ignites hope and self-efficacy. Education, transitional jobs, career pathway programs as discussed earlier, offer a safe space for individuals to learn in a supported environment. They serve as an excellent precursor for building competence to proceed beyond one's comfort zone because they have acquired the mastery of a skill set.

Beyond the exposure to learning new skills, comes opportunities for growth interpersonally as a result of interactions with others who may be different culturally, ethnically, and/or economically. These interactions can serve as excellent chances to engage in reflective thought as a result of exchanges of ideas, thoughts, and beliefs. A paradigm that recognizes the interconnectedness of external influences and experiences on the development of hope and self-efficacy is crucial. The assumption that self-efficacy and hope are solely developed intrinsically is a fallacy that undermines further exploration into the influence of competence building opportunities, experiences and initiatives for low-income citizens seeking employment.

Understanding the Intersection of Impoverishment and Psychological Self-Sufficiency

Existing studies of persons who find it hard to obtain and sustain employment suggest that obstacles impoverished persons face are a good deal more complicated than lack of skill, hope, and self-efficacy (Iversen, 2006). Persons in poverty experience inferior health and child care resources by comparison with their more privileged peers, which means that a cold that may

cause a privileged person to miss a day or two of work may escalate into a serious infection that takes weeks to treat for a person with inadequate medical resources.

Lack of transportation is a considerable obstacle for persons living in racially segregated neighborhoods that lack jobs within walking distance, who also cannot afford cars or bus fare. It is well known that the funds made available through public assistance programs do not cover basic subsistence, let alone the \$50 a month or more it takes to commute to work every day on public transportation. Cities which provide free bus fare to citizens in poverty typically have lower rates of unemployment (Lichtenwalter, Koeske, & Sales, 2006), because they make it possible for persons to have more options for employment when they can get jobs in more locations.

Single parenthood is another major challenge for those living in poverty, a large percentage of whom are female headed households. For many, low-income mothers are tasked with the responsibility of raising their children as single parents with either no or low-wage employment and limited supports to assist with the daily household responsibilities. For those who are employed, their employment is often low-level jobs with no benefits like paid vacation and sick leave. Therefore, if these individuals are blindsided by an unexpected crisis like car repairs, or a sick child which may result in missed unpaid days from work, the ability to rebound financially due to loss of pay or depleted funds is significantly compromised. In many cases, an unexpected crisis can lead to termination from employment due to missed days from work and/or eviction from housing because there is not enough money to pay the rent after the crisis. The uncertainty of an individual's ability to rebound from an unexpected crisis is psychological draining and immobilizing due to the fear of not being able to meet one's basic needs-food,

shelter, and clothing. A car repair initiative in Minneapolis (Adkins, 2015) for low-income individuals in which repairs are significantly reduced would ease the cost of repairs and prevent potential gaps in employment because of unreliable transportation. Initiatives that would provide tax breaks to corporations that hire low-income individuals and provide paid benefits-vacation and sick days would significantly reduce anxiety provoking challenges for those who are often sidelined by unexpected crisis. The Earned Income-Tax Credit has been a source of support because it provides tax-breaks for low-income individuals with children based on their income, and the number of children, however, if an individual loses his/her job their income is reduced which also reduces the amount of the tax-break.

For those female headed households who live in subsidized housing, they may have a partner who assists financially but it may not be reported. If that partner is not on the lease, they are considered unauthorized guests which puts the female in violation of her lease and can lead to eviction. Although the extra income source maybe helpful, it may not be reported. Therefore, the presence of an unauthorized guest and unreported income which is considered concealment of income both have dire consequences for the head of household. Both are grounds for termination of the lease and eviction if discovered and though marriage is an option, only 10-15 of the respondents to the survey in the secondary analysis reported as being married. These feelings of uncertainty create anxiety and stress all of which compromises psychological self-sufficiency among low-income citizens.

Furthermore, individuals who live in racially segregated neighborhoods are confronted safety concerns because violence is often prevalent in their neighborhoods. Police protection or intervention is perceived as limited or non-existence. If police protection is present, it is often not

trusted. There is an ambivalence toward police protection because although it is needed, there is mistrust and fear of police brutality or unlawful deaths. As for the fear of safety and mistrust of the police, accountability policies that focus on police brutality along with initiatives that build on trust between police and racially segregated communities are crucial. There are programs that are attempting to foster healthy dialogue between the police and citizens as is seen in the Chicago-based organization, North Lawndale Employment Network's award winning program, *Building Bridges Building Communities* (North Lawndale Employment Network, 2017). This program was designed to focus on healing the experiences of racism among returning citizens and help address the institutionalized racism within the Chicago Police Department.

The employed or those with a higher than high school diploma possess higher psychological self-sufficiency for it appears they are successfully navigating challenges to employment. Just knowing they possess the tools required to overcome barriers is empowering. Feeling empowered builds hope, in the very specific ways that Snyder conceptualizes. An important component of hope is knowing there are pathways to take to reach goals.

Implications for Policy Models for Developing Employability

The globalization of many jobs along with jobs being replaced by technology are a particular problem for low-income individuals plagued with various barriers. Factory jobs that once paid living wages particularly in metropolitan cities have either been relocated to other countries or are being replaced by technology. Therefore, accessibility to employment that pays living wages are depleted. Therefore, there is a need to create opportunities for economic growth that is directly tied to job development in specialized areas such as health care, agriculture, robotics or social enterprise. Policies that incentivize companies and organizations that invest in

the training and hiring low-income individual through tax benefits are promising and can be expanded on a greater level.

Additionally, when addressing the challenges of low income individuals seeking to gain and retain employment, connections between child care, transportation, health care needs, and stable housing must be at the forefront of earnest dialogue and formation of policies that enhance access to these resources. Improved community based health and child care programs for those who are unemployed are critical. For many who live in segregated communities, food deserts are problematic by which there are not grocery stores with healthy food options. Programs that make healthier food options available to those living in food deserts are imperative. One example of such a program in the Chicago area is Top Box Foods. Top Box Foods is a community-based non-profit with a simple purpose: to offer a variety of delicious and healthy boxes of food at affordable prices. Urban farming is another initiative that is growing momentum in segregated communities.

However, the key to addressing employment barriers related issues that plague many racially segregated communities requires the commitment of key stakeholders who are able and willing to bring resources and funding to build and sustain healthy communities. These stakeholders must include those at the federal, state and local levels. Private foundations with missions that are committed to addressing challenges of those marginalized and disenfranchised.

Implications for Employment and Training Models

Traditionally, employment and training models for low-income individuals identified as hard-to-employ have focused on the pathologies and limitations of this population. This study asserts the need to shift from a pathology paradigm to one that embraces psychological self-

sufficiency modalities. Employment training models that will began to integrate the psychological self-sufficiency theory at the same level of prominence as is seen in models that endorse Labor Attachment and Human Capital theories are paramount. Concepts of hope, self-efficacy, self-esteem must be operationalized into methodologies that are applied to employment readiness training. One model that is gaining traction in the practitioner arena is the TIP program developed by Dr. Philip Hong and his research team at the Center for Research on Self Sufficiency (CROSS) at Loyola University of Chicago (Hong, 2016). TIP is the acronym for Transforming the Impossible into Possible. It is an evidenced model that has a developed curriculum that incorporates, self-awareness, confidence, hope, goal setting, leadership, accountability, consciousness and grit into an employment readiness model. It is currently being used by several employment placement organizations in their employment readiness programs in Chicago, Illinois.

Tending to the psychological being of the low-income is critical because the challenges of the low-income hard-to-employ are far-reaching. The structural injustices that plague the impoverished often creates a constant state of uncertainty or trauma. To further complicate matters as stated earlier, extended exposure to violence without any real comfort of safety and protection is equally traumatic. Therefore, understanding the impact of uncertainty on one's psyche and ability to think critically while in a threat mode is imperative. The ability to think futuristically and hopefully about the next steps to establishing and accomplishing ones goal is a challenge to say the least. However, the ability to integrate some psychologically empowering methodologies that recognize and understand the influence of trauma are crucial. Integrating contemporary approaches like trauma informed techniques or mindfulness in employment

training models can offer a validation and comfort. Validation is very empowering but it can also free one's mind to think critically about ways to navigate challenges. For many practitioners, the workforce struggle with the challenges of engaging the hard-to-employ in human capital and labor attachment focused employment models. However, the integration of psychological empowering modalities may shed great insight on sustained engagement in activities that lead to economic self-sufficiency.

The need to integrate psychological self-sufficiency in the definition of economic self-sufficiency when addressing low-income citizens has significant implications from a theoretical, policy, and practice level. Psychological self-sufficiency is one theory that embraces the concept of self-sufficiency utilizing a psychological empowerment model and lends a voice to a population who is often marginalized. The trajectory demonstrates that policies that influence practice will continue to advocate for the need to incorporate human capital and labor attachment as key elements of any substantive dialogue regarding workforce development. This study is used to demonstrate the need to integrate psychological self-sufficiency in that dialogue as well. This is particularly important when addressing the challenges of the “hard-to-employ.” Adhering exclusively to a Human Capital and/or Labor Attachment theoretical construct has proven beneficial for many low-income citizens who have successfully attached to the labor market, however it has not successfully addressed the challenges of the hard-to-employ.

Limitations of Study

This dissertation study utilizes a secondary analysis of a quantitative study examining the responses to 391 surveys administered. There are several limitations to this study. First, by focusing on one social service agency, the sample could not represent all individuals on public

assistance in the group of “hard-to-employ”. Second, the study sample was not part of the Work Requirement demonstration as was the case for the public housing residents living in Chicago Housing Authority developments. Therefore, the implementation of a mandated work requirement was not captured. Third, the sample used for the study included those living in a large metropolitan city, Chicago, whereas the lived experiences and obstacles may be different from those hard-to-employ living in rural areas of the country. Fourth, the PSS survey instrument included many other psychological capital variables to consider using in the model. They were omitted in order to avoid multicollinearity in the multivariate models, but they could have been summarized in the descriptive tables to show how they correlated with psychological self-sufficiency.

Fifth, no strong unidirectional conclusion can be drawn from the study (not necessarily suggesting causal argument) because the secondary analysis did not include an experimental group design based on administration of an intervention—i.e. job placement or completion on a training program—and the data was collected at one point in time. As such, the researcher was not able to assess if there were changes in perceptions over time based on the administration of an interventions such as employment. Sixth, due to lack of research experience and being a early stage researcher, there may be some possibility of not fully understanding the earlier studies undertaken by Hong and colleagues. Although this researcher has a robust understanding of the population being studied, the nuisances of the methodology applied by the original researchers on the studies of psychological self-sufficiency many not have been fully familiar to the user (Heaton, 2008). Another weakness can lie in the overall understanding of the coverage and the context of the research and data collected process (Cheing & Phillips, 2014).

Lastly, the first research question included psychological self-sufficiency as the independent variable and the second and third question focused on it as the dependent variable. While the directionality of relationships was carefully treated to not assume causality in this study, the segmentation of these questions leaves the question unanswered on how a comprehensive model would look like if psychological self-sufficiency is used as a mediator or moderator in a path model of employment, education, psychological self-sufficiency and economic self-sufficiency. Future study should consider combining these questions into a combined model and test the path relationship using longitudinal data.

Despite the identified limitations, the following strengths still make the dissertation a significant contribution to the body of knowledge on self-sufficiency among individuals receiving public assistance. The use of a secondary analysis for this study was a strength because the study's variables were directly related to the variables of interest for this study. Therefore, this allowed the researcher to explore the data from a multiple perspective (Heaton, 2008). Another strength of the secondary analysis was the context provided for further research and exploration which can lead to future publications on the topic (Heaton, 2008). Another strength of using a secondary analysis was the rarity of finding the subjects who met the specific demographic and contextual characteristics of interest for this researcher found in the initial study. The subjects studied in the secondary analysis were individuals who once lived in public housing that underwent a complete overhaul due to dilapidated buildings and crime infested communities in a large metropolitan city. This secondary analysis was cost effective because the initial study addressed the necessary requirements needed to gain access to the population

thereby reducing the time and money the researcher would have had to expend to recruit subjects.

CHAPTER SIX

CONCLUSION

Defining self-sufficiency from a purely economic perspective when discussing low-income citizens who receive governmental assistance is limiting. Evidence from explorative studies (Hong, Sheriff, & Naeger, 2009; Hong, 2013) have uncovered the need to expand the definition of self-sufficiency to one that incorporates psychological capital properties of hope, self-efficacy, optimism, and resilience. Based on 14 years of research on the dynamics of barriers and hope, based on the original focus group studies, it was provided that positive attributes by themselves could not move the needle on individual success processes and outcomes (Hong, 2013; Hong, Polanin, Key, & Choi, 2014; Hong, Song, Choi, & Park, 2018). It required combining the negative barriers to set the ground for the positive hope to build, contrast, develop, and sustain on.

Using the firm scholarly foundation from the previous research, examining the relationships between the variables of psychological self-sufficiency, economic self-sufficiency, work status, and educational levels was found to be critical, particularly to relate to residents of public housing who are on governmental assistance. This study examined these relationships to confirm the need to integrate psychological self-sufficiency into the definition of self-sufficiency when addressing the lived experiences of low-income citizens receiving governmental assistance. For those who were unemployed, their perceptions of psychological barriers were higher than those who were employed. The unemployed's perception of psychological self-sufficiency was lower than those who were employed. Therefore, it is prudent upon policy makers and practitioners creating and implementing employment training initiatives and models

that the Psychological Self-Sufficiency theory is integrated as has been done with the Labor Attachment and Human Capital theories for the past several decades.

The Psychological Self-Sufficiency theory postulates that switching from perceived employment barriers to employment hope leads to economic self-sufficiency. Specifically, as an individual possesses psychological empowerment, futuristic self-motivation, utilization of skills & resources and goal orientation, their perceptions of their barriers decrease or neutralizes and they are empowered to develop avenues to increase their economic viability. This theory is ground-breaking for a population of individuals in which the literature and policies have focused extensively on the pathologies of this population as opposed to their strengths. The results from the secondary analysis supports the theory in its application to Chicago's public housing residents receiving governmental assistance by demonstrating a positive relationship between psychological self-sufficiency and economic self-sufficiency along with association of labor attachment and education with psychological self-sufficiency.

Table 1: Demographic Characteristic of Survey Respondents

Characteristics	N	%	Mean
Age			40.54 (SD= 13.79)
Race			
African American	377	97.9	
Other (Alaska Native, White, Hispanic, Multi-Racial)	8	2.1	
Gender			
Male	146	37.6	
Female	242	62.4	
Educational Level			
High School or Less	256	69.2	
Some College (No Degree)	66	17.8	
Above	48	13.0	
Marital Status			
Married	31	8.7	
Spouse Absent	95	26.8	
Never Married	229	64.5	
Job Training			
Yes	160	41.7	
No	224	58.9	
Employed			
Yes	76	20.2	
No	298	79.7	
Number of Earners in Household			1.12 (SD=1.54)

(Near West Side CDC N=390)

Table 2: Descriptive Statistics for Perceived Employment Barriers (PEBS)

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Having less than a high school education	373	1.00	5.00	2.700	1.650
Work limiting health conditions (illness/injury)	369	1.00	5.00	2.500	1.662
Lack of adequate job skills	370	1.00	5.00		1.515
Lack of Job Experience	363	1.00	5.00		22.80
Transportation	367	1.00	5.00		23.00
Child Care	360	1.00	5.00	2.171	1.630
Discrimination	373	1.00	5.00	2.200	1.533
Lack of Information about jobs	370	1.00	5.00	3.000	1.500
Lack of stable housing	367	1.00	5.00	2.500	1.600
Drug/alcohol addiction	359	1.00	5.00	2.000	1.360
Domestic Violence	360	1.00	5.00	2.000	1.400
Physical Disabilities	361	1.00	5.00	2.060	1.535
Mental Illness	363	1.00	5.00	2.000	1.410
Fear of Rejection	365	1.00	5.00	2.044	1.520
Lack of Work Clothing	366	1.00	5.00	2.400	1.600

No jobs in the community	362	1.00	5.00	2.070	1.630
No jobs that match my skills' training	365	1.00	5.00	2.744	1.600
Being a single parent	363	1.00	5.00	2.200	1.600
Need to take care of young children	362	1.00	5.00	2.180	1.548
Cannot speak English very well	365	1.00	5.00	2.000	1.520
Cannot read and write very well	369	1.00	5.00	2.040	1.530
Problems with getting to job on time.	367	1.00	5.00	2.061	1.570
Lack of confidence	367	1.00	5.00	2.000	1.400
Lack of support system	368	1.00	5.00	2.200	1.500
Lack of coping skills for daily struggles	368	1.00	5.00	2.143	1.500
Anger Management	367	1.00	5.00	2.000	1.402
Past Criminal Record	368	1.00	5.00	2.310	1.710
PEBS1	338	4.00	26.00	7.320	5.000
PEBS2	348	3.00	22.00	8.110	4.000
PEBS3	338	3.00	19.00	7.000	4.000
PEBS4	335	5.00	29.00	12.729	6.054

PEBS5	352	5.00	25.00	10.21	6.200
PEBS _{tot}	280	20.00	101.00	44.00	20.42
Valid N (listwise)	391				

Table 3: Descriptive Statistics of Employment Hope Scale and Psychological Self-Sufficiency

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Thinking about working, I feel confident about myself	377	.00	10.00	7.500	3.008
I feel that I am good enough for any jobs out there	377	.00	10.00	8.000	3.031
When working or looking for a job, I am respectful towards who I am	375	.00	10.00	8.200	2.740
I am worthy of working in a good job	376	.00	10.00	8.223	5.000
I am capable of working in a good job	377	.00	10.00	8.310	4.600
I have the strength to overcome any obstacles when it comes to working	376	.00	10.00	8.000	3.000
I can work in any job I want	377	.00	10.00	7.114	5.000
I am good at doing anything in the job if I set my mind to it	377	.00	10.00	8.400	2.432
I feel positive about how I will do in my future job situation	372	.00	10.00	8.000	2.639
I don't worry about failing behind bills in my future job	373	.00	10.00	7.000	3.100
I am going to be working in a career job	372	.00	10.00	7.000	5.000

I will be in a better position in my future job than where I am now	376	.00	10.00	7.342	3.000
I am able to tell myself to take steps toward reaching career goals	377	.00	10.00	8.000	3.000
I am committed to reaching my career goals	372	.00	10.00	8.000	3.000
I feel energized when I think about future achievement with my job	374	.00	10.00	8.000	3.000
I am willing to give my best effort to reach my career goals	375	.00	10.00	8.081	3.000
I am aware of what my skills are to be employed in a good job	371	.00	10.00	11.00	51.52
I am aware of what my resources are to be employed in a good job	375	.00	10.00	8.000	2.730
I am able to utilize my skills to move toward career goals	377	.00	10.00	8.000	2.800
I am able to utilize my resources to move toward career goals	378	.00	10.00	7.5000	3.000
I am on the road toward my career goals	375	.00	10.00	7.040	3.173
I am in the process of moving forward toward reaching my goals	372	.00	10.00	7.311	3.000

Even if I am not able to achieve my financial goals right away, I will find a way to get there	378	.00	10.00	7.800	3.000
My current path will take me to where I need to be in my career	377	.00	10.00	7.623	5.000
EHS1	372	.00	174.00	33.00	12.80
EHS2	369	.00	81.00	14.50	7.000
EHS3	367	.00	102.00	34.00	52.47
EHS4	370	.00	92.00	30.00	11.20
EHStot	351	.00	372.00	108.34	36.30
PSS	270	-62.00	317.00	67.00	42.00
Valid N (listwise)	391				

Table 4: Descriptive Statistics for Economic Self-Sufficiency

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Meet my obligations	373	1.00	5.00	3.340	1.600
Do what I want , when I want to do it	366	1.00	5.00	3.100	1.300
Be free from government programs like AFDC, Food Stamps, general assistance, etc.	371	1.00	5.00	3.000	2.000
Pay my own way without borrowing from family or friends	375	1.00	5.00	3.115	1.400
Afford to have a reliable car	372	1.00	5.00	2.500	2.000
Afford to have decent housing	369	1.00	5.00	3.200	1.500
Buy the kind and amount of food I like	370	1.00	5.00	4.000	1.400
Afford to take trips	367	1.00	5.00	2.500	1.500
Buy “extras” for my family and myself	364	1.00	5.00	3.000	1.400
Pursue my own interests and goals	367	1.00	5.00	3.270	1.320
Get health care for myself and my family when needed	370	1.00	5.00	3.222	1.530

Put money in a savings account	374	1.00	5.00	3.000	3.105
Stay on a budget	369	1.00	5.00	3.000	1.500
Make payment on my debts	371	1.00	5.00	3.000	1.500
Afford decent child care	349	1.00	5.00	4.000	2.300
SStot	307	14.00	78.00	41.00	15.00
Valid N (listwise)	391				

Table 5: T-test Comparing Labor Attachment (Unemployed vs. Employed) on Perceived Employment Barriers: Statistically Significant

<i>Variables</i>	<i>Are you Employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>df</i>	<i>P</i>
Work Limiting Health Conditions (illness and injury)	No	287	2.58	1.69			
	Yes	71	1.84	1.35	3.924	129.48	.000***
Discrimination	No	290	2.33	1.59			
	Yes	72	1.62	1.09	4.412	155.04	.000***
Lack of Stable Housing	No	289	2.59	1.60			
	Yes	70	2.00	1.41	3.121	113.34	.002**
Drug/Alcohol Addiction	No	283	1.91	1.41			
	Yes	70	1.44	1.12	2.93	127	.004**
Domestic Violence	No	283	1.86	1.43			
	Yes	69	1.38	1.00	3.29	144	.001***
Physical Disabilities	No	284	2.19	1.00			
	Yes	69	1.48	1.60	4.40	147	.000***
Mental Illness	No	287	1.92	1.50			
	Yes	68	1.34	.907	4.12	161	.000***
Fear of Rejection	No	291	2.20	1.60			
	Yes	68	1.43	.814	5.49	205	.000***
Lack of work clothing	No	288	2.52	1.59			
	Yes	70	1.75	1.24	4.35	130	.000***
Need to take care of young children	No	285	2.30	1.57			
	Yes	70	1.800	1.40	2.50	118	.015*

Cannot Speak English very well	No	288	2.01	1.53			
	Yes	70	1.63	1.39	2.00	112.7	.047*
Cannot read or write very well	No	291	2.12	1.56			
	Yes	70	1.60	1.30	2.91	121.4	.004**
Problems of Getting to Job on time	No	291	2.18	1.62			
	Yes	69	1.49	1.17	4.06	136	.000***
Lack of Confidence	No	290	2.10	1.45			
	Yes	69	1.48	.964	4.321	150	.000***
Lack of Support System	No	291	2.31	1.50			
	Yes	70	1.70	1.24	3.70	120	.000***
Lack of coping skills	No	290	2.26	1.55			
	Yes	70	1.60	1.12	4.05	140	.000***
Anger Management	No	289	2.10	1.45			
	Yes	70	1.34	.95	5.41	157	.000***
Past Criminal Record	No	291	2.47	1.80			
	Yes	69	1.60	1.23	5.05	142.5	.000***
Lack of adequate job skills	No	288	2.69	1.50			.
	Yes	71	2.06	1.45	3.209	357	.001***
Lack of information about jobs	No	291	2.87	1.50			
	Yes	71	2.30	1.50	.701	360	.004**
No jobs in the community	No	286	3.36	1.59			
	Yes	70	2.37	1.56	.823	354	.000***

No jobs that match my skills and training`	No	288	2.87	1.61			
	Yes	70	2.24	1.40	3.00	3.56	.003**
Having less than a high school education	No	290	2.751	1.63			
	Yes	72	2.381	1.70	1.710	360	.292
Lack of job experience	No	281	4.210	25.83	.725	351	.469
	Yes	72	2.000	1.373			
Transportation	No	284	4.28	25.70	.662	.354	.508
	Yes	72	2.27	1.50			
Child Care	No	278	2.21	1.65	1.43	.347	.151
	Yes	71	1.90	1.50			
Being a Single Parent	No	288	2.26	1.55	1.75	.354	.081
	Yes	68	1.89	1.66			

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation

Table 6. Descriptive Perceived Employment Barriers t-Test Comparing Labor Attachment (i.e. Unemployed and the Employed): Not Statistically Significant

<i>Variable</i>	<i>Are You Employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>DF</i>	<i>p</i>
Having less than a high school education	No	290	2.751	1.63	1.710	360	.292
	Yes	72	2.381	1.70			
Lack of job experience	No	281	4.21	25.83	.725	351	.469
	Yes	72	2.00	1.373			
Transportation	No	284	4.28	25.70	.662	.354	.508
	Yes	72	2.27	1.50			
Child Care	No	278	2.21	1.65	1.43	.347	.151
	Yes	71	1.90	1.50			
Being a Single Parent	No	288	2.26	1.55	1.75	.354	.081
	Yes	68	1.89	1.66			

* $p < .05$

** $p < .01$

*** $p < .001$

Note: M=Mean, SD=Standard Deviation

Table 7. T-test Comparing Labor Attachment (Unemployed vs. Employed) on Employment Hope Scale: Statistically Significant

<i>Variables</i>	<i>Are You Employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>df</i>	<i>p</i>
Thinking about working, I feel confident about myself	No	298	7.23	3.10			
	Yes	74	8.44	2.43	-3.62	138	.000***
I feel that I am good enough for any jobs out there	No	298	7.33	3.14			
	Yes	74	8.12	2.54	-2.27	134	.024*
When working or looking for a job, I am respectful towards who I am	No	296	8.00	2.85			
	Yes	74	8.81	2.19	-2.69	141	.008**
I have the strength to overcome any obstacles when it comes to working	No	298	7.80	3.00			
	Yes	74	8.70	2.13	-3.00	153	.003**
I am good at doing anything in the job if I set my mind to it	No	298	8.21	1.89			
	Yes	74	8.95	2.74	-2.81	145	.006**
I feel positive about how I will do in my future job situation	No	296	7.74	2.74			
	Yes	72	8.54	2.09	-2.72	137	.007**
I will be in a better position in my future job than where I am now	No	297	7.12	3.07			
	Yes	74	8.12	2.50	-3.00	136	.004**
I can tell myself to take steps toward reaching career goals	No	297	7.40	3.00			
	Yes	75	8.51	2.04	-3.85	157	.000***
I am committed to reaching my career goals	No	295	7.29	3.00			

<i>Variables</i>	<i>Are You Employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>df</i>	<i>p</i>
	Yes	72	9.00	2.14	-4.34	144	.000***
I feel energized when I think about future achievement with my job	No	297	7.27	3.00			
	Yes	73	8.52	2.13	-4.09	148	.000***
I am willing to give my best effort to reach my career goals	No	296	8.00	2.77			
	Yes	74	8.71	2.03	-2.83	149	.005**
I am aware of what my resources are to be employed in a good job	No	297	7.42	2.81			
	Yes	74	8.44	2.25	-3.32	136	.001***
I can utilize my skills to move toward career goals	No	298	7.44	3.00			
	Yes	74	9.00	2.07	-4.01	152	.000***
I am able to utilize my resources to move toward career goals	No	298	7.22	3.10			
	Yes	74	8.47	2.23	-4.00	148	.000***
I am on the road toward my career goals	No	296	6.72	3.27			
	Yes	74	8.24	2.50	-4.38	142	.000***
I am in the process of moving forward toward reaching my goals	No	295	7.02	3.07			
	Yes	73	8.44	2.30	-4.43	145	.000***
Even if I am not able to achieve my financial goals right away, I will find a way to get there	No	299	7.60	2.83			
	Yes	74	8.74	2.10	-4.06	149	.000***

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation

Table 8. T-test Comparing Labor Attachment (Unemployed vs. Employed) on Employment Hope Scale: Not Statistically Significant

<i>Variables</i>	<i>Are you Employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>df</i>	<i>p</i>
I am worthy of working in a good job	No	297	8.09	5.05	-1.52	369	.250
	Yes	74	8.78	2.19			
I am capable of working in a good job	No	299	8.16	5.00	-1.23	370	.217
	Yes	73	9.00	2.11			
I can work in any job I want	No	298	6.93	5.14	-1.37	370	.172
	Yes	74	7.80	2.60			
I don't worry about falling behind bills in my future job	No	295	6.43	3.13	-1.35	366	.179
	Yes	73	7.00	2.84			
I am going to be working in a career job	No	297	7.00	5.15	-1.24	367	.217
	Yes	72	7.60	2.49			
I am aware of what my skills are to be employed in a good job	No	293	11.15	58	.335	369	.737
	Yes	73	9.00	2.00			
My current path will take me to where I need to be in my career	No	298	7.41	5.03	-1.75	370	.080
	Yes	74	8.47	2.25			

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation

Table 9. T-test Comparing Labor Attachment (Unemployed vs. Employed on Cumulative Descriptive Employment Hope Scale

<i>Variables</i>	<i>Are you Employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>df</i>	<i>p</i>
EHS1	No	295	32.08	13.74			
	Yes	73	35.40	7.80	-2.73	197	.007**
EHS2	No	295	14.10	7.00			
	Yes	71	16.10	4.16	-3.18	174	.002**
EHS3	No	290	33.50	59.0			
	Yes	73	34.75	7.81	-.161	361	.872
EHS4	No	293	28.75	11.64			
	Yes	73	34.00	8.34	-4.31	150	.000***

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation. EHS1-Psychological Empowerment, EHS2-Futuristic Self-Motivation, EHS3-Utilization of Skills and Resources and EHS4-Goal Orientation

Table 10. T-test Comparing Labor Attachment (Unemployed vs. Employed) on Cumulative Perceived Employment Barriers

<i>Variables</i>	<i>Are you Employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>df</i>	<i>p</i>
PEBS1	No	266	7.75	5.03	3.83	128	.000***
	Yes	66	5.60	3.80			
PEBS2	No	274	8.60	4.00	4.30	341	.000***
	Yes	69	6.40	3.43			
PEBS3	No	266	6.72	4.04	1.90	330	.058
	Yes	66	5.70	3.66			
PEBS4	No	262	15.00	27.52	1.30	326	.200
	Yes	66	10.50	5.70			
PEBS5	No	277	11.00	6.30	5.21	140	.000***
	Yes	68	7.40	4.50			

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation, Perceived Employment Barriers (PEBS)= PEBS1-Physical and Mental Health, PEBS2-Labor Market Exclusion, PEBS3-Child Care, PEBS4-Human Capital, and PEBS5-Soft Skills

Table 11. Totalled Measures for Employment Hope Scale and Perceived Employment Barriers Comparing Labor Attachment (Unemployed vs. Employed)

<i>Variables</i>	<i>Are you employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>df</i>	<i>p</i>
EHStot	No	279	105.4	38.12			
	Yes	69	120.3	25.31	-4.00	154	.000***
PEBStot	No	216	46.14	20.38	3.55	273	.000***
	Yes	59	35.80	18.00			

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation

Table 12. Psychological Self-Sufficiency Comparing Labor Attachment (Unemployed vs. Employed)

<i>Variables</i>	<i>Are you Employed</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>t</i>	<i>df</i>	<i>p</i>
PSS	No	210	62.00	43.0			
	Yes	58	84.12	31.50	-3.70	266	.000***

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation

Table 13. ANOVA Results of Perceived Employment Barriers and Educational Levels (Less than High School Diploma, High School Diploma or GED, and higher High School Diploma): Statistically Significant

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>df</i>	<i>p</i>
Having less than high school education	.00	88	3.30	1.512	8.800	(2, 353)	.000***
	1.00	158	2.57	1.630			
	2.00	110	2.30	1.701			
Work limiting health conditions (illness/injury)	.00	89	2.82	1.700	4.193	(2, 353)	.02*
	1.00	158	2.43	1.622			
	2.00	109	2.13	1.700			
Lack of Adequate Job Skills	.00	90	3.00	1.540	3.000	(2, 353)	.05*
	1.00	157	2.60	1.525			
	2.00	109	2.33	1.480			
Child Care	.00	83	2.00	1.435	4.114	(2, 343)	.02*
	1.00	155	2.41	1.807			
	2.00	108	1.93	1.430			
Drug/alcohol addiction	.00	84	1.71	1.304	4.732	(2, 341)	.01*
	1.00	152	2.03	1.483			
	2.00	108	1.52	1.131			
Domestic Violence	.00	82	2.00	1.260	3.449	(2, 344)	.03*
	1.00	155	2.00	1.533			
	2.00	110	1.60	1.162			

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>df</i>	<i>p</i>
Cannot speak English very well	.00	86	2.05	1.620	4.132	(2, 349)	.02*
	1.00	156	2.12	1.615			
	2.00	110	1.60	1.221			
Cannot read or write very well	.00	85	2.35	1.631	7.000	(2, 350)	.001***
	1.00	157	2.14	1.600			
	2.00	111	1.60	1.250			
Problems with getting a job	.00	87	2.04	1.560	8.104	(2, 349)	.000***
	1.00	154	2.36	1.722			
	2.00	111	1.60	1.170			
Lack of confidence	.00	86	2.20	1.502	4.250	(2, 349)	.02*
	1.00	156	2.08	1.453			
	2.00	110	1.65	1.112			
Anger Management	.00	85	2.01	1.376	3.220	(2, 348)	.04*
	1.00	155	2.10	1.493			
	2.00	111	1.70	1.170			
Past Criminal Record	.00	87	2.20	1.700	5.020	(2, 350)	.01*
	1.00	156	2.60	1.810			
	2.00	110	1.94	1.530			

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation, .00=Less than High School Diploma, 1.00=High Diploma or GED, and 2.00 Higher than a High School Diploma

Table 14. ANOVA Results of Perceived Employment Barriers and Educational Levels (Less than High School Diploma, High School Diploma or GED, and higher High School Diploma): Not Statistically Significant

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>df</i>	<i>p</i>
Lack of Job Experience	.00	87	2.92	1.610	.601	(2, 348)	.549
	1.00	158	5.30	34.440			
	2.00	106	2.30	1.504			
Transportation	.00	87	2.80	1.615	.660	(2, 349)	.518
	1.00	157	5.50	34.540			
	2.00	108	2.50	1.600			
Discrimination	.00	90	2.03	1.450	1.731	(2, 355)	.179
	1.00	160	2.34	1.680			
	2.00	108	2.05	1.370			
Lack of information about jobs	.00	87	2.90	1.474	.919	(2, 353)	.661
	1.00	159	2.80	1.520			
	2.00	110	2.70	1.454			
Lack of stable housing	.00	85	2.70	1.600	1.515	(2, 350)	.221
	1.00	157	2.54	1.600			
	2.00	111	2.30	1.530			
Physical Disabilities	.00	85	2.20	1.600	2.500	(2, 344)	.084
	1.00	154	2.18	1.600			
	2.00	108	1.80	1.403			
Mental Illness	.00	85	1.74	1.373	2.700	(2, 347)	.071
	1.00	154	2.00	1.570			

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>df</i>	<i>p</i>
	2.00	111	2.00	1.110			
Fear of Rejection	.00	87	2.12	1.631	1.200	(2, 347)	.309
	1.00	155	2.10	1.510			
	2.00	108	1.83	1.400			
Lack of work clothing	.00	86	2.50	1.643	2.040	(2, 349)	.132
	1.00	157	2.50	1.620			
	2.00	109	2.12	1.400			
No jobs in the community	.00	84	3.00	1.600	.190	(2, 344)	.828
	1.00	155	3.10	1.624			
	2.00	108	3.06	1.600			
No jobs that match my skills/training	.00	86	2.70	1.620	1.240	(2, 346)	.291
	1.00	154	3.00	1.700			
	2.00	109	2.60	1.500			
Being a single parent	.00	88	2.20	1.641	2.00	(2, 345)	.160
	1.00	152	2.33	1.634			
	2.00	108	2.00	1.500			
Need to take care of young children	.00	85	2.11	1.600	3.00	(2, 344)	.062
	1.00	153	2.40	1.600			
	2.00	109	2.00	1.424			
Lack of Support System	.00	88	2.18	1.432	2.20	(2, 350)	.112
	1.00	154	2.33	1.530			
	2.00	111	2.00	1.400			

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>df</i>	<i>p</i>
Lack of Coping Skills for daily struggles	.00	87	2.22	1.500	3.00	(2, 349)	.060
	1.00	155	2.30	1.510			
	2.00	110	2.00	1.500			

* $p < .05$

** $p < .01$

*** $p < .001$

Note: M=Mean, SD=Standard Deviation, .00=Less than High School Diploma, 1.00=High Diploma or GED, and 2.00 Higher than a High School Diploma

Table 15. ANOVA Results of Employment Hope Scale and Educational Levels (i.e. less than High School Diploma, High School Diploma or GED, and higher High School Diploma): Statistically Significant

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
Thinking about working, I feel confident about myself	.00	87	6.20	3.323	13.60	(2, 357)	.000***
	1.00	163	7.80	2.810			
	2.00	110	8.20	2.544			
I feel that I am good enough for any jobs out there	.00	86	6.40	3.000	10.30	(2, 356)	.000***
	1.00	162	8.00	3.344			
	2.00	111	8.04	2.700			
When working or looking for a job, I am respectful towards who I am	.00	87	7.60	2.750	4.00	(2, 355)	.023*
	1.00	160	8.40	3.000			
	2.00	111	9.00	2.510			
I have the strength to overcome any obstacles when it comes to working	.00	87	7.13	3.001	7.00	(2, 356)	.001***
	1.00	161	8.21	2.730			
	2.00	111	9.00	2.420			
I am good at doing anything in the job if I set my mind to it	.00	86	7.80	2.800	5.00	(2, 357)	.007**
	1.00	163	8.52	2.300			

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
	2.00	111	9.00	2.000			
I feel positive about how I will do in my future job situation	.00	85	7.30	3.000	4.20	(2, 353)	.016*
	1.00	163	8.10	2.500			
	2.00	108	8.30	2.400			
I don't worry about falling behind bills in my future job	.00	87	6.50	3.080	5.06	(2, 353)	.007**
	1.00	159	7.13	2.300			
	2.00	110	6.00	3.070			
I will be in a better position in my future job than where I am now	.00	87	6.30	3.250	9.30	(2, 356)	.000***
	1.00	161	8.00	3.000			
	2.00	111	8.00	2.500			
I am able to tell myself to take steps toward reaching career goals	.00	86	7.00	3.080	9.00	(2, 356)	.000***
	1.00	162	8.00	3.000			
	2.00	111	8.21	2.224			
I am committed to reaching my career goals	.00	86	7.00	3.100	9.41	(2, 353)	.000***
	1.00	161	8.00	3.000			
	2.00	109	8.10	2.544			

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
I feel energized when I think about future achievement with my job	.00	87	7.00	3.134	8.34	(2, 355)	.000***
	1.00	160	8.00	3.000			
	2.00	111	8.04	2.600			
I am willing to give my best effort to reach my career goals	.00	87	7.50	3.000	4.40	(2, 355)	.013**
	1.00	160	8.34	2.400			
	2.00	111	8.50	2.300			
I am aware of what my resources are to be employed in a good job	.00	87	7.00	3.043	6.00	(2, 355)	.003**
	1.00	160	8.00	2.630			
	2.00	111	8.20	2.200			
I am able to utilize my skills to move toward career goals	.00	87	7.00	3.070	4.50	(2, 357)	.002**
	1.00	163	8.00	3.000			
	2.00	110	8.27	2.300			
I am able to utilize my resources to move toward career goals	.00	87	6.40	3.300	11.43	(2, 358)	.000***
	1.00	163	8.00	3.000			
	2.00	111	8.20	2.422			

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
I am on the road toward my career goals	.00	87	6.00	4.000	11.00	(2, 355)	.000***
	1.00	161	7.42	3.000			
	2.00	110	8.00	3.000			
I am in the process of moving forward toward reaching my goals	.00	85	6.20	3.250	11.10	(2, 353)	.000***
	1.00	161	8.00	2.540			
	2.00	110	8.00	2.800			
Even if I am not able to achieve my financial goals right away, I will find a way to get there	.00	87	7.00	3.070	9.02	(2, 358)	.000***
	1.00	163	8.24	2.430			
	2.00	111	8.22	2.300			

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation, .00=Less than High School Diploma, 1.00=High Diploma or GED, and 2.00 Higher than a High School Diploma

Table 16. ANOVA Results of Employment Hope Scale and Educational Levels (i.e. less than High School Diploma, High School Diploma or GED, and higher High School Diploma): Not Statistically Significant

<i>Variable</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
I am worthy of working in a good job	.00	87	8.00	8.130	.503	(2, 356)	.605
	1.00	162	8.33	2.651			
	2.00	110	8.60	2.530			
I am capable of working in a good job	.00	87	8.00	8.120	1.024	(2, 357)	.360
	1.00	162	8.40	2.700			
	2.00	111	8.83	2.311			
I can work in any job I want	.00	87	7.22	8.204	.140	(2, 357)	.869
	1.00	162	7.10	3.000			
	2.00	111	7.41	3.000			
I am going to be working in a career job	.00	85	6.71	8.400	.413	(2, 353)	.662
	1.00	161	7.00	3.000			
	2.00	110	7.33	3.000			
I am aware of what my skills are to be employed in a good job	.00	86	7.50	2.700	1.321	(2, 352)	.268
	1.00	161	8.10	2.600			
	2.00	108	17.73	95.33			

My current path will take me to where I need to be in my career	.00	87	7.20	8.207	.878	(2, 357)	.416
	1.00	162	8.00	2.610			
	2.00	111	7.73	2.520			

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation, .00=Less than High School Diploma, 1.00=High Diploma or GED, and 2.00 Higher than a High School Diploma

Table 17. ANOVA Results of Cumulative Employment Hope Scale and Educational Levels (i.e. less than High School Diploma, High School Diploma or GED, and higher High School Diploma): Not Significant

<i>Variables</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
EHS1	.00	87	30.60	19.00	3.00	(2, 352)	.074
	1.00	158	33.60	10.00			
	2.00	110	34.50	9.00			
EHS2	.00	85	13.25	9.50	3.00	(2, 351)	.060
	1.00	159	15.00	5.07			
	2.00	110	15.35	5.00			
EHS3	.00	86	28.00	6.40	2.10	(2, 348)	.129
	1.00	158	32.00	11.00			
	2.00	107	43.00	10.00			
EHS4	.00	85	26.23	95.44	8.00	(2, 351)	.000***
	1.00	160	31.50	13.44			
	2.00	109	31.50	10.00			

* $p < .05$

** $p < .01$

*** $p < .001$

Note: M=Mean, SD=Standard Deviation. EHS1-Psychological Empowerment, EHS2-Futuristic Self-Motivation, EHS3-Utilization of Skills and Resources and EHS4-Goal Orientation, .00=Less than High School Diploma, 1.00=High School Diploma or GED and 2.00=higher than High School Diploma

Table 18. ANOVA Results of Cumulative Perceived Employment Barriers and Educational Levels (i.e. less than High School Diploma, High School Diploma or GED, and higher High School Diploma)

<i>Variables</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
PEBS1	.00	79	7.23	4.200	3.860	(2, 324)	.022*
	1.00	144	8.10	6.000			
	2.00	104	6.40	4.200			
PEBS2	.00	82	8.10	4.110	.833	(2, 331)	.436
	1.00	148	8.34	4.130			
	2.00	104	7.70	3.542			
PEBS3	.00	80	6.30	4.000	2.816	(2, 324)	.061
	1.00	142	7.00	4.214			
	2.00	105	6.00	4.000			
PEBS4	.00	81	15.00	6.000	.865	(2, 324)	.422
	1.00	146	11.41	37.00			
	2.00	100	14.10	6.000			
PEBS5	.00	84	11.00	6.244	4.936	(2, 335)	.008**
	1.00	145	11.00	7.000			
	2.00	109	9.00	5.040			

* $p < .05$

** $p < .01$

*** $p < .001$

Note: M=Mean, SD=Standard Deviation, PEBS1-Physical and Mental Health, PEBS2-Labor Market Exclusion, PEBS3-Child Care, PEBS4-Human Capital, and PEBS5-Soft Skills, 00=Less than High School Diploma, 1.00=High School Diploma or GED and 2.00=higher than High School Diploma

Table 19. ANOVA Results from totaled Measures for Employment Hope and Perceived Employment Barriers Comparing Educational Levels (i.e. less than High School Diploma, High School Diploma or GED, and higher High School Diploma)

<i>Variables</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
EHStot	.00	82	100	46.00	5.513	(2, 334)	.004**
	1.00	152	112.3	31.00			
	2.00	103	114.5	29.00			
PEBStot	.00	68	46.44	20.00	5.571	(2, 273)	.004**
	1.00	123	47.00	22.40			
	2.00	85	38.00	17.00			

*p<.05

**p<.01

***<.001

Note: M=Mean, SD=Standard Deviation, 00=Less than High School Diploma, 1.00=High School Diploma or GED and 2.00=higher than High School Diploma

Table 20. Psychological Self-Sufficiency Comparing Educational Levels (i.e. less than High School Diploma, High School Diploma or GED, and higher High School Diploma)

<i>Variables</i>	<i>Educational Level</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>F</i>	<i>DF</i>	<i>p</i>
PSS	.00	66	53.00	51.00	5.877	(2, 263)	.003**
	1.00	118	68.00	37.40			
	2.00	82	76.00	42.00			

* $p < .05$

** $p < .01$

*** $p < .001$

Note: M=Mean, SD=Standard Deviation, 00=Less than High School Diploma, 1.00=High School Diploma or GED and 2.00=higher than High School Diploma

Table 21: Multiple Regression of DV=Economic Self-Sufficiency on IV=Psychological Self Sufficiency

Variables	Economic Self-Sufficiency		
Coefficients	<i>Beta</i>	<i>t</i>	<i>Sig.</i>
(Constant)	31.125	7.798	.000***
PSS	.081	3.508	.001**
Age	-.029	-.426	.670
Gender	1.529	.790	.430
Race	-.868	-1.055	.293
Job Training	-1.734	-.889	.375
Education3	.486	.379	.705
Marital status	2.957	3.174	.002**
R-Squared	.101		
Adjusted R-Squared	.072		
N	370		

*p<.05

**p<.01

***<.001

Table 22: Multiple Regression of DV= Psychological Self-Sufficiency on IV= Employment Status

Variables	Psychological Self-Sufficiency		
Coefficients	<i>Beta</i>	<i>t</i>	<i>Sig.</i>
(Constant)	70.887	7.149	.000***
Age	-.261	-1.436	.152
Gender	-4.641	-.873	.383
Race	3.371	1.389	.166
Job Training	13.307	2.540	.012*
Marital Status	-4.057	-1.610	.109
Employment	21.963	3.488	.001**
R-Squared	.108		
Adjusted R-Squared	.086		
N	370		

*p<.05

**p<.01

***<.001

Table 23: Multiple Regression of DV= Psychological Self Sufficiency on IV = Educational Level

Variables	Psychological Self-Sufficiency		
Coefficients	Beta	t	Sig.
(Constant)	62.962	5.793	.000***
Age	-.143	-.777	.438
Gender	-2.854	-.531	.596
Race	3.539	1.459	.146
Job Training	9.700	1.807	.072
Marital Status	-4.290	-1.689	.093
HS	7.818	1.193	.234
Higher than HS	17.754	2.549	.011*
R-Squared	.077		
Adjusted R-Squared	.050		
N	391		

*p<.05

**p<.01

***<.001

APPENDIX A
SURVEY RECRUITMENT FLYER



**LOYOLA
UNIVERSITY
CHICAGO**

*The Center for Urban
Research and Learning*

!!!ATTENTION!!!

YOUR HELP IS NEEDED!

**INDIVIDUALS RECEIVING SERVICES AT THE NEAR WEST SIDE
COMMUNITY DEVELOPMENT CORPORATION ARE NEEDED TO
PARTICIPATE IN A RESEARCH SURVEY:**

**ASSESSING EMPLOYMENT HOPE AND
SELF-SUFFICIENCY**

**THE SURVEY TAKES APPROXIMATELY 1 HOUR AND INCLUDES
QUESTIONS ON:**

**EMPLOYMENT, INCOME, FAMILY/HOUSEHOLD COMPOSITION, AND OTHER
PSYCHOLOGICAL STRENGTH QUALITIES**

**PLEASE HELP US LEARN MORE ABOUT EMPLOYMENT HOPE AND SELF-
SUFFICIENCY AS IT RELATES TO YOUR LIVES.**

**FOR MORE INFORMATION OR TO SET UP AN APPOINTMENT TO FILL
OUT A SURVEY CONTACT:**

DR. PHILIP HONG AT (312) 915-7447

APPENDIX B

PSYCHOLOGICAL SELF-SUFFICIENCY SURVEY INSTRUMENT



"Serving West Haven"

NEAR WEST SIDE COMMUNITY DEVELOPMENT CORPORATION COMMUNITY SURVEY

Date: ___/___/2009

Survey Number: _____

Administrator: _____

Survey Site: Near West Side

A. Please fill in the blank or circle the appropriate answer.

1. What is your age? _____
2. What is your gender?
 - a. Male
 - b. Female
3. What is your race / ethnicity?
 - a. Black or African American
 - b. White or European American
 - c. Non-White Hispanic
 - d. Bi- / multi-racial
 - e. Other (specify): _____
4. How many years of formal schooling did you complete? _____ years
5. What level of education did you complete?
 - a. Less than High School
 - b. High-School / GED
 - c. Some College but no degree
 - d. Diploma or certificate from vocational, technical or trade school
 - e. Associates Degree
 - f. Bachelors Degree
 - g. Masters Degree
6. Have you participated in any job training in the last 10 years?
 - a. No
 - b. Yes _____ years

EB. Please rank the following by circling a number on a scale of 1 to 5 according to how each item affects your securing a job.

	Not a barrier					Strong barrier
	1	2	3	4	5	
1. Having less than high school education	1	2	3	4	5	
2. Work limiting health conditions (illness / injury)	1	2	3	4	5	

	Not a barrier				Strong barrier
3. Lack of adequate job skills	1	2	3	4	5
4. Lack of job experience	1	2	3	4	5
5. Transportation	1	2	3	4	5
6. Child care	1	2	3	4	5
7. Discrimination	1	2	3	4	5
8. Lack of information about jobs	1	2	3	4	5
9. Lack of stable housing	1	2	3	4	5
10. Drug / alcohol addiction	1	2	3	4	5
11. Domestic violence	1	2	3	4	5
12. Physical disabilities	1	2	3	4	5
13. Mental illness	1	2	3	4	5
14. Fear of rejection	1	2	3	4	5
15. Lack of work clothing	1	2	3	4	5
16. No jobs in the community	1	2	3	4	5
17. No jobs that match my skills / training	1	2	3	4	5
18. Being a single parent	1	2	3	4	5
19. Need to take care of young children	1	2	3	4	5
20. Cannot speak English very well	1	2	3	4	5
21. Cannot read or write very well	1	2	3	4	5
22. Problems with getting to job on time	1	2	3	4	5
23. Lack of confidence	1	2	3	4	5
24. Lack of support system	1	2	3	4	5
25. Lack of coping skills for daily struggles	1	2	3	4	5
26. Anger management	1	2	3	4	5
27. Past criminal record	1	2	3	4	5

SE. Below is a list of statements dealing with your general feelings about yourself. Circle SA if you strongly agree, A if you agree, D if you disagree, and SD if you strongly disagree.

	Strongly disagree	Disagree	Agree	Strongl y agree
1. On the whole, I am satisfied with myself.	SD	D	A	SA
2. At times I think I am no good at all.	SD	D	A	SA
3. I feel that I have a number of good qualities.	SD	D	A	SA
4. I am able to do things as well as most other people.	SD	D	A	SA
5. I feel I do not have much to be proud of.	SD	D	A	SA
6. I certainly feel useless at times.	SD	D	A	SA
7. I feel that I am a person of worth, at least on an equal plane with others.	SD	D	A	SA
8. I wish I could have more respect for myself.	SD	D	A	SA
9. All in all, I am inclined to feel that I am a failure.	SD	D	A	SA
10. I take a positive attitude toward myself.	SD	D	A	SA

SEF. Below is a list of statements dealing with your general feelings about yourself. If you strongly agree, circle SA. If you agree with the statement, circle A. If you disagree, circle D. If you strongly disagree, circle SD. If you neither agree or disagree, circle neutral.

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. I will be able to achieve most of the goals that I have set for myself.	SD	D	N	A	SA
2. When facing difficult tasks, I am certain that I will accomplish them.	SD	D	N	A	SA
3. In general, I think that I can obtain outcomes that are important to me.	SD	D	N	A	SA
4. I believe I can succeed at most any endeavor to which I set my mind.	SD	D	N	A	SA
5. I will be able to successfully overcome many challenges.	SD	D	N	A	SA
6. I am confident that I can perform effectively on many different tasks.	SD	D	N	A	SA
7. Compared to other people, I can do most tasks very well.	SD	D	N	A	SA
8. Even when things are tough, I can perform quite well.	SD	D	N	A	SA

H. Read each item carefully. Using the scale shown below, please select the number that best describes you and put that number in the blank provided.

1 = Definitely False 2 = Mostly False 3 = Mostly True 4 = Definitely True

1. I can think of many ways to get out of a jam.	1	2	3	4
2. I energetically pursue my goals.	1	2	3	4
3. I feel tired most of the time.	1	2	3	4
4. There are lots of ways around any problem.	1	2	3	4
5. I am easily downed in an argument.	1	2	3	4
6. I can think of many ways to get the things in life that are most important to me.	1	2	3	4
7. I worry about my health.	1	2	3	4
8. Even when others get discouraged, I know I can find a way to solve the problem.	1	2	3	4
9. My past experiences have prepared me well for my future.	1	2	3	4
10. I've been pretty successful in life.	1	2	3	4

	0	1	2	3	4	5	6	7	8	9	10
4. I am worthy of working in a good job.	0	1	2	3	4	5	6	7	8	9	10
5. I am capable of working in a good job.	0	1	2	3	4	5	6	7	8	9	10
6. I have the strength to overcome any obstacles when it comes to working.	0	1	2	3	4	5	6	7	8	9	10
7. I can work in any job I want.	0	1	2	3	4	5	6	7	8	9	10
8. I am good at doing anything in the job if I set my mind to it..	0	1	2	3	4	5	6	7	8	9	10
9. I feel positive about how I will do in my future job situation.	0	1	2	3	4	5	6	7	8	9	10
10. I don't worry about falling behind bills in my future job.	0	1	2	3	4	5	6	7	8	9	10
11. I am going to be working in a career job.	0	1	2	3	4	5	6	7	8	9	10
12. I will be in a better position in my future job than where I am now.	0	1	2	3	4	5	6	7	8	9	10
13. I am able to tell myself to take steps toward reaching career goals.	0	1	2	3	4	5	6	7	8	9	10
14. I am committed to reaching my career goals.	0	1	2	3	4	5	6	7	8	9	10
15. I feel energized when I think about future achievement with my job.	0	1	2	3	4	5	6	7	8	9	10
16. I am willing to give my best effort to reach my career goals.	0	1	2	3	4	5	6	7	8	9	10
17. I am aware of what my skills are to be employed in a good job.	0	1	2	3	4	5	6	7	8	9	10
18. I am aware of what my resources are to be employed in a good job.	0	1	2	3	4	5	6	7	8	9	10
19. I am able to utilize my skills to move toward career goals.	0	1	2	3	4	5	6	7	8	9	10
20. I am able to utilize my resources to move toward career goals.	0	1	2	3	4	5	6	7	8	9	10
21. I am on the road toward my career goals.	0	1	2	3	4	5	6	7	8	9	10
22. I am in the process of moving forward toward reaching my goals.	0	1	2	3	4	5	6	7	8	9	10
23. Even if I am not able to achieve my financial goals right away, I will find a way to get there.	0	1	2	3	4	5	6	7	8	9	10

24. My current path will take me to where I need to be in my career.

0 1 2 3 4 5 6 7 8 9 10

WH. After reading the following statements, please circle a number from 1 to 7. A score of 1 indicates strong disagreement with the statement, and a score of 7 indicates strong agreement.

Strongly disagree

Strongly agree

1. I have a plan for getting or maintaining a good job or career.	1	2	3	4	5	6	7
2. I don't believe I will be able to find a job I enjoy.	1	2	3	4	5	6	7
3. There are many ways to succeed at work.	1	2	3	4	5	6	7
4. I expect to do what I really want to do at work.	1	2	3	4	5	6	7
5. I doubt my ability to succeed at the things that are most important to me.	1	2	3	4	5	6	7
6. I can identify many ways to find a job that I would enjoy.	1	2	3	4	5	6	7
7. When I look into the future, I have a clear picture of what my work life will be like.	1	2	3	4	5	6	7
8. I am confident that things will work out for me in the future.	1	2	3	4	5	6	7
9. It is difficult to figure out how to find a good job.	1	2	3	4	5	6	7
10. My desire to stay in the community in which I live (or ultimately hope to live) makes it difficult for me to find work that I would enjoy.	1	2	3	4	5	6	7
11. I have the skills and attitude needed to find and keep a meaningful job.	1	2	3	4	5	6	7
12. I do not have the ability to go about getting what I want out of working life.	1	2	3	4	5	6	7
13. I do not expect to find work that is personally satisfying.	1	2	3	4	5	6	7
14. I can do what it takes to get the specific work I choose.	1	2	3	4	5	6	7
15. My education did or will prepare me to get a good job.	1	2	3	4	5	6	7
16. I believe that I am capable of meeting the work-related goals I have set for myself.	1	2	3	4	5	6	7

17. I am capable of getting the training I need to do the job I want.	1	2	3	4	5	6	7
18. I doubt I will be successful at finding (or keeping) a meaningful job.	1	2	3	4	5	6	7
19. I know how to prepare for the kind of work I want to do.	1	2	3	4	5	6	7
20. I have goals related to work that are meaningful to me.	1	2	3	4	5	6	7
21. I am uncertain about my ability to reach my life goals.	1	2	3	4	5	6	7
22. I have a clear understanding of what it takes to be successful at work.	1	2	3	4	5	6	7
23. I have a difficult time identifying my own goals for the next five years.	1	2	3	4	5	6	7
24. I think I will end up doing what I really want to do at work.	1	2	3	4	5	6	7

M. Please fill in the blank or circle the appropriate answer.

1. Are you employed? a. No b. Yes
 - 1-1. If yes to question 1, what is your occupation? (Pick 1 primary job)

 - 1-2. How long have you been employed in this job?
_____ years _____ months
 - 1-3. What is your hourly wage from this job? \$ _____ per hour
 - 1-4. Does your employer provide health insurance in this job?
a. No b. Yes
 - 1-5. Does your employer provide pension in this job?
a. No b. Yes
2. What was your total individual income in the past year? \$ _____ per year
3. Are you able to pay all your bills with your income?
a. No b. Yes
4. Are you able to buy everything you need with your income?
a. No b. Yes
5. How many *children under 18* do you live with? _____

6. How many *adults* other than yourself live in your household? _____
7. How many people including yourself are living in your household? _____
8. How many *earners* are there in your household? _____
9. What was your total household income in the past year?
\$ _____ per year
10. Are you currently receiving TANF / welfare benefits?
a. No b. Yes
11. What is your marital status?
a. Married, spouse present d. Separated
b. Married, spouse absent e. Divorced
c. Never Married f. Widowed
12. Type of housing:
a. Rental c. No home
b. Own home / condo d. Assisted Housing
e. Other: _____
13. Do you consider yourself hopeful for the future?
a. No b. Yes
14. Do you think your life will be better, worse, the same, or don't know in:

14-1.	1 month	Worse	Same	Better	Don't know
14-2.	6 months	Worse	Same	Better	Don't know
14-3.	1 year	Worse	Same	Better	Don't know
14-4.	5 years	Worse	Same	Better	Don't know
15. What services are you currently receiving at Near West Side Community Corporation? Are any of these programs mandatory?
 _____ a. No b. Yes
 _____ a. No b. Yes
 _____ a. No b. Yes
 _____ a. No b. Yes

Thank you very much!

Official Use Only

<input type="checkbox"/> Horner Engagement	<input type="checkbox"/> _____
<input type="checkbox"/> Center for Working Families	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____

APPENDIX C
CONSENT TO PARTICIPATE IN RESEARCH



LOYOLA
UNIVERSITY
CHICAGO

*The Center for Urban
Research and Learning*

Date: ___/___/___
Administrator: _____
Case Number: _____

Survey Code: _____
Survey Site: _____

ASSESSING HOPE AND SELF-SUFFICIENCY

Philip Young P. Hong, PhD
School of Social Work
Faculty Fellow, CURL, Loyola University Chicago
phong@luc.edu; Office Phone: (312) 915-7447

CONSENT TO PARTICIPATE IN RESEARCH

Introduction:

You are being asked to take part in a research study being conducted by Philip Hong, a fellow at the Center for Urban Research and Learning and faculty in the School of Social Work, Loyola University of Chicago.

You are being asked to participate because you are currently receiving services from the Near West Side Community Development Corporation. A total of 400 individuals are expected to participate from your agency.

Please listen to the content of this form carefully and ask any questions before deciding to participate in the study.

Purpose of the Study:

The purpose of this study is to generate data to help develop practices that are empowering and client-centered for low-income individuals and families. The study explores the ways that psychological traits such as self-esteem, self-efficacy, hope, and spirituality contribute to self-sufficiency.

Methods & Procedures:

If you agree to be in the study, you will be asked to respond to a survey that will take between 30 and 45 minutes. The questions in the survey are about yourself and your sense of self-esteem, self-sufficiency, self-efficacy, and hope. The survey will take place at the Near West Side Community

Development Corporation. Your responses will be recorded on a survey form.

Risk or Discomforts:

There are no foreseeable risks involved in participating in this research beyond those experienced in everyday life. You may find that some of the questions are difficult to answer. Please keep in mind that there are no right or wrong answers. We are interested in your own thoughts and feelings. If any of the questions make you feel uncomfortable, you may skip them.

There are no direct benefits to participating in the study. In the long run, information collected in this survey may help shape future community development tactics. There is no penalty for ending your participation in the study prior to completion.

Confidentiality:

All information collected here will be held in the strictest confidence. Your identifying information will not appear on the survey form. We would like to keep a record of your case number because of the possibility of follow up research. You may choose for us not to record that information. When this research is written about, no identifying information will be included. Your survey results will be stored in a locked cabinet in the office of Philip Hong. Copies of the survey will be destroyed following data entry.

Voluntary Participation:

Participation in this study is voluntary. If you do not want to be in this study, you do not have to participate. Choosing not to participate will in no way affect your services. Even if you decide to participate, you are free to not answer any questions or to withdraw from participation at any time without penalty.

Contact Persons:

If you have any questions about this research project at any time, please feel free to call Philip Hong at (312) 915-7447 or by email at phong@luc.edu.

If you have any questions about your rights as a research participant, you may contact the Compliance Manager in Loyola's Office of Research Services at (773) 508-2689.

Statement of Consent:

Your signature below indicates that you have read and understood the information provided above, have had an opportunity to ask questions, and agree to participate in this research study. You will be given a copy of this form to keep for your records.

Please check one.

- Yes, my case number can appear on this document.
- No, do not include my case number on this document.

Participant's Signature

Date

Researcher's Signature

Date

APPENDIX D
LETTER OF COOPERATION



NEAR WEST SIDE COMMUNITY DEVELOPMENT
CORPORATION

"Serving West Haven"

November 11, 2008

Office of Research Services
Loyola University Chicago
6439 N. Sheridan Road, Suite 400
Chicago, IL 60626

Dear Office of Research Services,

I would like to express the support of myself and the organization I am affiliated with, the Near West Side Community Development Corporation, to collaborate with Dr. Philip

Hong in his research study *Assessing Hope and Self-Sufficiency Among the Low-Income Individuals and Families in Chicago*. We are one of the Centers for Working Families (CWF) sites in Chicago that provides a supportive and resource rich environment where low-income individuals and families can obtain access to employment services, family economic supports, financial services, community connections and other high quality services in their neighborhood.

We understand that the purpose of this study is to generate data to inform best practices in terms of promoting empowerment-based / client-centered self-sufficiency for low-income individuals and families. It will attempt to explore the ways in which psychological strength traits (i.e., self-esteem, self-efficacy, and hope) contribute to various measures of self-sufficiency.

By agreeing to support the study, we will assist in recruiting more than 450 of our clients to participate in the survey. Participation in the survey is entirely voluntary for our clients and the survey carries no undue risks or direct benefits. Expected outcome is development of a new measure of self-sufficiency that the CWF can use for future evaluation of its services. We are very excited about this project and are looking forward to a long-term collaboration with Dr. Hong.

We look forward to assisting in this research.

Sincerely,

Earnest Gates
Executive Director

APPENDIX E

APPROVAL FOR DATA USE FOR DISSERTATION



Data Use Agreement

Center for Research on Self-Sufficiency (the “CROSS” or “Data Provider”) agrees to provide **Ms. Vorricia Harvey** (the “Student” or “Data User”) with the following data:

- 1) Psychological self-sufficiency (PSS) survey data at the Near West Side Community Development Corporation (NWSCDC): CROSS allows Student to use the PSS survey instrument as part of her dissertation work. All de-identified individual-level PSS survey data collected on study participants will be shared with Student for a secondary data analysis and reporting of subsequent findings on her dissertation.

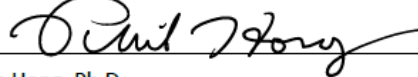
These data will be used for the dissertation entitled “Psychological and Economic Self-Sufficiency among Low-Income Citizens Receiving Governmental Assistance” at Loyola University Chicago (the “Study”).

The project is a secondary analysis of CROSS PSS data that includes information on the PSS instrument (employment hope and perceived employment barriers), self-efficacy, and self-esteem, and other demographic data.

Data under 1) above will be analyzed to determine the effect of PSS on economic self-sufficiency (ESS) and employment outcome.

Both parties (CROSS and Student) will analyze the data as part of the Study to determine the impact of client PSS on ESS and employment outcome.

CROSS • Data Provider

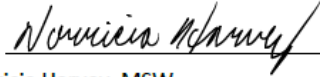
By 

Philip Hong, Ph.D.
(Typed Name)

Director, CROSS
Lucian and Carol Welch Matusak Endowed Professor
(Title)

July 8, 2016
(Date)

Student • Data User

By 

Vorricia Harvey, MSW
(Typed Name)

Doctoral Student
(Title)

July 11, 2016
(Date)

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VITA

Vorricia F. Harvey received her Bachelor of Arts degree in Psychology in 1987 from Fisk University in Nashville, Tennessee graduating Cum Laude. Upon graduating from Fisk University, she pursued her Master of Social Work (MSW) degree from the University of Tennessee in Knoxville, Tennessee. Ms. Harvey was accepted into the MSW program in 1988 and was awarded a full 2-year academic scholarship. Ms. Harvey received her MSW with honors from the University of Tennessee in 1990.

Ms. Harvey's professional career began upon the completion of her MSW program. In 1990, her work at the Children's Home and Aid Society of Chicago as an adoption worker for hard to place children and youth was her first foray into the social work field of practice. In her role as an adoption worker, she developed a special affinity for the adoptive families and the children and youth she placed. Although rewarding, Ms. Harvey's desire to strengthen her clinical skills led her to a counseling position in 1993 with the Metropolitan and Family Services (MFS) agency in which she counseled individuals, couples and families. In 1993, Ms. Harvey also received her Licensed Social Work (LSW) certification. It was at this junction in her professional career at MFS that the opportunity to expand her skill set to a non-traditional social work platform was introduced. Ms. Harvey was presented with the opportunity to launch a community initiative that bridged her clinical skills with community engagement activities working with families in what was once Ida B. Wells and the Gateway Towers developments. The Family Sufficiency program was a home-visiting based model

developments. The Family Self-Sufficiency program was a home-visiting based model that provided comprehensive counseling and case management services to the residents of the two abovementioned developments. This initiative led to other federally funded programs that encompassed the development of life skills curricula, collaborations with community based organizations, and the facilitation of parenting and life skills workshops.

After receiving her certification as a Licensed Clinical Social Worker (LCSW) in 1995, Ms. Harvey transitioned her community work through various initiatives at MFS to the West Side of Chicago. In 1998, Ms. Harvey was presented with the opportunity to work in another newly developed initiative through MFS, the Violence Intervention Program. This initiative provided individual counseling services to victims of domestic violence and their children. Along with counseling services, there was a community outreach component in which domestic violence trainings and workshops were facilitated in health care centers, schools, and with the Chicago Police Department. Within a year of the initiative, Ms. Harvey was presented with the opportunity to become the Program Coordinator for the Expanded Violence Intervention program. Her new responsibilities included supervising a team of 17 in three different agency locations as well as overseeing the domestic violence training for community leaders, service providers as well as a volunteer program for 20 trained volunteers.

However, in 2000, Ms. Harvey embarked upon a venture that would change the trajectory of her professional journey in immeasurable ways. The Home Visitors Program was an initiative that evolved during the era of Welfare Reform and the monumental Chicago Housing Authority's Plan for Transformation. The Plan for Transformation under the direction of the Housing and Urban Development (HUD) underwent a complete overhaul of the notorious public

housing projects of Chicago. It was at this time, Ms. Harvey transitioned from MFS social service agency to Near West Side Community Development Corporation (NWSCDC).

NWSCDC is located on the Near West Side of Chicago in what was formerly the home of the Henry Horner Homes public housing development. NWSCDC being a prominent community stakeholder, was given a \$1,000,000 grant from Mr. Jerry Reinsdorf the owner of the NBA's Chicago Bulls and the MLB's Chicago White Sox. The grant was seed money to develop the Home Visitors Program, which would provide comprehensive case management services to the residents who lived in Henry Horner Homes. The program was designed to assist the residents in preparing for the transition from public housing to mixed-income communities.

Ms. Harvey became the Director of the Home Visitors program and was tasked with developing the foundational components of the program which included but were not limited to; development of a curricula, overseeing the day-to-day operations of the program, supervising a staff that grew to 24, grant writing to solicit funding, data management design and collection, establishing budgetary guidelines and target parameters for program execution etc. In 2005, Ms. Harvey became the Director of Social Services for NWSCDC as a direct result of the expansion of the Home Visitors Program to three additional programs—Centers for Working Family, Doors to Opportunity (a Supportive Housing Initiative), and a Workforce Development program. In addition to federal funding, Ms. Harvey in collaboration with the leadership of NWSCDC, was able to secure funding from the MacArthur Foundation, The Lloyd A. Fry Foundation, The Annie E. Casey Foundation, The Chicago Community Trust, Local Initiatives Support Corporation (LISC), and the Chicago Housing Authority.

Through her work at NWSCDC with the residents of Henry Horner Homes, Ms. Harvey was compelled to delve deeper in her service delivery approach. She believed she had a responsibility to ensure that her work was rooted in sound theoretical and evidence-based practice. Her belief that the population of individuals she served were marginalized and accountability to the quality of services and resources to the residents were lacking to say the least. Ms. Harvey began pursuing her doctoral degree in 2008 in social work at Loyola University Chicago School of Social Work under the mentorship of Dr. Philip Hong, Director of the Center for Research on Self-Sufficiency (CROSS). Ms. Harvey's work at MWSCDC was the impetus for her pursuit of a Ph.D. degree.

While completing her degree, in 2013, Ms. Harvey was once again presented with another extraordinary opportunity to transition into another position as the Director of Resident and Community Services. Ms. Harvey oversees the resident services for the Chicago portfolio for properties managed by Interstate Realty Management (IRM) for the Michaels Organization. The Michaels Organization is among the leading private sector affordable housing owners and developers in the nation. In her role, Ms. Harvey is granted the privilege to collaborate, design, and facilitate innovative initiatives/activities/events for residents who live in over 1000 IRM units. She has used her knowledge in the areas of public housing, mixed-income communities and empowering programs for low-income citizens to influence her body of work in her current role.

Ms. Harvey has been called upon to present at various conferences and seminars. She has published and was recently awarded the National Association of Home Builders 2017 Pillar Award for Best Resident Services at an Affordable Apartment Community over 100 units.

