

THE FINANCIAL HEALTH AND LEVEL OF RESILIENCE IN HOUSING COUNSELING
CLIENTELE POST EXPERIENCE: A MIXED METHODS ASSESSMENT

By

Erica Anne Tobe

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ABSTRACT

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The United States (US) economy experienced the Great Recession from December 2007 through June 2009. During this time, significant job loss and housing instability occurred, creating stress and strain on families. As a support, housing counseling agencies were funded to provide foreclosure counseling and prevention services to support families through the crisis. However, after a family receives services and a client outcome is reached, the practitioner/client relationship stops. Little is known about the coping processes of families during this unique transition back into the economic mainstream. Using life course, family stress, and family resilience as a theoretical framework, this dissertation explores family coping processes from a strengths based perspective to identify the appropriate strategies to support struggling families.

The first manuscript presents the results of a mixed methods assessment. First, the quantitative component of the study highlights the demographic and economic characteristics of 300 past clients from a midwestern housing counseling organization. Findings reveal the primary reason for service as income reduction. Not surprisingly, when compared to the participants in the non-income reduction group, participants who experienced job loss or a loss in wages were at higher risk for financial distress, exhibiting higher consumer debt, housing costs, and overall total debt. A regression analysis was used to analyze the relationship between financial indicators and demographic characteristics specifically for participants within the income reduction group. Findings identified a relationship between select financial indicators and demographic characteristics. Age, income, and marital status were found to be significant predictors of key

financial indicators for participants seeking service for income reduction. Using a family resilience framework, the qualitative component used Seidman's (2013) three-stage interview protocol to conduct a series of three semi-structured interviews with four study participants from the quantitative data set. Two key informant interviews also were completed. Findings revealed the importance of key protective factors as coping strategies after crisis such as the role of family, the importance of maintaining a positive attitude, the role of faith, and the importance of income supports. Collectively, this research recognizes the need for understanding a client's reason for service and age so that situation appropriate interventions can be applied. Findings also revealed the influence of a secure income on maintaining financial self-sufficiency and the importance of family support as a coping strategy for families.

A second manuscript using the same qualitative interview data was prepared to support this audience. Findings revealed the importance of understanding the unique experience of families after receiving housing services and identifying situation appropriate information and support to aid struggling families after crisis. Strategies and interventions applicable to practitioners such as human service professionals, lenders, employers, and policymakers have been generated and inform interventions, policy, and community outreach priorities.

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CHAPTER ONE: INTRODUCTION

Background

The United States (US) economy experienced the Great Recession from December 2007 through June 2009. In October 2009, four months after the “official” end of the recession, unemployment rates peaked around 10% (US Bureau of Labor Statistics, n.d.a). During this economic downturn, US families experienced significant job loss and faced multiple challenges in seeking quality re-employment. Mature workers, age 45 and older, were uniquely affected due to prolonged unemployment and difficulty in accessing quality new employment (Sok, 2010).

Underemployment of workers also was a pivotal concern for families. Working part time for economic reasons (leaving workers underemployed) increased 133% between December 2007 and March 2010 (Rix, 2010). Workers in manufacturing states, such as Michigan, were deeply affected by the loss of wages from un-and underemployment. Unemployment rates in Michigan reached a high of 14.2% in August 2009 (US Bureau of Labor Statistics, n.d.b). Because the foundation of the Michigan economy is manufacturing, the recovery has been slower in comparison to the overall US economy.

Prompted by the economic instability resulting from the Great Recession, an increase in home foreclosures occurred, creating stress and strain on families. Between the years 2007 and 2012, 8.2 million US families witnessed foreclosure starts, and 4 million families experienced the process of home foreclosure (Blomquist, 2012). The loss of a home for families has been a primary concern in the state of Michigan, and specifically in Southeast Michigan in recent years. In 2010, Michigan ranked fourth nationally in number of homes foreclosed (Realtytrac, 2011), and the city of Detroit ranked 18th highest for metropolitan cities.

In May 2012, Jefferson, Spader, Turnham, and Moulton (2012) released a national assessment of housing counseling services from 2009 spanning a three-month time period. This report documented the housing outcomes achieved by families immediately after receiving assistance and at 18 months post experience. Additionally, it provided an accurate account of the clientele served from a national sample of 24 housing counseling agencies and found that primary reason for service was from income reduction. Thus, research exists that provides a description of the clientele served by housing counseling agencies nationally and the outcome of the services received.

However, limited research explores this population from a strengths based perspective. Research such as the Jefferson et al. (2012) study tends to focus on the deficits faced by the clientele served. Little is known about the specific coping behaviors and protective factors that have allowed families to sustain themselves post experience. However, we know that amidst the turmoil and crisis, families have survived. This dissertation aims to fill this important gap in research by identifying the protective factors and coping mechanisms that have helped families transition successfully through financial instability and gives voice to the experience of participants within a family resilience framework.

This research study incorporates a framework of family resilience with two relevant theoretical models: life course and family stress theories. This unique integration provides a framework for understanding the coping processes and protective factors inherent in families who have experienced an “off-time” significant life event (e.g. housing instability and/or loss of a home). Recognizing key attributes of family development such as the influence of social timing of events and understanding how families cope with stress are integral to this research.

The dissertation offers a mixed methods study to first assess the level of financial volatility caused by loss of employment and home instability for families in one county in a midwestern urban community. This information identifies the demographic and economic characteristics of individuals who received services at this agency in this hard hit community during a six month time period in 2010. Second, using a family resilience framework, a qualitative assessment identifies the key protective factors and coping mechanisms that have aided families through the crisis experience, by assessing families from the same agency three years later. Collectively, this mixed methods research study describes the experience of the phenomenon of job loss and housing instability by clientele served at this particular housing counseling agency and the supports and factors that helped the households thrive amidst crisis.

This dissertation consists of two manuscripts. The first manuscript provides an analysis of the mixed methods study: 1) to provide demographic and economic characteristics of the clients served by one housing counseling agency one year post economic recession and give voice to families to highlight the key protective factors and coping mechanisms needed to survive the experience. Building on the research from the mixed methods study, the second manuscript: 2) provides implications for practitioners which focus on successful approaches to building resilience in families struggling with financial crisis. This information will arm practitioners with the necessary tools to help navigate a family successfully through future crises and promote a sense of resilience in the family. Applying the key coping mechanisms and protective factors identified in families to implications that support resilience is an integral aspect of this dissertation.

Purpose of the Study and Research Questions

This dissertation used a triangulated mixed methods approach. Case file data from

clientele who received housing counseling services between June 2010 and November 2010 at a midwestern housing counseling agency were analyzed. The quantitative component of the dissertation, first, assessed 300 client case files to compare group differences based on reason for entry (income reduction and non-income reduction) for demographic characteristics (age, gender, income, marital status, and race/ethnicity) and financial indicators (consumer debt ratio, front-end ratio, back end-ratio, and credit score). Second, within a sub-sample of 274 clients who primarily sought service solely for income reduction, a regression analysis was used to assess the relationship between key financial indicators and demographic characteristics. This research gives context to the economic challenges of families resulting from the Great Recession, and specifically for individuals who experienced job loss or loss of wages as a result of the economy. Simultaneously, a qualitative assessment protocol has been implemented to assess the key coping strategies and indicators of family resilience exhibited by past participants of the same organization. First, four former clientele, from the same housing counseling agency, which deem themselves as financially better-off post experience, were interviewed. Additionally, two key informants who previously worked as housing counselors at the agency during the time period of June through November 2010 were interviewed to garner additional data to understand the resilient qualities in clientele. Collectively, this research provides a unique perspective into the financial stability of clientele one-year post economic recession from a high-need community in the state. Aspects of resilience that promote positive family development for struggling families after crisis are generated. Figure 1 describes the protocol used for each of the manuscripts.

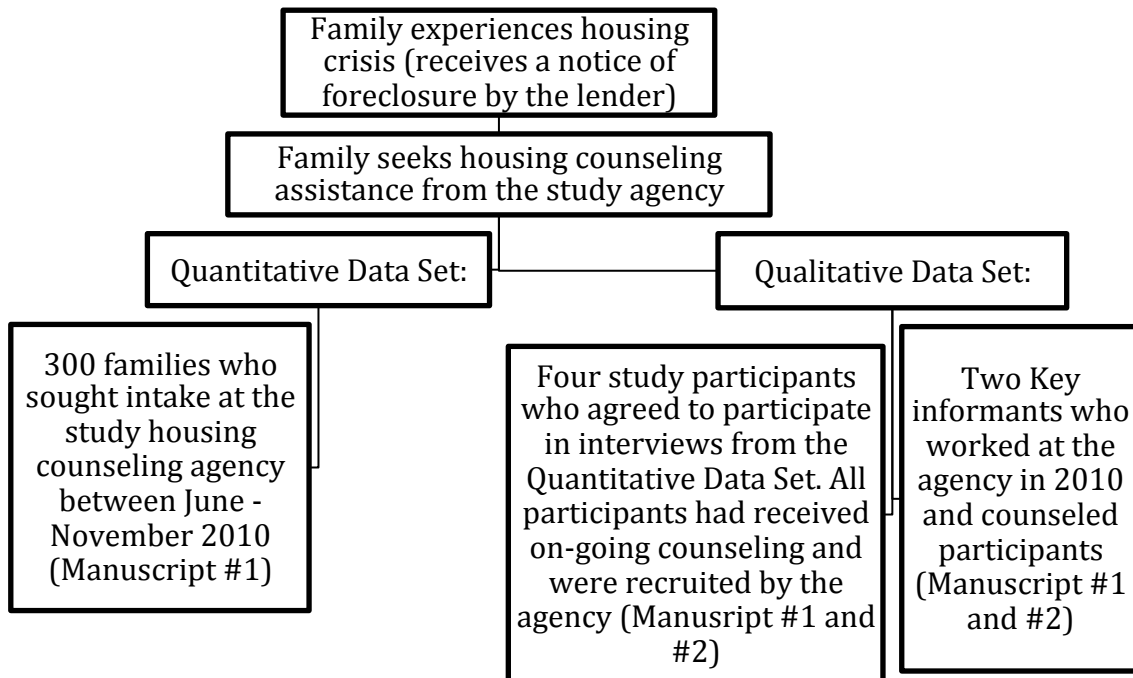


Figure 1: Study Protocol – Manuscript One and Two

Quantitative Study Research Questions

A quantitative component of this dissertation highlights the demographic and financial characteristics of past participants from one midwestern housing counseling agency who participated in intake for service between June 2010 and November 2010. Using data collected from one midwestern housing counseling agency, specific research questions address:

1. Is there a difference in key demographic characteristics (age, gender, income, marital status, and race/ethnicity) and financial indicators (consumer debt ratio, front-end ratio, back end-ratio, and credit score) based on need for service (income reduction and non-income reduction)?
2. Within the sub-group of clientele who sought services primarily due to income reduction, is there a relationship between key financial indicators (consumer debt ratio, front-end ratio, back end-ratio, and credit score) and demographic characteristics (age, gender, income, marital status, and race/ethnicity) for this population?

Qualitative Study Research Questions

A qualitative study of the resilient qualities present in families who previously sought services at the same agency was conducted. Seidman's (2013) three-stage interview protocol was used to conduct a series of three qualitative semi-structured interviews with four past clients three years after receiving services. Two key informants also were interviewed to garner additional information about the crisis experience and the transition process for past participants seeking assistance. The goal of the study was to assess the crisis experience and identify key indicators and resilient practices inherent in families. Research questions address:

Manuscript One:

1. What was the experience (e.g.: primary reason for seeking services) of program participants who sought housing counseling assistance after the Great Recession?
2. What were the key indicators and resilient factors exhibited by participants to aid coping efforts after crisis?

Manuscript Two:

1. What was the experience of families who cope with the phenomenon of housing instability, complete housing counseling services, and return to the financial mainstream after services are completed?
2. What is the role of information and support in helping families cope with the crisis experience?

Literature Review

Unemployment, the Great Recession, and the Family

The unemployment rate for the US has varied between 4.4% (May 2007) and 10.0% (July 2009) in recent years (US Bureau of Labor Statistics, n.d.a). Defined by the Bureau of Labor

Statistics (BLS, n.d.c), an individual is classified as unemployed if he/she "do(es) not have a job, has actively looked for work in the prior four weeks, and is currently available for work."

Unemployment has been a pervasive problem for workers during the recent Great Recession. Compounding the situation, many workers became long-term unemployed. According to Hout and Cumberworth (2012), as of January 2010, the average length of unemployment was 21 weeks, exceeding all previous recessions (where the average was 9 weeks). Mature workers, age 45 and older, also were uniquely affected. An AARP (2009) study found that of the 16% of those 45-54 and 55-64 who had lost jobs, only 28% and 30% respectively had secured another job.

High unemployment rates have been a key concern in states. In 2009, Michigan led the country, with an annual yearly rate of 13.5%, representing a significant portion of the state's population as out of work (US Bureau of Labor Statistics, n.d.f). Much of the job loss was due to a significant reduction of the state's manufacturing industry in which 665,020 manufacturing workers were laid off each month in 2009 alone (Michigan League for Human Services, 2010). The financial crisis of the big three automakers in Michigan is well documented (Huffington Post, 2008), and the subsequent financial bailout provided to GM and Chrysler by the US government was a direct result of the financial devastation that Detroit, Michigan endured. Families have been influenced by the demise of the Michigan workforce, which has dramatically affected the financial stability of households. Although the state has begun to recover, recently ranked fifth nationally with a rate of 6.7% as of February 2014 (US Bureau of Labor Statistics, n.d.d), the situation is still a concern for residents. According to Feng and Simmons (2012), "economic growth remains stubbornly below long-term trend, job creation has faltered, and the housing sector is only slowly emerging from its depression" (p. 1). Thus, the Great Recession has taken a toll on the US economy and families, with experts predicting pre-recession recovery

to take years (Smith, 2011). Feng and Simmons found that income levels three years into the recovery post Great Recession are still considerably behind pre-recession levels.

Underemployment also has been a concern for households. Prior to the recession, rural communities exhibited increased rates of underemployment compared to urban workers (Young, 2012). Defined as those who “work part time but are available for full time work” (Bregger & Dippo, 1993 and Polivko & Rothgeb, 1993 as cited in Sum & Khatawida, 2010), underemployment can be as severe to a family’s economic stability, due to wage reduction.

The economic challenges in Michigan have produced unique circumstances for families. Morgan, Cumberworth, and Wimer (2012) found that family behaviors are directly correlated with the economic success of their respective state, suggesting that states with severe economic challenges and longer economic declines have resulted in greater economic challenges for its residents. Van Horn and Zukin (2011) identified social and financial concerns related to quality of life for families post recession citing depleted financial reserves, limited job availability for re-employment, increased stress and strain in families, and a distrust of government assistance programs as integral concerns for families experiencing loss of employment post recession. Consequently, families have been significantly affected in the current economy and considerable attention needs to be given to support the worker, especially mature workers, and his/her family.

Influence of Housing Instability and Foreclosure on the Family

One unique challenge for families has been the influence of job loss on housing. In 2011, urban homeowners allocated the highest percentage in total household budget towards housing costs, with a total average of 34.2 percent (US Bureau of Labor Statistics, n.d.e). Due to the high proportion supporting housing needs in personal family budgets and the increase of job loss in

communities, US families post recession experienced significant housing instability, creating economic concerns for the homeowner.

A recent trend in housing instability has been an influx of home foreclosures. A home foreclosure is defined as “a legal process by which a bank, mortgage company, or other creditor takes a homeowner's property in order to satisfy a debt” (Michigan State Housing Development Authority, n.d.) A foreclosure results when a homeowner does not fully pay a mortgage or taxes on a home, resulting in default. After several requests by a mortgage lender and/or debtor and after late fees are assessed to the homeowner, the homeowner is deemed unable to pay the debts owed against the home. At day 181 of the process, a sheriff sale is scheduled, and at day 212, a sheriff sale is held in which the home is sold at auction in a public place. Once the sale takes place, homeowners in Michigan currently have six months from the time of the sheriff sale to vacate the home.

Home foreclosures have been a significant problem for families. In March 2010, home foreclosures peaked nationally, with 336,909 total foreclosure filings for the year (Blomquist, 2012). During the height of the recession, foreclosures affected 1 in 92 homes in the US (Robertson, Egelhof, & Hoke, 2008). Hurd and Rohwedder (2010) found that since the Great Recession, almost 39 percent of US families were either unemployed, living in “underwater” homes, or behind in their mortgage. Home foreclosures also have dramatically influenced communities such as Detroit, Michigan, which lead the nation in 2007 with 5% of homes in foreclosure, 4.8 times the national average in comparison to other US cities (CNN Money, 2008).

Foreclosure can have devastating effects on family finances. Cutts and Green (2004) found that the average homeowner often pays \$58,792 in fees related to a home foreclosure and typically takes 18 months to complete the foreclosure process. During this time, it is not

uncommon for a homeowner's credit to become severely affected. Homeowners experience difficulty securing new lines of affordable credit post foreclosure. Credit scores become tarnished. CNN Money (2010) revealed that average FICO credit scores typically reduce by 85-160 points after a foreclosure is completed, resulting in high future credit costs. However, there is hope. Although a foreclosure is required to stay on a credit report for seven years, myfico.com (n.d.) reports that when individuals work hard to improve their credit history, the effects of a home foreclosure can diminish over time, often in as little as two years.

Aside from the economic influence of foreclosure on household finances, the loss of a home can take an emotional toll on the family. Kantor and Lehr (1975) found that the element of space regulates the physical, mental, and emotional dimensions of a family, and provides the physical and emotional space for an event, such as a family gathering, to occur. This notion is integral to studying the emotional effects of housing instability on families because the physical space, affectionately referred to as a home, provides the opportunity for important moments in time to occur. When a family experiences housing instability, families lose the connection to past important family memories developed within the home setting and the opportunity to fulfill and create new traditions. This loss is difficult to measure, but often felt prominently in the family.

Home foreclosures also can produce a negative influence on a community. Immergluck and Smith (2006) reported that each foreclosure within an eighth of a mile of a single family home results in a 0.9 percent decline in a given home price. This research suggests that a home foreclosure does not solely influence the homeowner. The authors found that when home prices decrease, the overall community can experience a decrease in tax revenues, resulting in reduced funding for local government, schools, and other entities. This loss of revenue can prompt concerns for residents related to community sustainability and financial self-sufficiency.

Role of Housing Counseling Assistance and the Reasons Families Seek Services

Housing counseling agencies across the country experienced the effects of the foreclosure crisis first hand. Armed to provide education, the United States Department of Housing and Urban Development “sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues” (US Housing and Urban Development website, n.d.a). These agencies provide education to help keep families in their homes and navigate the foreclosure process.

Families tend to seek housing counseling for a variety of reasons. Jefferson et al. (2012) released the *Foreclosure Counseling Outcome* report, which provided an in-depth analysis of the role of housing counseling agencies during the foreclosure crisis and a description of the clientele served by those agencies. Three categories were created to differentiate reasons why families sought services: income reduction, housing expenses, and non-housing expenses.

Category 1: Income Reduction

Income reduction, as described by Jefferson et al. (2012), is defined as individuals who have experienced job loss, a reduction of income, a family member’s death, divorce, business failure, or insufficient rental income. According to the study, income reduction, as a reason for service, is the primary motivation for why families enter into housing counseling services. The study found that two-fifths of respondents experienced job loss or loss of hours at the time of service, with 76 percent reporting some form of income reduction as playing a role in need for service. Similar findings were reported in the Minnesota Homeownership Center’s Foreclosure Counseling Report (2012) that stated 55 percent of participants who sought services in the state listed the primary reason for default as a loss of a job, reduction of hours, or loss of government assistance. Collectively, this suggests that a reduction in household income can have a significant

influence on families and their ability to retain stable housing. This research also further substantiates the need for housing assistance services to support struggling households, especially in key communities hardest hit by the recent recession, such as Michigan, where a record number of unemployed families reside.

Category 2: Housing Expenses

Housing expenses surfaced as an additional reason as to why households sought services nationally. Jefferson et al. (2012) defined this category as expenses related to maintaining the family home such as an increase in mortgage payments, consistently high mortgage fees, the inability to pay property taxes, or the inability to fund home repairs necessary for the up-keep of the home. The study found that 37 percent cited difficulties in paying for housing expenses, with 14 percent reporting unaffordable mortgages as playing a role in need for counseling services.

Influence of Sub-Prime Lending

Prior to the official start of the Great Recession, some limited resource homeowners nationally received unaffordable mortgages, commonly referred to as subprime loans. Sengupta and Emmons (2007) defined borrowers of subprime loans as those that have a previous record of delinquency, foreclosure, or bankruptcy, a low credit score, and a debt to income ratio of fifty percent or greater. Designed to provide higher interest rates and increased risks, these loans provided an alternative option to families typically unable to secure prime mortgages due to poor credit and credit history or use of non-traditional means to previously acquiring credit (US Housing & Urban Development, 2002). However, although these costly loans were financially crippling to many families, subprime lending did provide a unique service for many limited income households to acquire a home mortgage. According to this US Housing & Urban Development report, through the acquisition of the “risky” loan options, a family could now

purchase a new home, repair an existing home, or refinance an existing mortgage. However, subprime loans did produce significant challenges for families. Schloemer, Li, Ernst, and Keest (2006) found that between 1998 and 2006, 2.2 million subprime loans had or were projected to result in foreclosure, costing homeowners as much as 164 billion dollars. The major difference between a prime and subprime loan is the continuing and upfront costs assumed by the homeowner. The delinquency rate for prime loans in 2006 was 2.44%, while 12.56% of subprime loans defaulted over the same time period (Banking Law Journal, 2007).

Sub-prime lending became a specific and unique concern of racial and ethnic families in the mid 2000's. The US Housing and Urban Development office (n.d.b) found that in neighborhoods where Hispanic households comprised at least 80% of the population, Hispanic families were nationally 1.5 times more likely to secure a subprime loan in comparison to other population groups. A separate report from the same agency found that sub-prime lending was three times as likely in low income neighborhoods than in high income sectors, five times more likely in predominantly black neighborhoods than in white residential neighborhoods, and black high income homeowners were two times as likely to secure sub-prime loans as white low income families (US Housing and Urban Development, 2002). Similarly, Ghent, Hernandez-Murillo, and Owyang (2011) found that minority families tend to experience increased rate hikes of 9 to 14 points in comparison to other population groups. This research suggests that many minority families were affected significantly by subprime lending, especially in the recession.

Influence of Underwater Mortgages

Another unique circumstance creating additional stress on families is falling home prices and underwater mortgages. An “underwater mortgage” is defined as a home that has a higher loan balance in comparison to the home’s fair market value. According to Investopedia.com

(n.d.), this situation restricts homeowners from selling or refinancing the home, unless they are able to pay the excess costs or have the ability to restructure the loan. If this does not occur and the home is not sold for profit, it can enter the foreclosure process. Underwater mortgages have been a significant issue in the state of Michigan. In 2012, Michigan was ranked as the fifth highest state for residential home negative equity (Core Logic, n.d. as cited by Fannie Mae, n.d.).

Category 3: Non-Housing Expenses

Non-housing expenses, an additional reason for entry into counseling, were defined as excess credit card debt, medical concerns, childcare, car expenses, and unaffordable child support payments. Less than 10 percent of study respondents reported a need for service solely based on non-housing expenses, although excessive credit card debt emerged as a key concern for approximately one-third of the households.

Excessive Credit as a Reason for Entry

Limited research exists linking reason for entry into housing counseling assistance with excessive credit card debt. However, stronger linkages exist between credit card debt and family financial instability. According to Traub and Ruetschlin (2012), 40% of US households continue to rely on credit cards to pay for basic living expenses, with the average debt totaling \$7,145. This same report shared that unemployment (86% of unemployed households) and medical debt (half of all households carry debt from medical expenses) are the leading causes of excessive credit card usage among low and middle-income families.

The state of Michigan has witnessed similarly alarming results. In the *State of Credit Report* prepared by Experian (2012), the average credit score for Detroit, Michigan was 742, which is slightly lower than the national average of 750. Michigan has continued to see high credit card usage, with residents obtaining on average \$6,293 of credit card debt in 2011 alone

(CNN Money, n.d.). Thus, heavy credit card usage continues to create financial difficulty for families.

Medical Debt as a Reason for Entry

Medical concerns and other expenses is a category of debt that has caused significant challenges for struggling homeowners. Although this type of debt did not surface in the research from Jefferson et al. (2012), research exists linking medical expenses to a need for housing counseling services. Robertson et al. (2008) found that medical disruptions are a key factor in mortgage default, reporting that approximately half of study respondents indicated a foreclosure filing due to medical concerns, including 32% reporting injury/illness, 23% with high medical bills, 27% missing work due to a medical problem, and 14% reporting an issue of need to care for a sick family member. This study suggests that it may not be the result of mismanagement of funds that catapults a family into crisis, but merely an “off-time” health situation affecting the financial stability of a family.

Although research is limited connecting poor health with housing instability, research does exist linking physical health challenges to unemployment. Kasl and Cobb (1995) found that blood pressure changes were prevalent in men experiencing income loss. An earlier study by Kasl and Cobb (1980) also found that changes occur in serum cholesterol, blood pressure, body weight, cigarette smoking, and pulse rate in the same population. This research suggests that physical challenges may affect the worker during job loss, prompting additional stress and strain on the family.

During job loss, one ramification influencing the family is the elimination of health insurance. Fairlie and London (2009) found that unemployed individuals are the “highest” group at risk for health insurance loss, which can dramatically affect the physical health of a dislocated

worker and his/her family due to the insurmountable costs of health care. When individuals are out of work and are financially strapped, they often cannot retain health insurance, which may influence the likelihood of receiving necessary care and preventative treatment.

According to the 2011 National Health Interview Survey, as reported by the Association of Credit and Collection Professionals (n.d), 58.7 million US residents did not have health insurance at some point in 2011. This same organization cited a 2013 press release from the Commonwealth Fund stating that in 2012, 75 million people reported problems paying medical bills or debt, which was marginally higher than the same data in 2010 (73 million) and significantly greater than the data in 2005 (58 million). This research suggests that households coping with a loss of income, or a medical hardship, could become financially strapped and unable to maintain their monthly mortgage.

Need for a Family Resilience Approach

A need exists to reframe the research assessing families coping with extreme financial stress and housing instability. Although research regarding the job loss phenomenon for workers is expansive (Johnson & Jackson, 2012; Samuels, 2010; Mendenhall, 2008; Niessen, 2006; Ranzijn, Carson, Winefield, & Price, 2006; Noonan, 2005) and research surrounding housing instability for households is growing (Jefferson et al., 2012; Minnesota Homeownership Counseling Report, 2012), the majority of the literature describing this population focuses on the *economic deficits* of the *individual* (Nakai, Chang, Snell, & Fluckinger, 2011; McKee- Ryan & Kinicki, 2002; Connerrosberg, 1998; Creed & Bartrum, 2008; Ranzijn et al., 2006). Approaches do not incorporate the family as the unit of analysis, nor does it identify the strengths based family developmental processes endured by those simultaneously experiencing job loss and the need to seek housing counseling assistance. It also does not recognize the strategies for survival

displayed by households experiencing crisis. Additionally, it does not explain the importance of the role that familial support and social networks have within the dynamics of resilience for struggling families experiencing housing counseling services.

However, during times of financial stress, families do survive and maintain, despite deep economic uncertainty. More research is needed to identify how to better prepare the worker and his/her family for the loss experience through the identification of protective factors and developmental processes exhibited in resilient households. Using a family resilience framework to assess how a family survives amidst economic instability can be useful and is integral to the development of this research.

History of Family Resilience Research

Family Resilience research emerged in the mid 1970's within the youth development field. Beginning with assessing schizophrenic children, Norman Garmezy (Australian Institute of Family Studies, n.d.) discovered that some diagnosed children attained higher levels of functioning due to identified protective factors inherent in both parents and children. This discovery led to the understanding that children may react differently to situations, and those differences are due to inherent qualities within the family. Prompting further research, Rutter (1999) assessed children's resistance to psychological risk through the identification of risk and protective factors. Similarly, Werner and Smith (Benard, 2004) assessed the predictive processes of risk and resiliency, which challenged the previous beliefs about the influence of risk on children. They recognized that risk factors for high-risk individuals only predicted 20 to 49 percent of negative outcomes, and protective factors predicted 50 to 80 percent of positive outcomes for the same population. Collectively, the research prepared by the identified youth development leaders led to the understanding of "invulnerable" children, defined as those

overcoming great challenges to succeed through assessing self-esteem and personality traits (Coleman & Ganong, 2002) and the beginning of the identification of protective factors. The previous studies led to the research of Luthar and Zelazo (2003), which focused on resilience as a developmental process with an emphasis on the identification of the protective factors associated with children to provide prevention strategies for practitioner use. This foundational research led to the understanding that a strength based approach can be used to inform the development of families.

More recently, research has emerged that is associated with the concept of family resilience in the adult cohort. McCubbin and McCubbin developed the Resiliency Model of Family Stress, which provides a framework for understanding the positive view of family vulnerability and family crisis through the exploration of adjustment and adaptation strategies to assess how a family endures during a difficult familial situation (McCubbin et al., 1997). This groundbreaking theory provided a “new way” to view crisis and trauma in families, looking at a proactive, not reactive strategy for practitioners. Walsh (2006) identified the work of Pauline Boss, in her assessment of ambiguous loss and cumulative stressors influencing families. Seifert-Abrams (2001) claimed that central to Boss’ theory of ambiguous loss is the notion of maintaining hope, creating change in the family, and finding the ability to construct a meaningful story for family development. Using this approach, the author contends that resilience can occur, even when facing significant ambiguous loss. Walsh (2006) highlighted Neugarten’s work with older adults and the introduction and recognition of life stressors as critical to understand the coping experience of families during times of extreme crisis. Seccombe (2002) assessed the influence of poverty on families and explored the effects that family policy could have on improved family lives, if adaptations occurred in policy. Finally, Patterson (2002), through a

family stress perspective, explored a process for families to adapt and function following negative situational experiences. Cumulatively, this research provides a framework for exploring the positive attributes of a family to build on success for future growth.

Numerous studies have been completed to understand the attributes and developmental processes within resilient families. Studies have been implemented in rural settings (Raffaelli, Tran, Wiley, and Galarza – Heras, 2012; Vandergriff – Avery, Anderson, & Braun, 2004) and with diverse populations such as racial and ethnic groups (Raffaelli et al., 2012), older adults (Gooding, Hurst, Johnson, & Tarrier, 2012), and limited resource families (Vandergriff-Avery et al., 2004; Seccombe, 2002) to assess the differences by experience in context. Rating scales have been created to assess resilience in individuals within the mental health field such as “The Resilience in Mid-Life Scale” (Ryan & Caltabiano, 2009) and the Resilience Scale for Adults, Sense of Coherence Scale, and the Hopkins Symptom Checklist (Friborg, Hjemdal, Rosenvinge, & Martinussen, 2003). Although more research is needed to understand the elements associated with the key developmental processes attained by resilient families who have experienced loss, researchers have begun to use a family resilience lens to understand the experience of families within a positive light.

Resilience of Families in Financial Crisis

An integral component of family resilience is the identification of protective factors. Resilient families possess key protective factors that promote healthy family development. “Protective factors modify or transform responses to adverse events so that families avoid possible negative outcomes.” (Benzies & Mychasiuk, p. 104) These protective factors can have a positive (ex. protective factor) or negative (ex. risk factor) connotation. According to the authors, it is through a strengths based approach, that the factors are portrayed to aid a family through the

trauma or crisis. Often, families possess numerous protective factors that cumulatively influence family resilience (Seccombe, 2002) despite facing great adversity.

When families are faced with financial uncertainty, the opportunities for them to cope and succeed are built on the ability to retain necessary protective factors. Walsh (2006) claims that by maintaining structural and/or organizational patterns a family can overcome and react to a crisis in a productive matter. Through family patterns, a household has the necessary tools and skills to positively adapt to a situation. Succeeding through a crisis may not be quick, but ongoing efforts can be positive over time. The literature suggests displaying a positive attitude and promoting spiritual growth and development (Ellison, Henderson, Glenn, & Harkrider, 2011; Vandergriff & Avery, 2004) can aid resilience efforts in families. Additionally, maintaining social and economic resources (Rothwell & Han, 2010; Lewis and Cooper, 2009), mobilizing social networks (Benzies & Mychasiuk, 2009; Orthner, Jone-Sanpei, & Williamson, 2004; Vandergriff-Avery et al., 2004), and maintaining family rituals and mutual respect/support among the members (Schlossberg & Leibowitz, 1980) through problem solving and effective communication skills (Vandergriff-Avery et al.) are also key protective factors and coping mechanisms that foster resilience efforts. Although recognizing that every family is unique, each family possesses differing coping behaviors. Helping to foster family developmental processes could aid sustainability efforts amidst economic instability during extreme crisis. An identified need in the literature focuses on research and implications to support families who are experiencing financial distress and housing instability within a framework of family resilience. Identifying the key protective factors and coping mechanisms that promote family support during crisis is beneficial to practitioners and researchers who work with this high need and unique population.

Theoretical Framework

This dissertation focused on the integration of life course and family stress theory with a family resilience perspective to explain the needs of families who have sought housing counseling services post recession. The framework of family resilience provided an awareness of the necessary protective factors and coping behaviors present within thriving families during extreme financial crisis and housing instability. This framework utilizes a strengths based perspective to assess the mechanisms of support that can sustain the family through the crisis and/or stress experience. However, family resilience research benefits from the inclusion of two foundational human developmental theories, life course and family stress, prominent in family studies research to help explain the social timing and stress and strain experienced by families during times of crisis.

Life Course Theory

Life course theory provides a unique contribution to understanding the “off time” nature of job loss and housing instability for families. According to Lerner (2002), life course theory shows the interconnections between our lives and significant historical events, which occur at distinct times and places. These prominent events inform the content, pattern, and direction of the future. For many families, the experiences of job loss and loss of a home can be a significant “off-time” event. This “off-time” experience can result in a new social and economic reality. Job loss and loss of a home can alter one’s future and re-shape the direction of life, both physically and emotionally.

A major component of life course theory is the social timing of events that occur. Life events typically happen in a systematic manner. Often, these events are linked with other factors within one’s life that provide a synchronous relationship to the family experience (Elder, 1994).

During times of crisis or when unexpected situations occur, the social timing within one's life becomes altered. Neugarten (1977), as cited by Schlossberg and Leibowitz (1980), found that the timing of transitions in one's life is integral, citing that off time events can produce a stigma complicating adaptation and coping efforts. Timing is essential in understanding the effects of job loss and loss of a home for families. Often, when housing instability occurs, the social timing of life events is altered, prompting additional social and economic needs for the family. For many, an unexpected income reduction can occur, credit histories can become tarnished, and future retirement efforts become stalled. Understanding the dynamics of how social timing and "off-time" events can inform family development is critical within this population during crisis.

Family Stress Theory

Family Stress Theory provides a framework to explain a family's ability to negotiate and cope with stress. Conger found that increased financial stress inhibits the family's ability to cope with everyday pressures and negatively influences social-emotional behaviors (Institute for Social and Behavioral Research, n.d.a). Patterson (2002) developed the Family Adjustment and Adaptation Response (FAAR) Model to explain the ability of families to identify demands, recognize the capabilities and strengths of each family member, develop shared family meanings, and finally, aid families in their adjustment or adaptation to the "new normal" reality.

During times of financial and housing instability, an increase in stress and strain on the family occurs. The coping mechanisms essential to the family need to be identified so that appropriate healing and management of the crisis can happen. Patterson (2002) found that financial instability produces major obstacles, often pushing the household into crisis mode. The authors suggest that families are often caught off guard, and through the development of shared family meanings, the general capabilities of the family, and a common understanding of the

previous demands on the family prior to the crisis will help judge if positive adaptation to the crisis can occur. By learning the appropriate coping strategies essential to the family, the stress and strain can be managed appropriately and resolved in a healthy manner that is developmentally appropriate for the family.

Integration of the Theoretical Perspective

Figure 2 illustrates the theoretical framework used for this dissertation. By assessing family resilience in combination with life course and family stress theory, a strengths based approach was used to understand how families survive and maintain during prolonged economic instability. Highlighting the key indicators and protective factors present in families who survive post-experience is essential to aid practitioners and policymakers in identifying appropriate practices to support struggling families. The unique “off time” nature of financial instability in connection with the stress endured by families in crisis can be better understood by exploring the literature related to the developmental processes and key protective factors for resilient families. By understanding what aids a family through a non-normative crisis situation, families can be better equipped to develop positive coping mechanisms and adaptation skills. The concept of social timing, in life course theory, provides a unique insight into the developmental stages and relationships of families. The process of coping and adapting to family stress through the family stress theory adds an important element of understanding the roles and relationships that are negotiated during the stress experience. Collectively, researchers can understand how a family maneuvers through stress in a healthy manner and deals with economic instability.

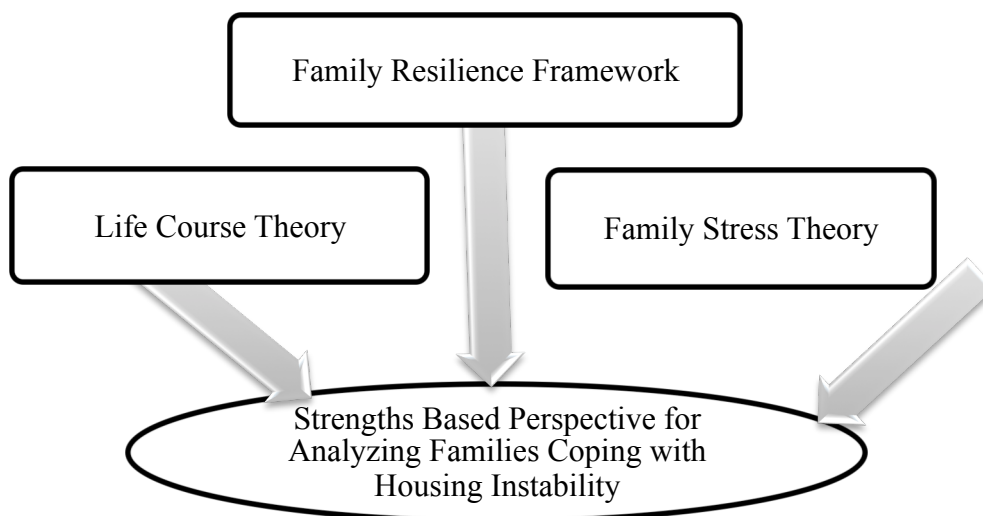


Figure 2: Theoretical Framework

Methods

A triangulated mixed methods design informed the protocol for this dissertation. This methodological design occurs when a qualitative and quantitative study occurs simultaneously, each study is analyzed separately, and the results are then combined and/or compared to inform study research questions (Creswell, 2007; Creswell & Plano, 2007 as cited in Berry, Katras, Sano, Lee, & Bauer, 2007). Mistry, Lowe, Benner, & Chen (2008) found that mixed methods research provides the opportunity for researchers to expand upon research previously developed, replicate findings from one study to inform the second study, and test new relationships that emerge from the data. Often, this is only achieved when one completes both a quantitative and qualitative assessment.

This dissertation follows a similar protocol for assessing the resilience in families coping with housing instability. First, a quantitative assessment was conducted to identify the demographic and economic characteristics inherent in clientele who sought counseling services during a six-month time period in 2010. Second, a series of qualitative interviews assessed a sample of families post experience on the identified protective factors and resilient coping

behaviors that supported them through the crisis experience and provides implications for practitioners to better support this population. The University Institutional Review Board approved this study.

Interview Site

This researcher collaborated with a HUD certified housing counseling agency to conduct the study. The agency counsels families through the foreclosure process and provides education aimed at re-building their financial future by working with lenders to offer lower cost mortgages, helping families to increase their personal credit score, reduce defaults, and improve clients' overall financial standing (Site Agency Year End Evaluation, 2012). Families who sought housing counseling in 2010 at this site agency were at risk of losing their home to foreclosure.

According to the US Census Bureau (n.d.), in 2010, this county had 841,000 residents. Eighty four percent of the residents were Caucasian, 9.9% were African American, and 2.4% were Hispanic. According to the county's website (Study Site Community Demographic Data, n.d.), the site county is comprised of 27 municipalities, including three of the ten largest communities in the state, and ranks third in total population among all counties. One-third of the workforce in the county is employed in manufacturing, with the service industry employing another third of the population. Seventy-seven percent of residents in 2012 were homeowners, with over 356,000 housing units in the county (US Census Bureau, n.d.). As of June 2010, the unemployment rate for the county was 17.3%, which was significantly higher than the state average of 13.9% for the same time period (St. Louis FRED, n.d.). This community led the state, with a high foreclosure rate in 2010. One in twenty-two housing units received a foreclosure filing during that time, which was twice the national average (RealtyTrac, 2010). Figure 3 explains the process that families experienced when initiating housing counseling.

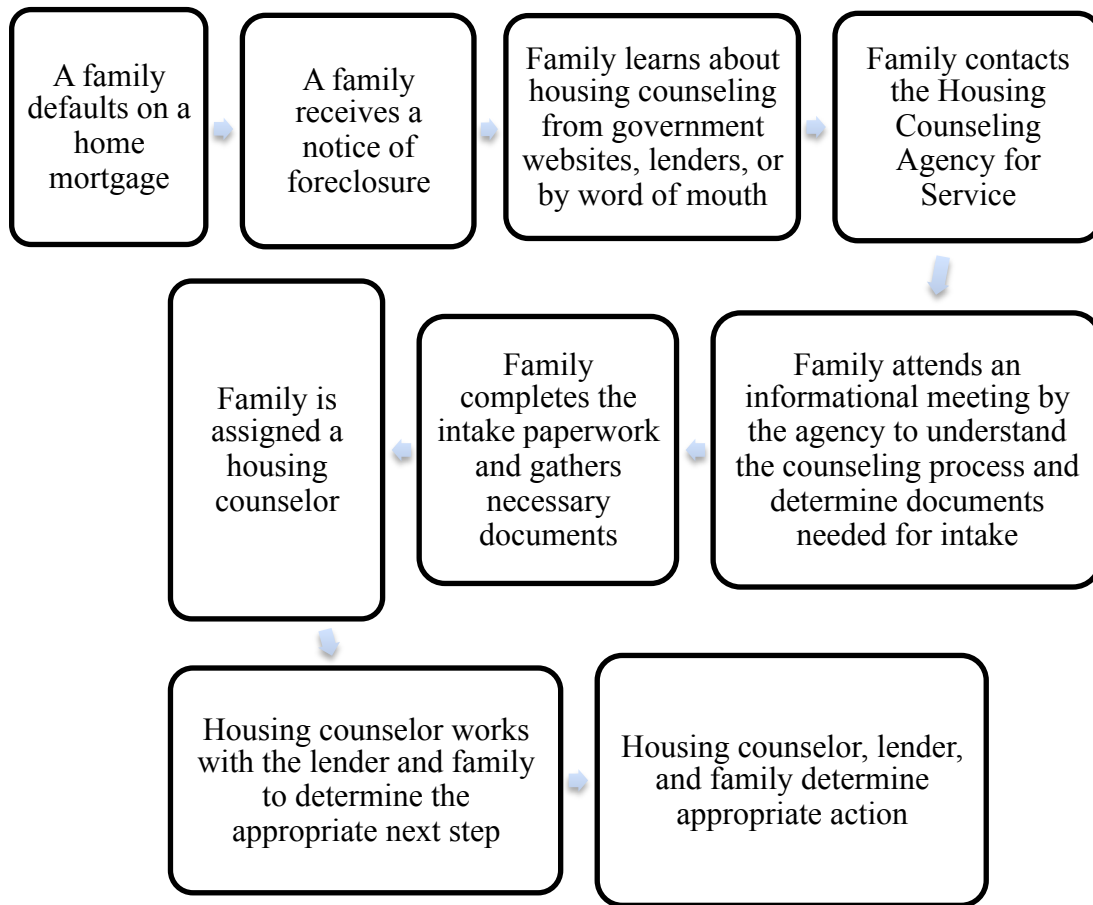


Figure 3: The Housing Counseling Experience for a Family

Quantitative Study Protocol

Housing Counseling Clientele Study Data

Between June 2010 and November 2010, 320 families participated in an intake for housing counseling services at a US Housing and Urban Development (HUD) certified housing counseling agency in a midwestern urban community. Client data was collected upon intake for service by the housing counselor and recorded in the client case file in accordance with HUD requirements.

Target Sample

Study data were collected at time of intake during the initial counseling session. Out of the 320 total families serviced during the six-month period, 20 case files were deleted from the

analysis using listwise deletion. This included: 15 case files with missing data within the financial indicators and/or reason for service variables and five files that contained credit scores that could not be computed at time of intake due to insufficient client credit history. In response to the first research question testing the differences that exist in key demographic characteristics and financial indicators based on need for service, case file data from 300 families who participated in an intake of housing counseling services between June 2010 and November 2010 were analyzed. Because of the small sample size within the non-income reduction group ($n = 26$), further analysis was implemented on clientele who sought services solely for income reduction. Next, within the sub-group of clientele who sought services primarily for income reduction, the second research question conducted an analysis of the relationship between key financial indicators and demographic characteristics. Table 1 provides the descriptive statistics for the study participants.

Table 1: Descriptive Statistics for the Overall Study

<u>Participant Characteristics</u>	<u>Overall Sample</u>	<u>n</u>	<u>Income Reduction</u>	<u>n</u>
	n=300		n=274	
<u>Age</u>	48.05 (10.45)		47.38 (10.12)	
45 and Above	62%	186	59.90%	164
44 and Below	38%	114	40.10%	110
<u>Gender</u>				
% Male	60.00%	180	58.40%	160
% Female	40.00%	120	41.60%	114
<u>Marital Status</u>				
% Married	61.00%	183	60.20%	165
% Not Married	39.00%	117	39.80%	109
<u>Race/Ethnicity</u>				
White	84.70%	254	84.70%	232
Non-White	15.30%	46	15.30%	42

Table 1 (cont'd)

<u>Income</u>				
Mean	3879.53(2214.69)		3790.10 (20.77)	
Median	3433.5		3361	
\$3,444 and Above	50%	150	48.50%	133
\$3,443 and Below	50%	150	51.50%	141
<u>Key Financial Indicators</u>				
Consumer Debt Ratio	11.62% (.11)		12.05% (.11)	
Front End Ratio	46.91% (.26)		47.98% (.26)	
Back End Ratio	58.55% (.28)		60.04% (.29)	
Credit Score	574.24 (77.48)		574.79 (79.60)	

Total Sample: Study participants consisted of 300 past clients. Mean (with standard deviation) age of the total sample was 48.05 (10.45). Sixty percent of the participants were male ($n = 180$), while 40% were female ($n = 120$). 61% were married ($n = 183$) and 39% were not married ($n = 117$). With respect to race, 84.7% were white ($n = 254$), while 15.3% were non-white ($n = 46$). Mean (with standard deviation) income was \$3,879 (2214.69). Median income was \$3,433.50.

Income Reduction Group Sample: Study participants consisted of 274 clients who sought service primarily due to income reduction. Mean (with standard deviation) age of the clientele in the income reduction group was 47.38 (10.12). Consistent with the overall sample, participants were predominantly married (60.2%, $n = 165$) and male (58.4%, $n = 160$). With respect to race, 84.7% were white ($n = 232$), while 15.3% were non-white ($n = 42$). Mean (with standard deviation) income was \$3,790 (2077.70). The median income was \$3,361.

Measures

The measures for this study are identified in Appendix A: Qualitative Codebook. Measures were developed using de-identified data provided to this researcher prior to data analysis, including: gross monthly income, total monthly housing debt (including principal,

interest, taxes, and insurance costs), total monthly non-housing debt (e.g. medical, credit, student loans), and total monthly debt obligations (housing and non-housing debt) collected upon intake.

Reason for Entry (independent variable)- Used as the independent variable in the study design, data were coded to assess the primary reason a client sought housing counseling services using the criteria identified by Jefferson et al. (2012) (income reduction, housing expenses, and non-housing expenses). Overwhelmingly, study participants reported primary reason for seeking service as income reduction ($n = 274$), accounting for 91.3% of the total cases. Other primary reasons identified: 2.0% ($n = 6$) housing expenses, 4.3% ($n = 13$) non-housing medical, and 2.3% ($n = 7$) non-housing credit or non-housing other as reason for service.

Using reason for entry into service as the independent variable was an important component of this study and connects to the theoretical framework. A participant's rationale for service can vary significantly based on the identified financial hardship. Families who are resilient tend to exhibit qualities based on their experience. Understanding which financial indicators influence reason for entry into service can help to identify what factors are needed to support resilience in families.

Due to low sample size within groups, the data were re-coded into two main areas: income reduction ($n = 274$) and non-income reduction ($n = 26$), including housing expenses ($n = 6$) and non-housing expenses ($n = 20$). Consistent with existing research by the US Bureau Labor Statistics (n.d.) identifying the number of families experiencing loss of employment during the Great Recession, and specifically in midwestern communities, further analysis was completed with participants who identified income reduction as their primary reason for service. This analysis was conducted to understand the relationship between demographic characteristics

and key financial indicators, within the sub-sample of clientele who sought services primarily for income reduction ($n = 274$), such as job loss or loss in wages.

Key Financial Indicators (dependent variables) –Displayed in Table 1 (cont'd), the collected de-identified financial data provided to the housing counseling agency by participants upon intake were used to configure a series of financial ratios to determine the financial wellbeing of housing counseling participants. These financial ratios served as the financial indicators and dependent variables for the analysis. *Consumer debt ratio* measures monthly non-housing debt in relationship to monthly gross income. Anecdotal recommendations from industry professionals suggest that consumer debt should not exceed more than 10% of gross monthly income. Means (with standard deviations) for the consumer debt ratio in the total sample and the income reduction group was 11.6% (.11) and 12.05% (.11), respectively. Additionally, two debt to income ratios were computed with study participants. *Front-end ratio* computes monthly housing costs in comparison to monthly disposable income. Experts suggest this ratio should not exceed 28% (University of Idaho, n.d., Garman & Fargue, 2012). If this occurs, it may indicate that housing costs are too high for the homeowner. Means (with standard deviations) for the front-end ratio in the total sample and the income reduction group were 46.9% (.25) and 47.98% (.26), in order. *Back-end ratio* calculates total debt obligations in relationship to monthly disposable income. Experts suggest this figure should range from 33% to 45% (University of Idaho, n.d.). An amount that exceeds the 33% - 45% range may be deemed as unacceptable, and prove to be difficult for future repayment by the homeowner. Means (with standard deviations) in the total sample and the income reduction group was 58.5% (.28) and 60.04% (.29), respectively. *Credit scores* were collected at intake as another measure of financial health. Credit scores (range between 300 and 850) assess one's probability and likelihood of loan

repayment based on the previous payment history, amounts owed on credit, length of credit history, new debt that accrued, and types of credit in use (University of Minnesota Extension, n.d.). For this study, an individual's credit score at time of intake was used. Means (with standard deviation) for credit score in the total sample and the income reduction group was 574.24 (77.48) and 574.79 (78.60), in order.

Demographic Characteristics – Demographic characteristics consisted of: income (\$3,444 and above, \$3,443 and below), age (45 years and older, 44 years and younger), gender (male, female), marital status (married, not married), and ethnicity/race (white, non-white). Income was re-coded into two groups, according to median family income for the total sample. Consistent with prior research by AARP (2009) and Sok (2010), age was re-coded to specifically focus on the differences that exist for participants 45 years of age and older (referred to as mature adults), in comparison to younger clientele. Gender was coded to include male and female participants, while marital status used the grouping structure of married and non-married. Finally, race/ethnicity was coded to include white and non-white participants due to the limited number of non-white households in the study.

Analysis

Appendix B presents the study research questions and hypotheses. First, to identify differences between groups (research question 1), Independent T-Tests run within SPSS compared demographic characteristics and financial indicators between participants who primarily sought counseling for income reduction in comparison to non-income reduction. The hypothesis tests that a difference exists in key demographic characteristics (age, gender, income, marital status, and race/ethnicity) and financial indicators (consumer debt ratio, front-end ratio, back-end ratio, and credit score) based on need for service (income reduction in comparison with

non-income reduction). Thus, participants who seek service for income reduction will have **lower financial health** in comparison to non-income reduction participants. This includes a: higher consumer debt ratio, higher front-end ratio, higher back-end ratio, and lower credit score. Additionally, participants who seek services for income reduction purposes will consist of **minority populations** (e.g. older, female, non-white, lower income, and non-married) in comparison to participants who enter into service for non-income reduction purposes.

To identify specific differences within the income reduction group, Linear Regression Analysis assessed differences in relationship between key demographic characteristics and financial indicators (consumer debt ratio, front-end ratio, back-end ratio, and credit score). Significance was identified at the † $p<.10$, * $p<.05$, ** $p<.01$, and *** $p<.001$ level. This hypothesis tests a relationship exists between key demographic characteristics and financial indicators for participants who seek service solely for income reduction. Therefore, **minority populations will have lower financial health** (e.g. higher consumer debt ratio, higher front-end ratio, higher back-end ratio, and lower credit score) **in comparison to non-minority groups**. Minority populations include participants that are older, female, lower income, non-white, and non-married.

Qualitative Study Protocol

Four past clientele from the same housing counselor agency and two former housing counselors were recruited to participate in a qualitative assessment protocol. Qualitative assessments provide an opportunity for researchers to give voice to a critical need and develop an in-depth understanding of a particular topic. According to Matthews (2005), this type of research makes sense of words provided through interviews by individuals so that the participants can best tell their personal story. Often with the researcher as the instrument of study

(Lincoln & Guba, 1985), qualitative researchers collect data through interactions with an informant for the purpose of understanding and developing a knowledge base about a particular topic (Matthews, 2005). Through a series of three, 25-50 minute, semi-structured interviews, four participants were asked to provide an in-depth understanding of their economic circumstances upon receiving foreclosure counseling and serve as the representative for the family to reveal the key protective factors that aided the family's coping process. Two past housing counselors served as key informants for the study. Through a 45-60 minute semi-structured interview, key informants provided a detailed account from their experience about the foreclosure crisis and identified the supports and/or services critical to support families.

Phenomenology as an Approach

A phenomenological approach to understand the experience of these families shaped the study. Phenomenological research provides an opportunity for participants to provide an analysis of their lived experience by capturing the meaning of events that occur in their lives (Starks & Brown-Trinidad, 2007). Phenomenological research utilizes the protocol of collecting "thick descriptions" (Starks & Brown-Trinidad, 2007) to give voice to a particular phenomenon and/or experience of interest (Samuels, 2010).

Participant Recruitment

Four participants and two key informants (housing counselors) were recruited from one housing counseling agency in a midwestern urban community. Study participants were recruited if they were a past client of the housing counseling agency (participated in intake from June – November 2010) and deemed themselves as financially better off (e.g. improved financial standing), and thus resilient, as a result of the services received. This second recruitment criterion recognized the success of the family post crisis and fit within the resilience framework.

The families recruited were contacted by the agency through convenience sampling and asked if they fit the study criteria. All families interviewed received their intake of services between June 2010 and November 2010 and are included in the quantitative data set. Participants were asked to reflect on their services received in 2010 and discussed their transition after seeking services since time of intake. Key informants must have worked as a housing counselor at the agency of interest between June 2010 and November 2010.

The qualitative component of this study does not intend on making the findings generalizable but to convey the experience of these study participants and key informants from this housing counseling agency. The goal of this study is to provide an in-depth understanding of the experience of the transition post counseling for families and their identified resilient qualities.

Participant Sample

Families who received housing counseling services in 2010 were interviewed approximately three years after receiving services, as part of a convenience sampling process. Although each participant experienced a similar intervention, family narratives describing the need for service vary. Understanding the multiple paths to service informs the overall phenomenon of interest.

Description of the Study Participants

Amy is a 59 year old, white female, married to Alan. Prior to counseling, Alan lost his federal job, prompting need for service. After working with the site agency, the family received a loan modification to ease their housing payments and remain in the home. During crisis, the couple incurred \$15,000 in credit card debt. When asked about the crisis experience, Amy shared, “we didn’t go out and spend any money at all, we didn’t even go out to eat... we were very careful...”

Bob is a 51 year old, white male, married to Brenda. Brenda and Bob have one son, with a chronic health condition. Bob and Brenda sought counseling after Brenda was forced to leave employment due to a medical issue. The couple experienced difficulty in meeting their monthly obligations and entered foreclosure. After working with the counselor, the family received a loan modification and remained in their home. In thinking back on the experience, Bob revealed, “I’ve gone through stressful times...and this is probably the second worse ...we ever had...”

Carl is a 64 year old, white, married, father of four. He is a self-employed business owner who experienced income loss due to the economy. Exacerbating the situation, his wife endured a medical issue, further stressing the family’s finances. The couple received a loan modification to remain in the home. Carl is partially retired, relying on his pension for support. In recalling his experience, he shared, “One Christmas... I don’t think I spent \$50. My wife would... do the...shopping...and I would... get cash out of the bank...Sometimes I wouldn’t be able to get cash ... until the following [week]...I had \$25 in my wallet... another \$10 in my account...”

Deb is a 51-year old, white, single mother, who experienced job loss, prompting need for housing counseling services. After receiving services, Deb completed a short sale and with her parents help, purchased a home. Deb has a business, and although struggling, is rebuilding her financial situation. In thinking back, Deb shared, “You don’t want to ... be without a house and...you don’t...want to be a single mom without a house...”

Interview Design and Protocol

Appendix C provides the qualitative protocol, including the consent form, demographic questionnaire, family and community ecomap, and interview questions for the study participants. Three distinct interviews were conducted with each of the study participants. The three stages included a focused life interview, details of the experience, and reflection on the meanings and

themes (Seidman, 2013). In this approach, content from the interview took into account the meaning, intent and terminology, and non-verbal cues expressed by participants. Interviews were approximately 25-50 minutes. To set the stage for the first interview, participants were asked to complete a demographic questionnaire. This information was used to compare interviewees to the quantitative study participants using the same financial indicators and reasons for entry into services, as collected for the quantitative protocol. Table 2 identifies the participant's perceived financial status during the crisis experience in 2010. The 2013 data presented in Table 3 is based on the participant's current perceived financial condition.

Table 2: Profile of the Qualitative Participants (2010)

<u>Participant</u>	<u>Hardship</u>	<u>Gross income</u>	<u>Housing Debt</u>
Amy	Income Reduction	\$5,000 - \$7,499	\$2,000 - \$2,499
Bob	Income Reduction	\$2,500 - \$4,900	\$1,500 - \$1,999
Carl	Income Reduction	\$2,500 - \$4,900	\$1,000 - \$1,499
Deb	Income Reduction	none	none

<u>Participant</u>	<u>Non-Housing Debt</u>	<u>Total Debt</u>	<u>Credit Score</u>
Amy	\$2,500 - \$4,999	\$5,000 - \$7,499	680
Bob	\$1,000 - \$1,499	\$2,500 - \$4,999	none
Carl	\$1,000 - \$1,499	\$2,500 - \$4,999	none
Deb	None	none	none

Table 3: Profile of the Qualitative Study Participants (2013)

<u>Participant</u>	<u>Housing Outcome</u>	<u>Gross income</u>	<u>Housing Debt</u>
Amy	Loan Modification	\$5,000-\$7,499	\$1,000 - \$1,499
Bob	Loan Modification	\$2,500 - \$4,999	\$1,500 - \$1,999
Carl	Loan Modification	\$2,500 - \$4,999	\$1,000 - \$1,499
Deb	Short Sale	\$1,000 - \$1,499	\$250-\$499

<u>Participant</u>	<u>Non-Housing Debt</u>	<u>Total</u>	<u>Credit Score</u>
Amy	\$1,000 - \$1,499	\$2,000 - \$2,499	none
Bob	\$1,000 - \$1,499	\$1,500 - \$1,999	none
Carl	\$750 -\$999	\$2,500 - \$4,999	none
Deb	\$750 -\$999	none	700

Additionally, two ecomaps were completed with study participants to identify the internal (family support) and external (community support) relationships for the family. Table 4 provides the results of the ecomaps with participants.

Table 4: Description of the Qualitative Study Participants – Ecomap Data

Participant	Hardship	Outcome	Family Ecomap	Community Ecomap
Amy	Income Reduction	Loan Modification	Spouse, Brother in Law/Sister in Law, Church	Mother, Church, Housing Counseling Agency
Bob	Income Reduction	Loan Modification	Wife and Son (live in the home); Mom and Dad (reside in the community)	Extended Family, Housing Counseling Agency, Lender
Carl	Income Reduction	Loan Modification	Wife and Four Adult Children	Employer, Church (wife belongs to the church)
Deb	Income Reduction	Short Sale	Children, Mom and Dad, Sister, Friend	Food Pantry

Upon completion of the demographic survey and development of the family and community maps, the participants began the first interview protocol. First, the *focused life interview stage* was used to understand the experience of participants during the time of financial crisis and the initial reason for seeking services at the housing counseling agency. During this interview, the participants identified their needs during the transition process. Additionally, discussion of the stress endured by the participant and their family before, during, and after seeking services was a component of this interview. Second, the *details of the experience interview* was used to identify coping strategies, key indicators, and resilient factors present within the family. Participants were asked to provide examples of “a day in their life” to reconstruct the coping process exhibited by participants post experience. Last, the *reflection on*

the meanings and themes interview was utilized in the interview setting to conduct member checking with the participant to ensure adequate understanding and reporting of data. This interview was implemented after an initial analysis was completed and provided the opportunity for participants to reflect on the themes that emerged in the previous stages (Samuels). This process allowed for an in-depth understanding of the study participants interpretation of the experience (Seidman, 2013). Appendix D documents the integration of the theoretical framework, research questions, interview questions, and study methods.

Study participants were assigned a pseudonym prior to analysis, to ensure anonymity in the study. Each interview took place within a one-month time period to reduce attrition. Study participant's received one \$50 gift card from a local store for participating in the entire three-stage interview protocol. The gift card was mailed to the participant upon completion of the third interview session. The first interview was conducted face to face at the partner agency, with the second and third interview completed by phone, at a time deemed convenient by the participant.

Two key informants also were recruited to participate in a semi-structured interview to understand the resilience and key protective factors inherent in the study clientele. Specific research questions focused on understanding the housing counseling experience for families. Emphasis was given to identifying the needs exhibited by families who sought services from the perspective of the housing counselors. Appendix E provides the key informant protocol implemented with housing counselors.

Data Analysis Procedures

Data analysis in phenomenological research focuses on the development of themes to help convey the experience of program participants. Creswell (2007) described an approach to data analysis that begins with the transcription of the interview data to help convey a basic

understanding of the phenomenon of interest. In this process, each statement in the interview is treated equally to develop the overall description for the study (Everhardt, 2009). Coding of the first two interview transcripts revealed key phrases and quotes to better understand the experience of the phenomenon of interest. A list of the emerging key phrases was compiled and grouped into themes. Appendix F provides the key themes and quotes for the study. The resulting data informed the development of a study codebook. A codebook is developed to “provide a guide for coding responses and to serve as documentation of the layout and code definitions of a data file” (Carley –Baxter, n.d.) The codebook organized the key themes and quotes to help assess the overall experience of study participants to assess the phenomenon of interest. The key informant interviews followed a similar protocol. Appendix G provides the qualitative codebook used for the analysis.

Trustworthiness

Trustworthiness is a key component to the study design. Marshall and Rossman (2011) defined trustworthiness as the “goodness” of qualitative research drawn from the natural environment. Prior to data collection, a review of the literature was completed and is used to corroborate the findings in this study. Throughout the data collection process, an audit trail was developed to document the steps and procedures within the study. The completed audit trail for this dissertation is located in Appendix H. Multiple interviews with each study participant were conducted to ensure the reliability of the data. The three-interview series design (Seidman, 2013) was used to ensure adequate and accurate data were collected in the interview setting. The third interview was used as a member check to ensure proper meaning was applied to the qualitative data collected by the researcher. Informal peer debriefing occurred with the researcher’s

chairperson throughout the data analysis process. This provided one additional viewpoint to ensure appropriate representation of the data and correct interpretation of the findings.

Format of the Manuscripts

This dissertation is a multiple manuscript format. The first manuscript (Chapter Two) describes the mixed methods study providing the results of both the quantitative and qualitative assessment. The second manuscript (Chapter Three) utilizes the results from the qualitative component of the mixed methods assessment to produce implications for practice that will aid family resilience efforts for families who have experienced loss of employment and housing instability.

Manuscript #1: “Even though it was a 924 square foot condo, it was our home”: A Mixed Methods Study to Understand the Experience and Resilience of Housing Counseling Families

This manuscript provides the results from the triangulated mixed methods assessment protocol to understand the experience of families from one midwestern urban community one-year post economic recession during the height of the financial crisis. The quantitative results provide demographic and economic characteristics of participants from data collected at time of intake. Data were entered into SPSS and analyzed. To identify group differences (research question 1), Independent T-Tests compared demographic characteristics between participants who primarily sought counseling for income reduction in comparison to non-income reduction. To explore deeper into the characteristics of the income reduction group, Linear Regression Analysis identified the relationships between key demographic characteristics and financial indicators (consumer debt ratio, front-end ratio, back-end ratio, and credit score) for this

population (research question 2). Significance was tested at the † $p < .10$, * $p < .05$, ** $p < .01$, and *** $p < .001$ level.

A qualitative assessment highlighting the key protective factors present in families who display family resilience, despite facing significant stress and strain in coping with job loss and the potential loss of a home, also is featured. Using a three-stage phenomenological semi-structured protocol, interview questions focused on the experience of the clients during and post recession and the protective factors and coping mechanisms used by the families to aid resilience. Member checks were used to ensure reliability and validity in the qualitative data collection process. Two key informants were interviewed, to further convey the experience of the study participants. This manuscript highlights the findings from both the qualitative and quantitative components to describe the phenomenon of loss for families experiencing housing instability and identifies the coping mechanisms and protective factors inherent in clientele to promote resilience.

Manuscript Two: Practice Implications for Promoting Resilience in Housing Counseling Clientele

Using the research findings from the qualitative component of the mixed methods assessment, practice implications have been generated to support agency staff and to foster resilience in families coping with loss of employment and housing instability. Interventions that include the family component represent a significant gap in the research literature. Straussner and Phillips (1999) found that intervention programs and best practice solutions should consider the family element of support, including peer support groups and counseling assistance and/or resources for family members. Practitioners need to recognize the family resilience developmental processes so that effective family support programs are developed and

implemented. Involuntary job loss and housing instability affects the entire family. Helping to understand the attributes and protective factors inherent in resilient families will inform future practice.

Using life course, family stress, and family resilience as a theoretical framework, implications are presented from a strengths based perspective to help families cope with stress and crisis during off-time situations such as job loss and housing instability. A special emphasis is given to implications that take into account social timing (Smullen, 1995). Linking with prior research, practice implications that promote effective coping mechanisms (Benzies & Mychasiuk, 2009), developing a secure financial foundation (Lewis and Cooper, 2009), and the ability to access income supports and develop social networks (Orthner et al., 2004; Vandergriff-Avery et al., 2004) have been presented. Applicability to practitioners working within housing counseling services, financial counselors, social workers, family life educators, and other human service providers have been a central focus of this manuscript. Although the situation has improved, many families still are struggling to make ends meet. This paper establishes suggestions for strategies and interventions to meet the needs of families facing similar obstacles.

CHAPTER TWO: MANUSCRIPT ONE

“EVEN THOUGH IT WAS A 924 SQUARE FOOT CONDO, IT WAS OUR HOME”: A MIXED METHODS STUDY TO UNDERSTAND THE EXPERIENCE AND RESILIENCE OF HOUSING COUNSELING FAMILIES

Abstract

The Great Recession resulted in significant job loss and home foreclosures. In response, housing counseling agencies provided education and assistance to support families. This mixed methods assessment explores quantitative and qualitative data to give voice to the experience of housing instability and identify key indicators of resilience. Quantitative findings identified income reduction as the primary reason for service and within participants seeking service due to job loss or loss in wages, significant relationships were found between demographic characteristics and key financial indicators used to assess financial stability. Simultaneously, qualitative findings revealed the importance of faith, family, positivity, and income supports as key protective factors.

Key Words: family, economics, unemployment, housing, resilience, qualitative, quantitative

Introduction

Between June 2007 and December 2007, the United States (US) experienced the Great Recession. During that time, national unemployment rates varied between 4.4% and 10% (US Bureau of Labor Statistics, n.d.a), and in manufacturing states like Michigan, unemployment rates reached a high of 14.2% as of August 2009 (US Bureau of Labor Statistics, n.d.b). Mature workers, age 45 and older, were uniquely affected due to prolonged unemployment (Sok, 2010). Prompted by the economic instability, an increase in home foreclosures also occurred. In 2010, Michigan ranked fourth nationally in home foreclosures (Realtytrac, 2011).

To support struggling families, the US Housing and Urban Development Office of Housing Counseling granted funding to local community non-profit organizations and state housing departments to provide housing counseling assistance. Jefferson et al. (2012) implemented a national assessment of housing counseling agencies spanning a three-month time period during 2009. This report documented outcomes achieved by families immediately after service and 18 months post experience.

However, limited research explores this population from a strengths based perspective. Little is known about the specific coping behaviors and protective factors that have allowed families to sustain after receiving services. This study aimed to fill this important gap by identifying demographic and financial characteristics of participants based on reason for entry, and specifically for clientele seeking service for income reduction purposes at one agency in one midwestern community in 2010. Second, a qualitative component included a series of semi-structured interviews to identify key protective factors that helped families cope during crisis, giving voice to the experience of families within a family resilience framework. This study incorporates the use of family resilience within two theoretical models: life course and family stress theories. This unique integration will explore housing instability as an “off-time” life event and recognize the key individual and family characteristics present to support coping efforts.

Purpose of the Study and Research Questions

This study used a triangulated mixed methods approach. Case file data from clientele who received housing counseling services between June 2010 and November 2010 at a midwestern housing counseling agency were analyzed. The quantitative component of the study first assessed 300 client case files to compare group differences based on reason for entry (income reduction and non-income reduction) for demographic characteristics (age, gender, income,

marital status, and race/ethnicity) and financial indicators (consumer debt ratio, front-end ratio, back end-ratio, and credit score). Second, within a sub-sample of 274 clients who primarily sought service for income reduction purposes, the quantitative study assessed the differences in relationship between key financial indicators and demographic characteristics, for that sub-population. This research gives context to the economic challenges of families during the Great Recession, and specifically for families who experienced job loss or loss of wages as a result of the economy. Simultaneously, a qualitative assessment identified the key indicators of family resilience exhibited by a sample of participants who received counseling during the same time period in 2010 and were interviewed three years later between November 2013 and December 2013. Collectively, this mixed methods research provides a unique perspective into the past and current financial stability of clientele receiving services within a high-need community.

Study 1: Quantitative Study Research Questions

The quantitative component of this study highlights the demographic and financial characteristics of past participants from one midwestern housing counseling agency who participated in intake for service between June 2010 and November 2010. Using data collected from one midwestern housing counseling agency, specific research questions address:

1. Is there a difference in key demographic characteristics (age, gender, income, marital status, and race/ethnicity) and financial indicators (consumer debt ratio, front-end ratio, back end-ratio, and credit score) based on need for service (income reduction and non-income reduction)?
2. Within the sub-group of clientele who sought services primarily due to income reduction, is there a relationship between key financial indicators (consumer debt ratio, front-end ratio, back end-ratio, and credit score) and demographic

characteristics (age, gender, income, marital status, and race/ethnicity) for this population?

Study 2: Qualitative Study Research Questions

A qualitative study of the resilient qualities present in families who previously received services at the same agency was conducted. Seidman's (2013) three-stage interview protocol was used to conduct a series of three qualitative semi-structured interviews with four past clients. Two key informants also were interviewed. The goal of the study was to assess the experience and identify key indicators and resilient practices inherent in families. The specific research questions are:

1. What was the experience (e.g.: primary reason for seeking services) of program participants who sought housing counseling assistance after the Great Recession?
2. What were the key indicators and resilient factors exhibited by participants to aid coping efforts after crisis?

Jointly, this mixed methods research provides a unique perspective into the financial stability of clientele who received services one-year post economic recession and gives voice to the clients regarding resilient practices and coping mechanisms used in their financial recovery.

Literature Review

Unemployment, the Great Recession, and the Family

Since the Great Recession, unemployment has been a pervasive problem for US workers. According to Feng and Simmons (2012), "economic growth remains stubbornly below long-term trend, job creation has faltered, and the housing sector is only slowly emerging from its depression." Compounding the problem, during the recession, many workers became long-term unemployed, averaging 21 weeks in duration (Hout & Cumberworth, 2012). Mature workers, age

45 and older, also were uniquely affected. A 2009 AARP study found that of the 16% of those 45-54 and 55-64 who had lost jobs, only 28% and 30% respectively had secured additional employment. High unemployment rates also have been a key concern in midwestern states. In 2009, Michigan led the country, with an annual yearly rate of 13.5%, representing a significant portion of the state's population as out of work (US Bureau of Labor Statistics, n.d.f). For mature workers, the average 2009 unemployment rate for workers age 45-54 in Michigan was 11.3% and 10.1% for workers 55-64. In comparison, overall U. S. rates were significantly lower, 7.2% and 6.6%, respectively, for the same age groups (US Bureau of Labor Statistics, n.d.g). Feng and Simmons found that income levels three years into the recovery post recession are still considerably behind pre-recession levels. Thus, families have been influenced by the demise of the workforce, dramatically influencing the financial stability of households.

Influence of Housing Instability and Foreclosure on the Family

The effect of job loss has produced an influx of home foreclosures in communities. Defined as “a legal process by which a bank, mortgage company, or other creditor takes a homeowner's property in order to satisfy a debt” (Michigan State Housing Development Authority, n.d.), foreclosures have significantly influenced families. In March 2010, home foreclosures peaked nationally, with 336,909 total foreclosure filings for the year (Blomquist, 2012). In 2007, midwestern cities, such as Detroit, Michigan, witnessed 5% of total households foreclose, which was 4.8 times the national average (CNN Money, 2008).

Home foreclosure affects a family, both financially and emotionally. Cutts and Green (2004) found that families who experience housing instability have significant long-term financial challenges, citing excessive fees associated with the foreclosure process and duration of instability for families exceeding 18 months. The loss of a home also produces emotional

concerns. Kantor and Lehr (1975) found that the element of space regulates the physical, mental, and emotional dimensions of a family. During housing loss, families lose the connection to memories and halt the opportunity for traditions to be built, ultimately influencing family developmental processes.

Role of Housing Counseling Assistance and the Reasons Families Seek Services

Housing counseling agencies across the country experienced the effects of foreclosure first hand. Armed to provide education, the US Department of Housing and Urban Development (HUD) “sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues” (US Housing and Urban Development website, n.d.) and offer assistance and support in navigating the foreclosure process. Jefferson et al. (2012) identified income reduction as the primary reason that families tend to seek housing counseling services, citing two-fifths of study respondents requiring services for this reason, with 76 percent reporting job loss or loss in wages. Consistent with this research, a Minnesota Homeownership Center’s Foreclosure Counseling Report (2012) found that 55 percent of participants cited loss of a job, reduction of hours, or loss of government assistance as a primary motivator for service. Thus, this research suggests that income reduction is the primary reason why participants seek counseling assistance from local non-profit housing agencies.

Need for a Family Resilience Approach

A need exists to reframe the research assessing families coping with extreme financial stress and housing instability. The majority of the literature describing this population focuses on the *economic deficits* of the *individual* (Nakai et al., 2011; McKee- Ryan & Kinicki, 2002; Connerrosberg, 1998; Creed & Bartrum, 2008; Ranzijin et al., 2006). Approaches do not

incorporate the family as the unit of analysis, nor does it identify the strength based developmental processes experienced by those simultaneously experiencing job loss and housing instability. It also does not recognize the strategies for survival displayed by households and the role that familial support and social networks have within resilient families. However, during times of financial stress, families do survive, despite deep economic uncertainty. More research is needed to identify how to better prepare the family for the loss experience through the identification of protective factors exhibited in resilient households. Using a family resilience framework to assess how a family copes during crisis is useful and integral to this research.

History of Family Resilience Research

Family Resilience research emerged in the mid 1970's within the youth development field. Collectively, research by Rutter (1999), and Werner and Smith (Benard, 2004) led to the concept of "invulnerable" children and protective factors as strength-based approaches for family development. More recently, McCubbin and McCubbin developed the Resiliency Model of Family Stress, providing a framework for adults to understand family vulnerability and crisis through adjustment and adaptation strategies (McCubbin et al., 1997). Patterson (2002) explored a process for family adaptation following negative situational experiences. Cumulatively, this research provides a framework to inform the coping processes in families.

Identification of Protective Factors

Resilient families possess key protective factors that have a positive effect on a family's future outcome. "Protective factors modify or transform responses to adverse events so that families avoid possible negative outcomes" (Benzies & Mychasiuk, 2009, p. 104). Often, families possess numerous factors that cumulatively influence family resilience (Seccombe, 2002). When families face financial uncertainty, the opportunities to cope and succeed are built

on the ability to retain necessary protective factors. An identified need in the literature focuses on the specific factors inherent in families who experience housing instability and stress. Helping to identify the particular factors can better support families during the crisis experience.

Theoretical Framework

This study's theoretical framework provides a unique strengths-based perspective into the identification of protective factors needed for support. Figure 2 (cont'd) illustrates the framework.

Life Course Theory

Life course theory can be used to understand the effects of “off time” job loss and housing instability for families by explaining the interconnections between one's life and significant historical events (Lerner, 2002). For many families, the experiences of job loss and loss of a home result in a new social and economic reality altering one's future. Elder (1994) found that the order or “social timing” of events in life matter. During times of financial crisis, the social timing within one's life becomes altered. Understanding the influence of social timing and “off-time” events can inform family development for this unique population.

Family Stress Theory

Family Stress Theory explains a family's ability to effectively negotiate and cope with stress. Conger found that increased financial stress inhibits a family's ability to deal with everyday pressures (Institute for Social and Behavioral Research, n.d.a). As a result, Patterson (2002) developed the Family Adjustment and Adaptation Response (FAAR) Model to explain a family's ability to navigate this new reality. During crisis, families experience stress and strain. Using effective family coping strategies can promote appropriate healing options during crisis.

Integration of the Theoretical Perspective

By assessing family resilience in combination with life course and family stress theory, a strengths-based approach to understand how families survive prolonged economic instability can be applied. Walsh (2006) defines resilience as a developmental process used to assess a family's ability to cope during crisis and unfortunate life situations. By understanding what aids a family through a non-normative crisis situation, such as housing instability, families can be better equipped to develop positive coping mechanisms and adaptation skills for success during crisis.

Methods

This study is a triangulated mixed methods assessment of a housing counseling agency in a midwestern urban community. This methodological design occurs when a qualitative and quantitative study occurs simultaneously to address study research questions (Creswell, 2007; Creswell & Plano, 2007 as cited in Berry et al, 2007). This researcher collaborated with a HUD certified housing counseling agency to conduct the study. The agency counsels families through the foreclosure process and works with lenders to offer lower cost mortgages, helps families increase their personal credit score, reduce defaults, and improves a clients' overall financial standing (Agency Year End Evaluation, 2012). According to the US Census Bureau (n.d.), in 2010, this county housed 841,000 residents. Eighty-four percent of the residents were Caucasian, 9.9% were African American, and 2.4% were Hispanic. One-third of the workforce relies on the manufacturing industry, with service employing another third. In 2012, 77% were homeowners (US Census Bureau, n.d.), and in June 2010, the unemployment rate for the county was 17.3%, significantly higher than the state average of 13.9% at that time (St. Louis FRED, n.d.). In 2010, this county led the state in foreclosures, with one in twenty-two units filing for foreclosure, twice the national average (RealtyTrac, 2010). Figure 3 (cont'd) explains the process that families experienced when initiating housing counseling.

Quantitative Component of the Study: Protocol and Findings

Housing Counseling Clientele Study Data

Between June 2010 and November 2010, 320 families participated in an intake for housing counseling services at a HUD certified housing counseling agency in a midwestern urban community. Client data were collected upon intake for service by the housing counselor and recorded in the client case file in accordance with HUD requirements.

Target Sample

Study data were collected at time of intake during the initial counseling session. Out of the 320 total families serviced during the six-month period, 20 case files were deleted from the analysis using listwise deletion. This included: 15 case files with missing data within the financial indicators and/or reason for service variables and five files that contained credit scores that could not be computed at time of intake due to insufficient client credit history. In response to the first research question testing the differences that exist in key demographic characteristics and financial indicators based on need for service, case file data from 300 families who participated in an intake of housing counseling services between June 2010 and November 2010 were analyzed. Because of the small sample size within the non-income reduction group, further analysis was implemented on clientele who sought services solely for income reduction purposes. Next, within this sub-group of clientele who sought services primarily due to income reduction, the second research question conducted an analysis of the relationship between key financial indicators and demographic characteristics. Table 1 (cont'd) provides the descriptive statistics for the study participants.

Total Sample: Study participants consisted of 300 past clients. Mean (with standard deviation) age of the total sample was 48.05 (10.45). Sixty percent of the participants were male ($n = 180$),

while 40% were female ($n = 120$). 61% were married ($n = 183$) and 39% were not married ($n = 117$). With respect to race, 84.7% were white ($n = 254$), while 15.3% were non-white ($n = 46$).

Mean (with standard deviation) income was \$3,879 (2214.69). Median income was \$3,433.50.

Income Reduction Group Sample: Study participants consisted of 274 clients who sought service primarily for income reduction. Mean (with standard deviation) age of the clientele in the income reduction group was 47.38 (10.12). Consistent with the overall sample, participants were predominantly married (60.2%, $n = 165$) and male (58.4%, $n = 160$). With respect to race, 84.7% were white ($n = 232$), while 15.3% were non-white ($n = 42$). Mean (with standard deviation) income was \$3,790 (2077.70). The median income was \$3,361.

Measures

Reason for Entry (independent variable)- Used as the independent variable in the study design, data were coded to assess the primary reason a client sought housing counseling services using the criteria by Jefferson et al. (2012) (income reduction, housing expenses, and non-housing expenses). Participants reported the primary reason for seeking service as predominately due to income reduction purposes ($n = 274$), accounting for 91.3% of the total cases. Other reasons identified: 2.0% ($n = 6$) cited housing expenses, 4.3% ($n = 13$) reported non-housing medical, and 2.3% ($n = 7$) stated non-housing credit or non-housing other as reason for service. Using reason for entry into service as the independent variable was a key component of this study and connects to the theoretical framework. A participant's rationale for service can vary significantly based on the identified financial hardship. Families who are resilient tend to exhibit qualities based on their experience. Understanding which financial indicators influence reason for entry into service can help to identify what factors are needed to support resilience in families. Due to low sample size within groups, the data were re-coded into two main areas:

income reduction ($n = 274$) and non-income reduction ($n = 26$), including housing expenses ($n = 6$) and non-housing expenses ($n = 20$). To understand the differences in relationship between demographic characteristics and key financial indicators, a second analysis explored a subsample of clientele who received services solely due to income reduction purposes ($n = 274$).

Key Financial Indicators (dependent variables) – Displayed in Table 1 (cont'd), key financial indicators were computed within the study and used as the dependent variables for the analysis. Consumer debt ratio measured monthly non-housing debt in relationship to monthly gross income. Anecdotal recommendations from industry professionals suggest that consumer debt should not exceed more than 10% of gross monthly income. Means (with standard deviations) for the consumer debt ratio in the total sample and the income reduction group were 11.6% (.11) and 12.05% (.11), in order. Additionally, two debt to income ratios were computed with study participants. First, front-end ratio calculated monthly housing costs in comparison to monthly gross income to determine a ratio that identifies a family's ability to maintain housing costs. Experts suggest this ratio should not exceed 28% (University of Idaho, n.d., Garman & Forgue, 2012). Means (with standard deviations) for the front-end ratio in the total sample and the income reduction group were 46.9% (.25) and 47.98% (.26), respectively. Back-end ratio calculated the total debt assumed by each client, which was calculated to assess housing and non-housing debt in relationship to gross monthly income. Prior research suggests this figure should not exceed 45% (University of Idaho, n.d.). Means (with standard deviations) for the back-end ratio in the total sample and the income reduction group were 58.5% (.2831) and 60.04% (.29), in order. Credit scores also were collected at time of intake as an additional measure of financial health. Means (with standard deviations) for credit score in the sample and the income reduction group were 574.24 (77.48) and 574.79 (78.60), respectively.

Demographic Characteristics – Demographic characteristics consisted of: income (\$3,444 and above, \$3,443 and below), age (45 years and older, 44 years and younger), gender (male, female), marital status (married, not married), and race/ethnicity (white, non-white). Income was re-coded into two groups, according to median family income for the total sample. Age was re-coded to specifically focus on the differences that exist for participants 45 years of age and older. Gender was coded to include male and female participants, while marital status used the grouping structure of married and non-married. Finally, race/ethnicity was coded to include white and non-white participants due to the limited number of non-white households in the study.

Analysis

First, to identify group differences (research question 1), Independent T-Tests run within SPSS compared demographic characteristics between participants who primarily sought counseling for income reduction in comparison to non-income reduction. Next, Linear Regression Analysis explored a sub-sample of participants who sought housing counseling services for income reduction to assess the differences in relationship between key demographic characteristics and financial indicators (consumer debt ratio, front-end ratio, back-end ratio, and credit score) for the sample. Significance was tested at the † $p < .10$, * $p < .05$, ** $p < .01$, and *** $p < .001$ level.

Study Findings

Research Question One - Table 5 presents the descriptive statistics (mean, standard deviation, and percentage) by reason for entry for key demographic variables and key financial indicators. Research question one tests the differences that exist in key demographic characteristics and financial indicators based on need for service.

Table 5: Descriptive Statistics for the Variables in the Study – By Reason for Service

<u>Participant Characteristics</u>	<u>Income Reduction</u>	<u>Non-Income Reduction</u>	<u>Total</u>	<u>p</u>
<u>Reason for Entry</u>	274 (91.3%)	26 (8.7%)	300	
<u>Income</u>				
\$3,443 and below	51.46%	34.62%	150	ns
\$3,444 and above	48.54%	65.38%	150	
<u>Age</u>				
Ages 44 years and younger	40.15%	15.38%	114	* $p < .05$
Ages 45 and older	59.85%	84.62%	186	
<u>Gender</u>				
Gender % Female	41.60%	23.08%	120	* $p < .05$
Gender % Male	58.40%	76.92%	180	
<u>Marital Status</u>				
% Single	39.78%	30.77%	117	ns
% Married	60.22%	69.23%	183	
<u>Ethnicity/Race</u>				
% Non-White	15.30%	15.38%	46	ns
% White	84.70%	84.62%	254	
<u>Financial Indicators</u>	<u>Mean (SD)</u>	<u>Mean (SD)</u>		<u>p</u>
Consumer Debt Ratio	12.05% (.11)	7.16% (.08)		* $p < .05$
Front End Ratio	47.98% (.26)	35.69% (.19)		* $p < .05$
Back End Ratio	60.04% (.29)	42.85% (.19)		** $p < .01$
Credit Score	574(78.60)	568 (65.49)		ns

* $p < .05$, ** $p < .01$

As Table 5 (cont'd) illustrates, statistically significant findings were identified in demographic characteristics (age and gender) and key financial indicators (consumer debt ratio, front-end ratio, and back-end ratio). Although sample size for clients seeking service due to non-income reduction ($n = 26$) was small, findings suggest that differences may exist within this

sample in respect to age and gender, and consumer debt ratio, front-end ratio, and back-end ratio, based on need for service. Significant differences were not identified in income, marital status, race/ethnicity, or credit score within this sample. Also, clientele sought services primarily due to income reduction purposes ($n = 274$) for this sample.

Participants who sought counseling services primarily due to income reduction exhibited higher consumer debt ($M = 12.05\%$, $SD = .11$) in comparison to the non-income reduction group ($M = 7.16\%$, $SD = .08$). This difference was significant, $t(298) = -2.17$, $p = .03$. In regard to front-end ratio, clientele who sought service for income reduction purposes ($M = 47.98\%$, $SD = .26$) dedicated a higher percentage of monthly income towards maintaining monthly housing costs in comparison to those seeking service for other reasons ($M = 35.69\%$, $SD = .19$). This finding revealed significant results, $t(298) = -2.34$, $p = .02$. Back-end ratio also was found to be higher for participants who sought service for income reduction ($M = 60.04\%$, $SD = .29$) in comparison to those in the non-income reduction group ($M = 42.85\%$, $SD = .19$). This finding revealed significant differences, $t(298) = -2.99$, $p = .003$. Finally, the findings suggest that within the income reduction ($M = 42.85\%$, $SD = .19$) and non income reduction group ($M = 42.85\%$, $SD = .19$), credit score was not found to differ significantly, $t(298) = -.397$, $p = .69$.

Research Question Two –To study the relationship between demographic characteristics and key financial indicators, a regression analysis was completed within a sample of clientele who sought services for income reduction ($n = 274$). According to Table 5, regression results indicated significant differences in consumer debt ratio, front-end ratio, and back-end ratio based on demographic characteristics for this sample. Overall significance was not identified in credit score.

Table 5: Unstandardized Coefficients, Standard Error, and Standardized Coefficients Predicting Effects within the Income Reduction Group on Key Financial Indicators

Table 5 (cont'd)

<u>Variables</u>	<u>Consumer-Debt Ratio</u>	<u>p value</u>	<u>Front End Ratio</u>	<u>p value</u>
<u>Constant</u>	.103(.013)	* $p < .05$.410(.030)	*** $p < .001$
<u>Age</u> (0=45 and older) (1=44 and younger)	-0.006 {0.014} [-.025]	ns	-0.074 {0.31} [-0.140]	* $p < .05$
<u>Gender</u> (0= male; 1=female)	0.005 {0.015} [.020]	ns	-0.008 {0.032} [-0.016]	ns
<u>Ethnicity/Race</u> (0=white, 1=not white)	0.016 {0.019} [0.051]	ns	0.059 {0.043} [0.081]	ns
<u>Marital Status</u> (0=married, 1=not married)	0.005 {0.015} [0.022]	ns	0.084 {0.033} [0.158]	* $p < .05$
<u>Income</u> (0=\$3,444 and above) (1=\$3,443 and below)	0.025 {0.014} [0.113]	† $p < .10$	0.118 {0.031} [0.227]	*** $p < .001$
† $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$				
<u>Variables</u>	<u>Back End Ratio</u>	<u>p value</u>	<u>Credit Score</u>	<u>p value</u>
<u>Constant</u>	.513 (.033)	*** $p < .001$	564.24 (9.323)	*** $p < .001$
<u>Age</u> (0=45 and older) (1=44 and younger)	-0.080 {0.034} [-0.135]	* $p < .05$	0.585 {9.696} [.004]	ns
<u>Gender</u> (0 = Male; 1= female)	-0.004 {0.035} [-0.006]	ns	15.043 {10.086} [0.104]	ns

Table 5 (cont'd)

<u>Ethnicity/Race</u> (0=white, 1=not white)	0.075 {0.046} [0.101]	ns	-23.442 13.267 [-0.108]	† $p < .10$
<u>Marital Status</u> (0=married) (1= non-married)	0.089 {0.035} [0.153]	* $p < .05$	-9.723 {10.139} [-0.061]	ns
<u>Income</u> (0=\$3,444 and above) (1=\$3,443 and below)	0.143 {0.034} [0.251]	*** $p < .001$	22.377 {9.601} [.143]	* $p < .05$

† $p < .10$, * $p < .05$,
** $p < .01$, *** $p < .001$

Consumer debt ratio: Findings revealed marginal significance in regard to income when assessing consumer debt ratio. Participants had slightly higher consumer debt ratios when gross monthly income was equal to or less than \$3,443 ($\beta = .11$, $t(268) = 1.82$, $p = .07$). Not surprisingly, clientele who have lower income experience greater difficulty meeting monthly non-housing debt in comparison to those with higher income levels. Significant differences were not found based on age, gender, marital status, or race/ethnicity.

Front-End Ratio: Clientele with higher front-end ratios were found to be age 45 or older ($\beta = -.14$, $t(268) = -2.39$, $p = .018$), not married ($\beta = .16$, $t(268) = 2.59$, $p = .01$), and earning a gross monthly income at or below \$3,443 ($\beta = .23$, $t(268) = 3.84$, $p < .001$). Also, the results of the regression analysis indicated that age, marital status, and income explained a significant proportion of the variance in front-end ratio, $R^2 = .11$, $F(5,268) = 6.27$, $p < .001$. Thus, clientele who are older, non-married, and maintain lower income levels were found to

experience greater difficulty with maintaining housing costs in relationship to monthly gross income. Differences were not identified based on race/ethnicity or gender for this construct.

Back-End Ratio: Clientele who were over the age of 45 ($\beta = -.137, t(268) = -2.37, p = .019$), non-married ($\beta = .153, t(268) = 2.52, p = .012$), and had a gross monthly income less than \$3,443 ($\beta = .251, t(268) = 4.28, p < .001$) were found to have higher back-end ratios. Also, the results of the regression analysis indicated that age, marital status, and income explained a significant proportion of the variance in back-end ratio, $R^2 = .12, F(5,268) = 7.09, p < .001$. Therefore, participants who were non-married, older, and had lower income levels experienced greater difficulty in meeting total debt obligations. Differences did not emerge based on race/ethnicity or gender for this variable.

Credit Score: Findings revealed marginal significance for clientele that are non-white ($\beta = -.108, t(268) = -1.77, p = .08$) in regard to credit score, revealing clientele who are non-white may have lower credit scores in comparison to individuals who are white. Participants with gross monthly income lower than \$3,443 ($\beta = .14, t(268) = 2.33, p = .02$) were found to have higher credit scores in comparison to those who had monthly income exceeding \$3,444. Also, the results of the regression analysis indicated that credit score and income explained a significant proportion of the variance in credit score, $R^2 = .05, F(5,268) = 2.29, p = .046$. Differences were not identified based on gender, age, and marital status for this variable.

In conclusion, this study provided demographic and economic characteristics of the clientele that sought housing counseling services during a six-month time period between June 2010 and November 2010. Findings revealed that the primary reason for service ($n = 274$) was for income reduction. Through the regression analysis, findings revealed a relationship exists

between demographic characteristics, such as age, marital status, and income level, and key financial indicators used to assess participant financial health.

Qualitative Component of the Study: Protocol and Findings

The qualitative component of the study incorporated a phenomenological approach. Phenomenological research allows participants to provide an analysis of their lived experience by capturing the meaning of life events (Starks & Brown-Trinidad, 2007). Through a series of semi-structured interviews, this study explored the economic circumstances of participants upon receiving foreclosure counseling. Research questions address the participant experience of receiving assistance after the Great Recession and identified key indicators and resilient factors that aided their coping efforts after the crisis. Serving as the family representative, participants gave voice to the phenomenon of housing instability. Additionally, two past housing counselors served as key informants for the study.

Participant Recruitment

Four participants and two key informants (housing counselors) were recruited to participate from the overall sample of participants analyzed in the quantitative study, using a convenience sampling recruitment protocol. However, one additional recruitment criterion was identified. Qualitative study participants had to presently view themselves as financially improved in comparison to the time of service in 2010 to agree to participate in this qualitative study. This second criterion recognizes family success and fits within family resilience research. Families were recruited by the agency and asked to comply with the criteria.

Interview Design and Protocol

The study protocol used Seidman's (2013) three-interview study design, which included a focused life interview, details of the experience, and reflection on the meanings and themes

(Seidman). In this approach, content from the interview took into account the meaning, intent and terminology, and non-verbal cues expressed by participants. First, the *focused life interview stage* was used to understand the experience of participants during and after the time of financial crisis. Next, the *detail of the experience interview* was used to identify coping strategies, key indicators, and resilient factors. Last, the *reflection on the meanings and themes interview* included member checks to ensure the researcher portrayed an adequate interpretation of the phenomenon (Seidman). This three-stage interview process allowed the researcher to incorporate findings to identify participant knowledge. Study participants completed a family and community ecomap to delineate internal and external relationships and support structures evident within the household. Participants also completed a demographic questionnaire, which included similar data to the quantitative study component. Each interview took place within a one-month time period to reduce attrition, and participants received one \$50 gift card for participation. The first interview was conducted face to face, with the second and third interview completed by phone. Two key informants participated in a one –hour semi-structured interview. Specific questions focused on understanding the counseling experience. All study interviews were digitally recorded with the participants’ informed consent. The University Institutional Review Board approved the study.

Data Analysis Procedures

Data analysis in phenomenological research focuses on the development of themes to help convey the experience of participants. Creswell (2007) described an approach that begins with the transcription of the interviews to help convey a basic understanding of the phenomenon of interest. Each statement in the interview was treated equally to understand the experience of families (Everhardt, 2009). Coding of the interview transcripts revealed key phrases and quotes

giving voice to the participants. A list of the emerging key phrases was compiled and grouped. The data informed the development of a codebook to guide the process (Carley –Baxter, n.d.). Study participants were assigned pseudonyms to protect their anonymity.

Trustworthiness, defined as the “goodness of qualitative research drawn from the natural environment (Marshall & Rossman, 2011), was a key component to the design. Prior to data collection, a literature review was completed to corroborate study findings. An audit trail documented the study procedures. Key informants and past clientele confirmed the appropriateness of the findings. The three-interview series design (Seidman, 2013) ensured accuracy in data, with the third interview used as a member check. Informal peer debriefing occurred with the researcher’s chair to support study findings and future research needs.

Qualitative Study Results

Families who received housing counseling services in 2010 and were interviewed three years after coping with an altered financial reality. Although each experienced a similar intervention, family narratives describing need for service vary. Understanding the multiple paths to service informs the overall phenomenon of interest. Table 2 (cont’d) and 1-3 (cont’d) provide descriptive statistics for the time of crisis (2010) and at the time of the first interview (2013), three years after receiving services. This data was reported by participants prior to the first interview.

Table 4 (cont’d) identifies each of the participants support structures, identified in the family and community ecomap, generated by participants during the first interview.

Description of the Study Participants

Amy is a 59 year old, white female, married to Alan. Prior to counseling, Alan lost his federal job, prompting need for service. After working with the site agency, the family received a

loan modification to ease their housing payments and remain in the home. During crisis, the couple incurred \$15,000 in credit card debt. When asked about the crisis experience, Amy shared, “we didn’t go out and spend any money at all, we didn’t even go out to eat... we were very careful...

Bob is a 51 year old, white male, married to Brenda. Brenda and Bob have one son, with a chronic health condition. Bob and Brenda sought counseling after Brenda was forced to leave employment due to a medical issue. The couple experienced difficulty in meeting their monthly obligations and entered foreclosure. After working with the counselor, the family received a loan modification and remained in their home. In thinking back on the experience, Bob revealed, “I’ve gone through stressful times...and this is probably the second worse ...we ever had...”

Carl is a 64 year old, white, married, father of four. He is a self-employed business owner who experienced income loss due to the economy. Exacerbating the situation, his wife endured a medical issue, further stressing the family’s finances. The couple received a loan modification to remain in the home. Carl is partially retired, relying on his pension for support. In recalling his experience, he shared, “One Christmas... I don’t think I spent \$50. My wife would... do the...shopping...and I would... get cash out of the bank...Sometimes I wouldn’t be able to get cash ... until the following [week]...I had \$25 in my wallet... another \$10 in my account...”

Deb is a 51-year old, white, single mother, who experienced job loss, prompting need for housing counseling services. After receiving services, Deb completed a short sale and with her parents help, purchased a home. Deb has a business, and although struggling, is rebuilding her financial situation. In thinking back, Deb shared, “You don’t want to ... be without a house and...you don’t...want to be a single mom without a house...”

Findings

During the three- stage interview process, participants reflected on their crisis experience and the key protective factors that supported the coping experience. The three distinct interviews, within the study protocol, allowed participants and the researcher to revisit statements of interest to provide a more in-depth analysis and understanding of the phenomenon. Themes that emerged focused on understanding the crisis experience and revealed key protective factors that supported families after crisis. Figure 4 illustrates the study themes by research question.

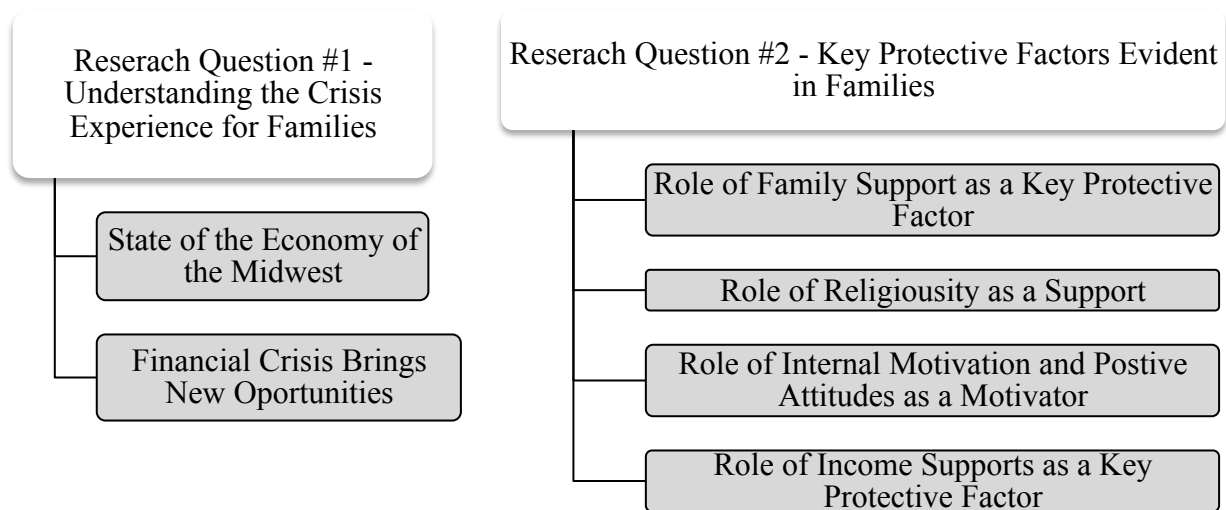


Figure 4: Qualitative Study Themes – Manuscript #1

Research Question #1: Understanding the Crisis Experience for Families

Understanding the crisis experience for families was an integral component of this research. As Mary, a key informant revealed, “none of us realized... how long this crisis was going to drag out.” Findings revealed sub-themes of understanding the role of the economy in the crisis and the process of coping with “off time” instability as a new experience for families.

State of the Economy in the Midwest

The effects of the Great Recession produced significant challenges in midwestern communities. Mary, a key informant, shared, “you know the auto workers really felt it hard.” Automotive workers were not alone in the demise of the economy. Amy shared, “the housing

market wasn't that great...[here] but he wasn't in the automotive industry so we didn't think it would really affect us...we found out that it did." Supporting this claim, Mary revealed, "for every job in the auto company, there's ten auxiliary jobs and so when you take that job away, ten other people are affected..."

Some families identified a feeling of lack of control in handling the experience. Carl revealed, "a lot occurred that was outside my control... [I had a] dramatic drop in my income that was a direct result... [of] the economy..." Amy added, "We never dreamed that a federal job would not be secure..." Finally, Carl shared, "I just did what I could... it just didn't seem to be enough..." Hence, families were affected, and often, it was through no fault of their own.

From the counselor perspective, Mary shared, the situation "snowballed out of control so quickly that people got hooked in and didn't even know." Carl reaffirmed this notion saying, "sometimes you can't see the forest from the trees... I realized there was changes going on, but now in retrospect, I can see exactly what it was and what the causes were... I couldn't have done anything about it then and now..." However, even though families understood the role the economy played in the crisis, participants still experienced loss. Deb summed it up best, "even though it was just a two bedroom little 924 square foot condo, it was our home..."

Financial Crisis Brings New Experiences

For many participants, the cumulative effects of housing instability and job loss created a new experience. Deb revealed, it "started happening to me before it started happening to everyone else... no one was talking about it yet... the [lender was acting] like I was the only one to foreclose on a house before..." Amy expressed a similar sentiment, "Things were kind of rough... my husband had never really been laid off... This was pretty much a new experience for us." Understanding the crisis and the reason why it occurred was often difficult. Tamesha, a key

informant, shared, “a lot of them... they have never been in a circumstance like this before so trying to accept that this has happened... and move forward [is important].”

Not knowing what the future was going to hold was expressed in this research. Deb revealed, “I didn’t know from week to week if I was going to have money... if I was going to have food up on the table... how I was going to get the kids to school...” Amy supported this claim saying, “we sold everything so that we could stay in the house... we tried to sell the house and it didn’t sell... we didn’t know what we were going to do.” Bob added, “It was a rough time in our lives and knowing that we would have to pick up our family again and move [was difficult]...” Finally, Deb summed up her experience saying, “you can’t run and hide, you can’t move out... that’s a pretty scary feeling... it’s just a matter of time before the pendulum falls...” Consequently, the experience of housing instability created a level of uncertainty for families.

Appropriately allocating financial resources became a necessity. Amy shared, “We went from eating at Cracker Barrel to...McDonalds.” She also added, “when he got laid off that wasn’t something we really anticipated. And so our bills were too much and we spent too much... it was a wake up call... he needed to back down on his spending.” This suggests that difficult choices were necessary to meet family obligations. In support, Carl revealed,

“I was driving an old car, my son was involved in a fender bender and I could never get it repaired so I’m driving around with this car with a three inch gap between the...body of the car. I couldn’t afford good tires, so I’m driving around on... used tires and if I didn’t put air in those tires at least once a week, I’d be somewhere on a flat tire...and that occurred more than I like...that’s an experience in itself, one I won’t forget for a while. “

Study participants expressed similar sentiments in describing the coping process. Bob shared, “coping when that really was happening... that was somewhat new to us.” This new

reality also was referenced in relationship to the opportunity to seek services. Deb claimed, “I never realized for one that there was help because I never needed help.” Additionally, Bob shared, “[I didn’t] know anyone else who ever used services [in a housing counseling agency]...” For many, this new experience delayed successful coping of the family. However, the use of key protective factors emerged as a way to sustain and strengthen families through the experience.

Research Question #2: Key Protective Factors Evident in Families

Key protective factors allowing families to achieve financial stability and move beyond the experience was identified. Sub-themes related to the role of family, faith, maintaining a positive attitude, and the use of income supports were discussed within this study.

Role of Family as a Protective Factor

Family support emerged as a key protective factor. Mary, a key informant, shared, “The people who were the hardest to help were those that were kind of alone.” This finding identifies the level of support that immediate and extended family members can give during crisis. Deb, in her second interview, revealed, “I often wonder how people get through life without family because there are so many people out there that are on their own, who do they turn to?” Findings revealed family as a source of support, living for others, and the importance of strong relationships with family as key factors during the crisis experience.

Family Served as a Source of Support

Family played an important role by offering support to family members. Bob, in his second interview, revealed,

“me and my wife, we stuck together... I feel fortunate because I did have a wife that I could count on and she could count on me for some emotional support... I can imagine what it would be like if someone didn’t have a close family member you know...”

In referencing the role of family, Deb revealed, “I think it made us stronger...we survived ...”

Extended family also served as a unique source of emotional and financial support during the crisis experience. As Mary, a key informant, revealed, “[the] support that extended family gives during a time of crisis, that helped people.” Bob discussed the role of support that his parents played in his coping process. “Just being able to talk it out, [we] just knew we had support, not financially but emotionally...” However, using family as a source of support was not always easy. Carl, during his second interview, revealed, “[my] parents helped us out financially for a brief period of time... embarrassing... not that they weren’t willing to do that but I’m appalled at myself for having to be put in that situation...” Deb expressed similar sentiment in her second interview. “I felt that I was asking for too much sometimes... I was at my mom’s every night... dad’s every night, or...at my sisters... they never said anything to me but you just feel it deep down...”

Living for others

Living for others was identified as a key motivator to aid families through the experience. As Mary, a key informant shared, “kids... living for others is a... very strong motivator to be resilient.” Deb conveyed a similar message. As a parent, she felt the effects first hand as she viewed the experience from her children’s eyes. “I’m a strong person, so they’re strong... as a parent you are trying not to stress out in front of your kids...” Additionally, she added “but when you have kids looking at you like you’re their meal ticket...I have to keep going... what else am

I going to do...” Therefore, children can serve as a primary motivator to achieve success amidst crisis.

Often forgotten, pets also emerged as a key motivator for families. Amy revealed, “we have four dogs and four cats, and the idea of going out and renting somewhere was pretty much out of the question.” Additionally, she added, “People don’t think of that emotional stress...your pets are like your kids...” Thus, pets can play a key role in motivating families towards success.

Importance of Healthy Family Relationships Before and During Crisis

Positive family relationships prior to the crisis experience were identified aspects of resilience. Amy, in her final interview conveyed, “We’ve always been a close family...” Bob, in his final interview, revealed, “[I’ve had a] pretty strong bond with my parents... Otherwise I probably...wouldn’t have went to them, I probably would have went to somebody else for support.” Hence, strong family connections with extended family were important.

Family relationships also strengthened through the crisis experience. Bob shared, “Whenever you have a hardship in your family, I think it makes your family stronger...” Deb, reiterated this sentiment, revealing, my “relationship with my parents has gotten really strong... my parents never gave up or stopped believing in me...” This same participant referenced a conversation between her and her father when she was feeling particularly vulnerable. He said, “you give up, I give up... [and I thought] get it together, you can do this...” Consequently, family can serve as a key motivator during crisis and serve as a source of strength, when needed. Amy, in her final interview, revealed, “Family’s going to be there no matter how much money you do or don’t make... Family’s still there... through rich or poor or sickness....” Deb, in her second interview conveyed a similar message, “[I] feel like from here on out until they leave this

earth, I'm gonna always want to be where they're at... if they move, I want to move. Not because I need them but because they may need me now and I can return the favor."

Role of Religiosity as a Support

Faith was a significant source of support for participants. Mary, a key informant, shared, "[you] can't underestimate what the churches did for people..." Amy, in her reflection of faith as a support stated, "[our faith] kind of brought us more closer to where we need to be in our lives..." She added, "One of our outlets... [we] got involved in the church...that was a big factor in keeping our sanity..." She went on to discuss the power of prayer in the coping process.

"We prayed about it...we knew that this was the house...and if it wasn't, find us the house...and that never happened so...we knew we should stay put. I guess you could say we got closer to our belief in God... I knew that God would take care of us."

Tamesha, a key informant, shared a similar story of a former client who "held onto their faith, but live[d] in reality that stuff is going to happen and once they kind of accepted that...[they knew they were going to be ok]." As a result, faith was identified as a significant source of family support.

Faith offered the opportunity to build new relationships during crisis. Deb highlighted a friendship she developed during the crisis experience. "I'm not a real religious person... I met her through this experience...we would sit and pray together... just put our thoughts out there... I do believe in the power of prayer..." Amy discussed a similar connection made by attending Wednesday night bible study. "We kind of almost developed a church like family because there were different families we could get close to in church that would understand and give us that emotional support." Thus, faith based relationships were found to be an effective coping strategy.

Role of Internal Motivation and Positive Attitudes as a Motivator

Internal characteristics such as participant motivation and maintaining a positive attitude aided family resilience. Carl, shared, “I don’t know if I was coping with it successfully... I guess our own individual history is going to make who we are. I guess that was mine.” Therefore, identifying strategies to help foster key protective factors was important. Deb, revealed,

“ how I almost felt like I had to give up, I didn’t know what giving up meant. I didn’t know how much I could have put on me emotionally, before you just feel like you visualize yourself behind the bars begging to let you out, you’ll try harder. So I was feeling that way, like I was going to crack or have a breakdown... I just felt like I was constantly walking around crying ... And [then I] think ...you can do this...everything’s going to be fine.”

Families discussed the importance of the mentality used to approach the experience. Mary, a key informant, revealed, “people that were successful were those that really took responsibility for... you know this is my loan.” Amy reiterated this sentiment suggesting, “you’ve got to be willing to help yourself...” adding, “that was a scary time but we knew we were ok...it’s just the idea of it.” For example, Mary, a key informant, discussed a former client’s story, “she was willing to do whatever she could do because she had a goal in mind.” Thus, a family’s ability to be proactive during crisis was important.

Maintaining a can-do attitude also was a key coping strategy used by families. Carl, in his first interview, discussed his will to cope under pressure during crisis, “well, you can cry about it or deal with it... I’ve just never been very good at crying.” Bob shared his sentiments regarding his motivation for coping, “I’ve always been the type of person that... if there’s a fire, I’m

working to get everybody out. If there's a problem in our family, I'm doing all I can to make sure that we're able to survive." Maintaining a positive attitude helped families cope.

Importance of Survival Skills

The ability of a family to retain survival skills necessary to cope with the experience was identified. Deb, in her final interview, revealed,

"I always felt like I was a survivor cause I've been through a lot in my life...Like I survived another life experience handed to me that I didn't have any control over. And I'm still here to talk about it. And that's probably not going to be the last terrible thing that happens to me but at least...it makes you stronger. That...old cliché what doesn't kill you in life, makes you stronger. I believe that..."

Carl, in his final interview, supported this statement citing, "we just got through what we had to get through til we did..." Thus, developing and maintaining a survivor mentality was key for participants. Deb reiterated this sentiment, "you try not to let that stuff define you... I'm probably the hardest worker you'll ever meet. I just can't imagine what it would be like for someone who doesn't have the survival skills..." Carl added, "it's not going to help running around blaming the world for what you are dealing with... the facts are what they are... the wishing, hoping, praying isn't going to change the situation..."

Role of Income Supports as a Protective Factor

Federal and state income supports aided families in transition after services. Mary, a key informant, shared, "the family can [only] do so much...there has to be some overarching supports for people... [a] safety net." In describing the overall experience, she shared, "if you take...the spicket called wages and turn it off, and then say to people, ok you are on your own now... It doesn't work..." Providing necessary supports to aid people in crisis is essential.

Role of the Housing Counseling Agency as Support

Families identified the supportive role of housing counseling agencies. Deb revealed, “It just helped to have someone to talk to... shed a different perspective on things...” She added, “normally I wouldn’t do something like that [seek assistance from a housing counseling agency]...but I did and it ended up being one of the best things I did...because it was a pretty scary situation.” Bob revealed a similar sentiment, “it was refreshing to know there was an organization out there that could help me and be more on my side so I just wasn’t alone. We weren’t alone. We felt like we had pretty good support.” He discussed the emotion experienced after receiving a housing outcome. “[It’s like] you have a family member in the hospital, and that person was in the hospital for a very long time. And come to find out there was a miracle cure for that person... And then all of a sudden that person got a shot and they were healthy.” The housing counseling agency served in that capacity for families, fostering a relationship to help cope with the experience.

Participants identified the role of the counseling agency as a mediator. Deb shared, “[the housing counseling agency] was bigger and could stand behind me [in dealing with my lender], I felt better about that...” Bob revealed, “[it was] nice to know that there was somebody here that felt compassionate enough to say to me, come on in, let’s take care of it right now.” Finally, Amy conveyed, “[we] would have ended up filing for bankruptcy and leave this house we’re in it if hadn’t been for going through [the housing counseling agency]....” Housing counselors played a necessary role in advocating for client needs during the experience.

Other participants felt the role of the agency was simply fulfilling a need created by the lender. Carl conveyed, “one of the requirements from the folks that we were with was we needed to take certain steps here [housing counseling agency]... And we did that. I did not really expect

anything more nor was I looking for anything greater than that..." Although supports may be available for families to cope with the experience, the likelihood of a family requesting available supports and services needs to be identified.

Role of Community Income Supports

Aside from housing counseling services, use of income supports to aid families for this population was limited. One participant, who accessed food stamps, did not feel the system supported her adequately. Deb revealed, "you feel like you're scrounging, and the system is so tapped... I was just another person. You weren't treated any differently, it's humiliating to the point that I just did not want to ask for help." Participants discussed the important role of income supports as a strategy for coping. "All these different services that may be available... I think that's helpful that you are not alone, a lot of people in your situation are doing this, its not forever, it's just to get you through..." Thus, normalizing the experience for families is critical.

Discussion

This study highlights the results from the mixed methods assessment to identify demographic and financial characteristics of families served by this midwestern housing counseling agency and reveal protective factors necessary for coping after crisis. Collectively, this research provides insight into the needs of families and generated future implications for policy, practice, and research.

Discussion of the Quantitative Study

Consistent with prior research (Jefferson et. al., 2012; Minnesota Homeownership Center's Foreclosure Counseling Report, 2012), families who sought housing counseling services in 2010 at this site agency were greatly influenced by the recession and experienced instability from job loss primarily due to the demise of the manufacturing industry. Study

findings revealed economic challenges for residents. Morgan et al. (2012) found that family financial behaviors are directly correlated with a state's economy, suggesting that states with severe economic challenges and longer economic declines produce significant family concerns. Although sample size was a concern, not surprisingly, study findings revealed that clientele who sought services for job loss or loss of wages were at greater financial risk in comparison to those who sought counseling services for other reasons in relationship to consumer debt ratio, front-end ratio, and back-end ratio. Thus, individuals that experience a reduction in income could have greater difficulty in recovering financially from the experience. As a result, implications aimed at understanding a family's financial condition and need for service is important so that situation specific strategies can be created.

Within the sub-sample of participants who sought services for income reduction purposes, demographic characteristics suggest implications for families. Older families were uniquely affected. Clientele who were 45 years of age and older experienced higher front-end and back-end ratios. Aldous (1990) identified "age markers" to describe the time period when important events should occur in life. Consistent with life course theory, during job loss, many families experience "off-time" events. Johnson and Butrica (2012) found that families drain their savings and/or retirement funds to survive during job loss. As a result, age appropriate strategies and interventions should be generated to support older workers and their families.

Study participants who experienced income reduction and maintained lower income levels were found to exhibit higher consumer debt, housing costs, and total debt in relationship to monthly gross income. Rothwell and Han (2010) found that families experience increased strain during income and/or asset depletion. To counteract this constraint, human service professionals should advocate for policy efforts that promote income supports as a supplement for families.

Marital status also was identified as a significant influence in a family's ability to maintain housing costs (front-end ratio) and total debt obligations (back-end ratio). Single individuals were found to be more at greater financial risk in comparison to married couples. More research is needed to understand the influence of marital status in coping with housing instability.

Discussion of the Qualitative Findings

This qualitative assessment provides insight into the phenomenon of housing loss and instability with families. The qualitative component of the study identified four key protective factors necessary to aid family resilience: the role of family, the importance of faith, the ability to maintain a positive attitude, and the role of housing counseling agencies and other identified income supports for families.

Family support was a primary factor in helping to sustain (emotionally or financially) and motivate study participants. Consistent with prior research, Walsh (2006) found that family relationships are often strengthened during crisis. Helping families identify resources for support is crucial. Consistent with this study's findings, Vandergriff – Avery et al. (2004) found that faith is a key protective factor in families. Helping families navigate the appropriate sources of support within their respective religious affiliations may be beneficial. Ellison et al. (2011) found that promoting spiritual growth can provide a necessary buffer for families during financial stress. Participation in faith based support services may help families seek supportive relationships and networks to aid family success during crisis.

Maintaining a positive mental attitude also was found to be a significant source of support for families. Seifter-Abrams (2001) found that families should maintain hope, create change, and find the ability to construct a meaningful story in surviving a crisis experience.

Strategies that promote family development of survival skills and foster opportunities to problem solve and communicate about the crisis could be beneficial. Walsh (2002) found that by maintaining a can-do attitude, families are more able to cope with crises and become resilient. Financial challenges can produce difficulties for families. Papp et al. (2009) found that marital strife is common when coping with money issues. Consequently, allowing the opportunity for family communication and problem solving skills when facing financial challenges can help to promote this effort.

Consistent with the findings generated in this study, Vandergriff-Avery et al. (2004) identified the ability to access income supports and develop social networks as key protective factors for families. Housing counselors as advocates for the family were important to participants and aided in the resilience of families. As a result, practitioners and policymakers should encourage and develop income supports and interventions that address the family as the unit of analysis.

The Integration of the Mixed Methods Assessment

This mixed methods assessment describes demographic and financial characteristics of families who sought housing counseling services during a six month time period in 2010 from a high need midwestern community and presents unique insight into their experience three years after intake. Collectively, this research found that families seek service primarily for income reduction purposes, and within that group, age, marital status, and income level significantly influenced the economic condition of the household. Hence, the ability to foster key protective factors in families coping with crisis is crucial. The integration of this research identified four main commonalities important for understanding the experience of families during this unique transition: identifying reason for service, the importance of family composition and family

support, the importance of income and supports, and age as a factor. Collectively, these findings support resilience in meeting the needs of families facing housing instability.

Importance of Understanding Reason for Service

Understanding the reason why a family seeks housing counseling assistance emerged as an integral aspect of this study. Each family who experiences housing instability is unique. Although there are ways to categorize reason for service such as Jefferson et al. (2012), the specific stories and paths that a family can take are often different. The duration of instability prior to seeking services can vary, as conveyed anecdotally by participants during the interview sessions. As shown in the qualitative participant descriptions, reason for service, even within distinct categories, can become complicated. Understanding the rationale behind why families seek services is important for human service professionals and lenders so that they may create interventions and strategies that can support a family during this “off time” experience. Thus, practice and policy should recognize the unique circumstances of families in intervention approaches.

Importance of Family Composition and Family Support

The role of family emerged as a key finding—both through the economic influence produced through single family households and/or the level of support often provided by extended family during crisis. Gooding et al. (2012) found that resilience is present when families cope with conflict appropriately and foster positive communication strategies. Therefore, research exists which confirms the influence of family during crisis. More research is needed to understand the influence that family composition (married vs. not-married) has, in particular, within housing instability.

Importance of Income and Supports

Income resonated significantly in the study findings. The importance of helping families maintain an adequate income during crisis is crucial. Study participants who experienced income reduction and maintained higher income levels were found to exhibit better financial outcomes, suggesting lower consumer debt, housing costs, and total debt. As identified in the qualitative interview sessions, the experience produced necessary lifestyle changes and altered financial practices for participants. Consistent with family stress theory, Benzies & Mychasiuk (2009) identified the ability to possess a stable and/or adequate income as a strategy to decrease family stress. Practitioners and policymakers should encourage and develop income supports and interventions that address the family as the unit of analysis and normalize the experience.

Age as a Factor

Participant age emerged as a key component to this research. Study findings revealed that older individuals experienced greater difficulty in recovering from financial crises, such as housing instability. Consistent with life course theory (Aldous, 2002), during job loss, many families experience “off-time” situations. The qualitative findings identified mechanisms of support, such as family or faith, as key protective factors that could aid family resilience. This was particularly evident in the mature adults, as identified in the qualitative interview sessions. Providing age appropriate interventions and policies to support mature clientele is crucial.

Revisiting the Theoretical Framework

Based on the results from this mixed methods assessment, the theoretical approach used to assess families experiencing housing instability was appropriately aligned with this study. The quantitative assessment provided an insight into the demographic characteristics that influence a family’s financial condition, such as age, income, and marital status, and reason for entry into services. This research is consistent with the “off time” nature of job loss in life course theory

and the stress endured by families conveyed in family stress theory. Identifying the key protective factors necessary to support families coping after crisis is reinforced through the resilience framework. Collectively, this research helps to understand the economic influence on family development during crisis.

Study Limitations and Future Research

Sample size was a limitation of the quantitative assessment. Further research is needed to understand the influence of reason for service on key financial indicators and demographic characteristics for a larger audience. The quantitative study, although rich with data, only provided findings from one housing counseling agency in one community at one period of time. Expanding this study to assess a sample of housing counseling agencies could provide more generalizable data to support and test the quantitative findings from this particular study.

Selection bias also was a concern for both studies. Since all participants who sought housing counseling in 2010 chose to participate in the intervention and/or service, results may be skewed and may not reflect the overall base of families who endure housing instability.

Conclusion

This paper applied a mixed methods protocol to assess participants' financial health from one housing counseling agency and understand the protective factors necessary to support families. As Mary, a key informant, shared, "this was uncharted water for many people...they never knew that wealth could just evaporate. That you...could lose your job and you can't find another one..." Thus, the importance of helping families understand the crisis experience, determine their need for service, and identify and foster protective factors necessary for their support is essential. Further research is needed to understand the relationship between

interventions and strategies that incorporate the use of key protective factors for specific targeted populations such as older workers, non-married individuals, and limited income families.

CHAPTER THREE: MANUSCRIPT TWO
PRACTICE IMPLICATIONS FOR PROMOTING RESILIENCE IN HOUSING
CLIENTELE

Abstract

The Great Recession resulted in significant job loss and home foreclosures. In response, housing counseling agencies provided education and assistance to support families. However after services end, the relationship between the counselor and family stops. Little is known about the interventions needed to aid families post experience. Semi-structured qualitative interviews were completed to give voice to the participants, assess resilience, and identify practice implications for families. Findings revealed the importance of understanding the experience of families and a need to provide information and support to aid coping efforts. Implications aimed at human service professionals, employers, lenders, and policymakers are provided.

Key Words: family, economics, unemployment, housing, resilience, qualitative, implications

Introduction

From December 2007 through June 2009, the US unemployment rate peaked around 10%, and US families experienced the Great Recession (US Bureau of Labor Statistics, n.d.a). During this time, families witnessed significant job loss and faced critical challenges related to seeking quality re-employment. An increase in home foreclosures also occurred, creating stress and strain on families. Between the years 2007 and 2012, 8.2 million US families witnessed foreclosure starts, and four million families experienced home foreclosure (Blomquist, 2012).

The uncertainty created by the Great Recession resulted in a need for human service agencies to provide economic and social support for families. The US Housing and Urban Development Office of Housing Counseling granted non-profit agencies funding to conduct

housing counseling for consumers experiencing housing instability (US Housing and Urban Development, n.d.a). Upon seeking services, clients received assistance with loan modifications and short sales, as well as emotional support for the loss of a home.

Some families survived the economic crisis and returned to the economic mainstream. However, this transition for families has proved to be difficult. The purpose of this article is to provide practice and policy implications for human service professionals and policymakers to foster resilience in clients coping with housing instability and provide suggestions to promote family self-sufficiency. An identified gap in the literature is research aimed at interventions targeted to the family. Using life course and family stress theories within a family resilience framework, implications and suggestions for interventions are presented to aid professionals working with clients who are coping with “off time” housing instability. This manuscript is directed toward human service professionals working within housing counseling agencies, financial counselors, social workers, family life educators, and other human service providers.

Purpose of the Study and Research Questions

The purpose of this study was to identify the implications for practitioners to better meet the needs of families who experience housing instability, seek counseling, and make the transition to a new financial reality post-economic crisis. A qualitative assessment protocol was implemented to understand the experience of housing counseling clientele three years after service and assess key indicators of resilience. Four former housing counseling clientele from an urban midwestern housing counseling agency who participated in services between June 2010 and November 2010 and now deem themselves as financially improved were recruited for the study. Additionally, two key informants who previously worked as housing counselors at the same agency during the same time period were interviewed to better understand the counseling

experience. A three-stage interview protocol utilizing three distinct 30-45 minute qualitative semi-structured interviews was completed with each study participant. The two key informants each completed one 45-60 minute semi-structured interview. The research questions address:

1. What was the experience of families who cope with the phenomenon of housing instability, complete housing counseling services, and return to the financial mainstream after services are completed?
2. What is the role of information and support in helping families cope with the crisis experience?

Literature Review

Unemployment and the Family

Specifically since the Great Recession, unemployment has been a pervasive problem for US workers. Defined by the Bureau of Labor Statistics (BLS, n.d.c), an individual is classified as unemployed if he/she "do (es) not have a job, has actively looked for work in the prior four weeks, and is currently available for work." High unemployment has been a key concern in midwestern states. In 2009, Michigan led the country, with an annual yearly rate of 13.5%, representing a significant portion of the state's population as out of work (US Bureau of Labor Statistics, n.d.f). Much of the job loss was due to a reduction of the state's manufacturing industry, as 665,020 manufacturing workers were laid off each month in 2009 alone (Michigan League for Human Services, 2010). Consequently, the Great Recession has taken a toll on the US economy and families, such as those who live in Michigan, with experts predicting pre-recession recovery to take years (Smith, 2011).

Geographic location is key to the severity and duration of the economic challenges for families. Morgan et al. (2012) found that family behaviors are directly correlated with the

economic success of the states in which they live, suggesting that in states with severe economic challenges and longer economic declines, greater economic challenges persist for residents. Van Horn and Zukin (2011) identified key social and financial concerns related to quality of life for families post recession. They cite depleted financial reserves, limited job availability for re-employment, increased stress in families, and a distrust of government assistance programs as integral concerns for families experiencing loss of employment post recession. Thus, families have been significantly affected, and considerable attention needs to be given to support the worker and his/her family.

Foreclosure and the Family

Home foreclosures have occurred as a result of the economic downturn and job loss and represent an important challenge for families. A home foreclosure is defined as “a legal process by which a bank, mortgage company, or other creditor takes a homeowner's property in order to satisfy a debt” (Michigan State Housing Development Authority, n.d.). During the height of the recession, foreclosures affected 1 in 92 homes in the US (Robertson et al., 2008).

A home foreclosure can have a devastating effect on a family's physical and emotional state. Kantor and Lehr (1975) found that the element of space regulates the physical, mental, and emotional dimensions of a family, and provides the space for an event, such as a family gathering, to occur. This notion is integral to studying the effects of housing instability on the family because a home provides the physical space for important moments to occur. When families experience a housing crisis, they lose the connection to this space, the ability to retain past memories, and the opportunity to fulfill and create new traditions.

Role of Housing Counseling Assistance

Housing counseling agencies across the country experienced the effects of the foreclosure crisis first hand. Armed to provide education, the United States Department of Housing and Urban Development “sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues” (US Housing and Urban Development website, n.d.a). These agencies provided education and support to help keep families in their homes and navigate the foreclosure process.

Policy has been established at the federal level and is administered by state housing authorities to ease the burden of monthly housing payments on family budgets. Programs such as the Home Affordable Modification Program (HAMP) were established to help families receive loan modifications and remain in their homes (US Housing and Urban Development website, n.d.c). As of March 2014, more than 1.3 million families completed a HAMP mortgage modification, reducing a family’s monthly mortgage payments by approximately \$544 (US Housing and Urban Development – makinghomeaffordable.gov, n.d.). Local housing counselors have played a pivotal role in ensuring that families gain access to these loan modifications. Often serving as a mediator between the family and the mortgage servicer, housing counselors work collaboratively with families to complete the necessary paperwork.

However, after housing counseling services are offered and a client outcome is identified, the relationship between the housing counseling agency and the client typically stops. Services to help families cope upon completion of housing counseling programs are not presently available. Therefore, appropriate strategies need to be identified to aid families during the transition after counseling services are completed. Research using a resilience approach is needed to identify how to better prepare the family for life after seeking services. A family resilience perspective can help to identify the appropriate interventions to strengthen families after a housing crisis.

Incorporating Interventions that Promote Resilience

Family Resilience research emerged within the youth development field as a way to understand “invulnerable” children through the identification of protective factors (Rutter, 1999; Benard, 2004). Luthar and Zelazo (2003) extended this research to generate prevention strategies for human service professionals, incorporating a strengths based approach by applying key protective factors needed to support families. McCubbin and McCubbin expanded this research for adults by providing a framework for understanding how a family copes during difficult situations (McCubbin et al., 1997).

Because involuntary job loss and housing instability affect the entire family, practitioners and policymakers need to recognize how to translate key resilient qualities to effective intervention strategies that promote family development. Straussner and Phillips (1999) found that intervention programs must consider family support opportunities, including peer support groups and counseling assistance for members. Bogenschneider (2006) added that broad-based policies are needed in housing and income security to provide a safeguard for families during crisis. This is especially critical when acknowledging the unique needs of families during ‘off-time’ situations, such as the experience of housing instability and foreclosure.

Theoretical Framework

The integration of life course theory and family stress theory has been used within a family resilience perspective in this study to explain the needs of families and develop practitioner implications. Figure 1 illustrates the theoretical framework. Families experience an “off time” event such as reduction in income, job loss, or health challenges, producing financial instability and prompting the need for housing counseling (Life Course Theory). During crisis, the family experiences stress and strain (Family Stress Theory). To assist family coping, the

family resilience framework incorporates key protective factors into effective interventions and strategies to support families through this experience. Figure 2 (cont'd) illustrates the theoretical framework.

Life Course Theory

Life Course Theory makes a unique contribution to understanding the “off time” nature of job loss and housing instability for most families. According to Lerner (2002), life course theory shows the interconnections between our lives and significant historical events, which occur at distinct times and places. An integral aspect of this theory is the social timing of events, and during times of crisis, the social timing within one’s life becomes altered. Practice implications that take into account social timing, the age at which social roles should occur for workers, is essential (Smallen, 1995).

Family Stress Theory

Family Stress Theory provides a framework to explain a family’s ability to negotiate and cope with stress. Patterson (2002) developed the Family Adjustment and Adaptation Response (FAAR) Model to explain the ability of families to identify demands, recognize the capabilities and strengths of each family member, develop shared family meanings, and finally, aid families in their adjustment or adaptation to the “new normal” reality. During times of financial and housing instability, an increase in family stress and strain can occur. Family coping mechanisms need to be identified so strategies for family support can be generated. By learning the appropriate family coping strategies, stress and strain can be managed appropriately and resolved in a developmentally appropriate manner.

Integration of the Theoretical Perspective

By assessing family resilience in combination with these foundational theories, a strengths-based approach can be used to understand how families successfully cope during prolonged instability. This framework is particularly salient when addressing practice implications and intervention strategies for this population.

Methods

This study emerged as a result of a triangulated mixed methods analysis of a housing counseling agency in a midwestern urban community. In the mixed methods protocol, a quantitative study was conducted to develop a baseline understanding of the clientele who sought counseling services during a six-month time period in 2010. Second, a series of qualitative interviews assessed a sample of families post experience on the identified protective factors and resilient coping behaviors that supported them through the crisis experience. Study participants were recruited through convenience sampling. The findings from the qualitative assessment were used to generate intervention strategies for practitioners to meet the needs of families after services.

A phenomenological approach shaped this qualitative study. Phenomenological research allows participants to provide an analysis of their lived experience. Often with the researcher as the instrument of study (Lincoln & Guba, 1985), data are collected through informant interactions to understand and develop a knowledge base about a topic of interest (Matthews, 2005). A series of semi-structured interviews explored the economic circumstances of participants upon receiving foreclosure counseling. Serving as the family representative, participants revealed key protective factors and coping efforts exhibited by the family after seeking services. Additionally, two past housing counselors served as key informants, giving voice to their experience and identifying critical supports needed to aid families.

This researcher collaborated with a HUD certified housing counseling agency to conduct the study. The agency counsels families through the foreclosure process and provides education aimed at re-building their financial future by working with lenders to offer lower cost mortgages, to help families increase their personal credit score, to reduce defaults, and to improve clients' overall financial standing (Agency Year End Evaluation, 2012). Since 2008, the agency has counseled 3,085 households. Families who sought housing counseling in 2010 at this site agency were at risk of losing their home to foreclosure. Figure 3 (cont'd) explains the housing counseling process. Families work with the site agency, on average, eleven months. In 2010, the average caseload for counselors was 110 clients.

Interview Site and Participant Recruitment

Four participants and two key informants (from one housing counseling agency in a midwestern community) were recruited to participate. According to the US Census Bureau (n.d.), in 2010, this midwestern urban county had 841,000 residents. At that time, 84% of the residents were Caucasian, 9.9% were African American, and 2.4% were of Hispanic origin. According to the county's website (Study Site County Data, n.d.), this county has 27 municipalities, including three of the ten largest communities in the state. One-third of the workforce is employed in manufacturing, with the service industry employing another third of the population. Seventy-seven percent of residents in 2012 were homeowners (US Census Bureau, n.d.), and as of June 2010, the unemployment rate for the county was 17.3%, significantly higher than the state average of 13.9% (St. Louis FRED, n.d.). In 2010, this community led the state in foreclosures, with one in twenty-two housing units receiving a foreclosure filing, twice the national average (RealtyTrac, 2010).

Study participants were recruited from a total sample of 320 participants who sought housing counseling assistance between June and November 2010 and currently view themselves as financially improved. This second recruitment criterion recognizes family success post crisis and fits the resilience framework. The families recruited were contacted by the agency and asked if they fit the study criteria. The researcher's intention was not to make the study findings generalizable but to convey the experience of the interviewees from this specific housing counseling agency and produce implications for practitioners.

Interview Design and Protocol

The study protocol used Seidman's (2013) three-interview study design, which included a focused life interview, details of the experience, and reflection on the meanings and themes (Seidman). In this approach, content from the interview took into account the meaning, intent and terminology, and non-verbal cues expressed by participants. First, the *focused life interview stage* was used to understand the experience of participants during the time of financial crisis and their experience after receiving housing counseling services at the site agency. During this interview, the participants identified emerging needs and examined the stress they endured throughout the process. Second, the *detail of the experience interview* was used to identify coping strategies, key indicators, and resilient factors. Participants were asked to describe the services received by income supports in their community and identify the supports and barriers that aided their transition process. Last, the *reflection on the meanings and themes interview* included member checks to ensure the researcher portrayed an adequate interpretation of the phenomenon (Seidman, 2013). A key component of this interview addressed the needs of families so implications for practice for human service professionals, lenders, employers, and policymakers could be generated. This three-stage interview process allowed the researcher to

incorporate findings from previous interviews to glean deeper knowledge of their experience. Each interview took place within a one-month time period to reduce attrition, and participants received one \$50 gift card as an incentive to participate. The first interview was conducted face to face at the site agency, with the second and third interview completed by phone. Two key informants participated in a one –hour semi-structured interview. Specific research questions focused on understanding the transitional experience of families. Additionally, implications for practitioners including human service professionals, lenders, employers and policymakers were identified. All study interviews were digitally recorded with the participant's and key informant's informed consent. The University Institutional Review Board approved the study protocol.

Data Analysis Procedures

Data analysis in phenomenological research focuses on the development of themes to help convey the experience of program participants. Creswell (2007) described an approach that begins with the transcription of the recorded interviews to help suggest a basic understanding of the phenomenon of interest. Each statement in the interview is treated equally to develop the overall description for the study (Everhardt, 2009). Coding of the interview transcripts revealed key phrases and quotes to give voice to the study participants. A list of the emerging key phrases was compiled and grouped into themes. The resulting data informed the development of a study codebook to guide the coding process (Carley –Baxter, n.d.). Study participants were assigned pseudonyms to protect their anonymity.

Trustworthiness was a key component to the study design. Marshall and Rossman (2011) defined trustworthiness as the “goodness” of qualitative research drawn from the natural environment. Prior to data collection, a literature review was completed to corroborate study

findings. Throughout the process, an audit trail documented the study procedures. Utilizing both key informants and past clientele confirmed the appropriateness of the findings. The three-interview series design (Seidman, 2013) ensured accurate data were collected, with the third interview used as a member check to ensure proper meaning was applied to the findings. Informal peer debriefing occurred with the researcher's chairperson so that appropriate representation of the data and correct interpretation of the findings occurred.

Results

Families who received housing counseling services in 2010 experienced significant instability. When interviewed three years later, families revealed experiencing an altered financial reality after crisis. Although each family experienced a similar intervention at the site agency, the narrative that illustrates each family's need for service varies. Understanding the unique experience of each family informs the overall phenomenon of interest. Table 4 (cont'd) describes each of the participants and provides descriptive information presented in the family and community ecomaps.

Description of the Study Participants

Amy is a 59 year old, white female, married to Alan. Alan lost his federal position, which prompted the need for counseling assistance. After working with the site agency, the family received a loan modification to ease their housing payments and allowed them to remain in their home. During their financial crisis, the couple amassed \$15,000 in credit card debt. During the first interview, Amy revealed that the couple had recently paid off the debt. When asked about their current financial situation, Amy shared, "we don't have the debt we had before and we don't have the income we had before but we don't spend the money like we used to either..."

Bob is a 51 year old, white male, married to Brenda. Brenda and Bob have one son, who has a chronic health condition. Bob and Brenda sought housing counseling services after Brenda was forced to leave her job due to her own chronic health issue. The couple experienced difficulty in meeting their monthly obligations and entered the foreclosure process. After working with the site agency, the family received a loan modification to remain living in their condominium. Although still struggling with meeting monthly obligations, Bob revealed, “we’re not starving, but we’re paying our bills... We’re not going crazy... we’re getting by.”

Carl is a 64 year old, white male, married to Cindy. The couple has four children, Carl, an insurance salesman, experienced income loss due to the struggling economy. Exacerbating the situation, Cindy endured a serious health condition that further stressed the family’s finances. However, they received a loan modification and remained in their home. Carl is partially retired and relying on his pension for support. He characterized their experience as, “we are able to make ends meet. We aren’t driving the latest cars, we aren’t going out to dinner five nights a week, but I get her health insurance paid on time and the mortgage paid on time.”

Deb is a 51-year old, white, single mother of two, and she experienced job loss due to the economy. After counseling, Deb completed a short sale, and with her parents’ help, purchased a new home. Deb has since started her own business, and although her family is still struggling, they are rebuilding their finances. Deb revealed, “We still live very meek.... We don’t go out and spend any money. We still eat at my mom and dad’s. But the stress ...is subsiding...”

Findings

During the three- stage interview process, participants reflected on the crisis experience and their transition after seeking services. The three distinct interviews allowed participants and the researcher to revisit statements of interest to provide a more in-depth analysis and

understanding of the phenomenon of interest. This paper explores the transitional period after families sought services to understand the overall experience and identify the role of education for family development. Figure 5 illustrates the study themes.

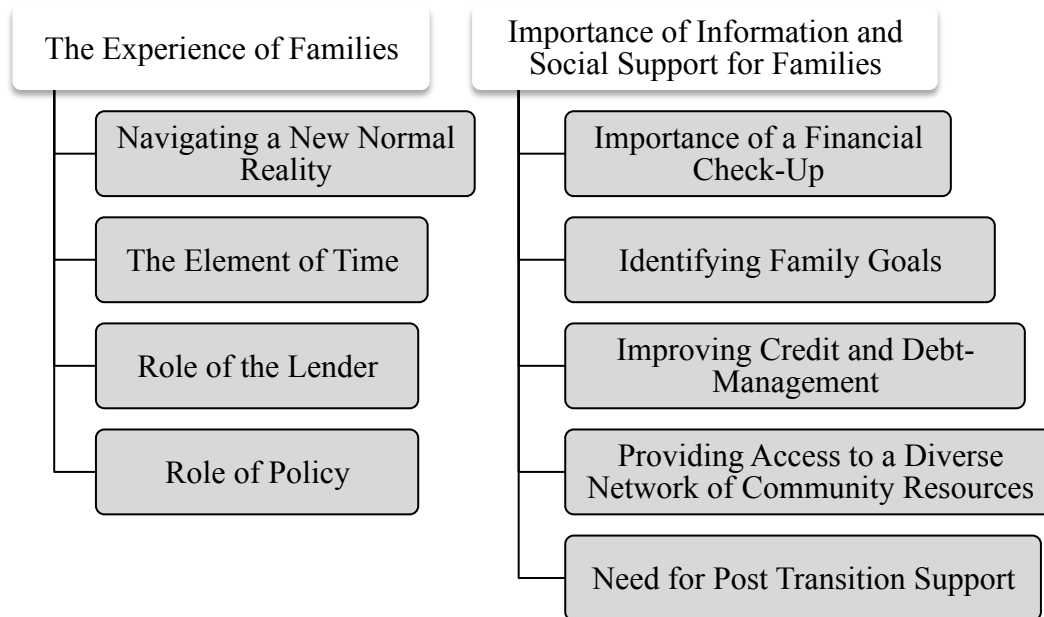


Figure 5: Qualitative Study Themes – Manuscript #2

Research Question #1: The Experience of Families in Crisis

The crisis experience revealed economic stress and strain for the participants. Mary, a key informant, revealed, a story about an employer who “asked [staff] to go on a four day work week. I saw a number of people who had the 20 percent cut in pay... everybody was financed up to their teeth. And to take a one-day cut was... almost... poverty.” Deb, in her final interview, reiterated this concern, “When you are losing your house... it’s just the final straw of what you might be going through ...” Therefore, the crisis experience resulted in a new economic reality for families. Sub themes discussed in this study related to the experience of navigating a new normal reality, the recognition of the element of time, the role of the lender, and the role of policy for family support.

Navigating a “New Normal” Reality

The experience of housing instability created a new financial reality for families. This altered financial situation led to the recognition that new habits needed to be formed. Deb revealed, “I’ve downsized everything...if...shopping, it’s for necessities. You really buckle down and...prepare for times that could happen...again...” Amy reiterated a similar message in her third interview, “[I] no longer worry about material things...” adding, “[we now] slow down and smell the roses... [We have a] lot slower paced lifestyle than we had before.” Due to the “off time” nature of crisis, families are adjusting to a vastly different economic situation. Confirming this difference, Deb shared, “What’s normal anymore? You...lose a sense of what normal is. This becomes the normal.” Thus, families are adjusting to new ways of managing the economic aspects of their lives.

Recognition of the Element of Time

Housing instability, as an “off time” life event, emerged in the study findings. Tamesha, a key informant, shared,

“When people come in, they are in foreclosure, they want an answer tomorrow because they’ve already been having sleepless nights that they didn’t pay the mortgage... And so when they are applying for assistance, they need to understand that it took [them] a little bit of time, even some months to get to this point...so it may take some months before we get an answer back.”

This research reaffirms the notion that families who experience housing instability often face an “off time” life event. Participants expressed discomfort in coping with the element of time during the crisis experience.

Participants learned about the importance of time in working with the lenders. Tamesha, a key informant, shared, “don’t take so much time to get back with the client.... you have the

paperwork ... fill it out and send it back to us. It shouldn't take six months for a decision." As a result, participants learned the importance of being patient during the experience. Carl, in his final interview, added, "[it is important to] deal with events as they are, not as you wish they might be..." This reaffirms the fact that sometimes the decisions that will affect one's life are beyond the family's control. Often, how a family copes with those decisions is important. Deb, in her final interview, supported this feeling as she shared, "when I reflect on things [looking back at my housing situation], [I understand that] you can't control everything..."

Concern for the future was another finding, related to the element of time, conveyed by participants. Amy reported, "it's the idea of walking away with nothing...that was pretty devastating... we are still hoping that someday we can walk away with money in our pockets again..." However, hope for an improved outcome was sometimes difficult. Deb, during the third interview shared, "Now my parents are going through the exact same thing...about to lose their house... They can't sell it...It's not worth what they owe.... It's just crazy..." Although markedly improved, families are still experiencing the effects of instability in the housing market.

The Role of the Lender

Participants conveyed both positive and negative sentiments towards the lenders as a result of the experience. Bob, in his second interview, revealed, "You...rely on your broker... you just hope that what [they are] saying to you isn't just...because they want to make money..." Feelings of distrust and resentment were voiced in this research. In her final interview, Amy shared, "[we] tend to blame the banks because they were willing to lend you more than your house was even worth..." Bob reiterated this concern revealing, "I always grew up to trust people until that trust is broken. I found out...that you can't always trust people."

Although many participants felt frustration towards the lending institutions, one participant conveyed a sense of appreciation in his acknowledgement of receiving a loan modification. Carl revealed, “They didn’t have to do it at all [referencing the fact that the lender could have refused to provide assistance to the client leading to the participant’s ability to stay in the family home]...” Consequently, mixed emotions regarding lenders were expressed.

The findings suggested recommendations for lenders that could improve the experience of families during crisis. Mary, a key informant, shared, “remember you are talking to human beings here. You are talking to people just like you are, who came on hard times.” Bob added, “Do the right thing...because... you could possibly be in that situation yourself...” This sentiment suggests that taking into account the personal nature of the crisis experience can be important. As Amy revealed, “be sensitive... it depends on the individual...”

Role of Policy

Participants discussed the role of policy in coping with the crisis experience. As Mary, a key informant, conveyed, the federal government’s role should be to provide “... laws to protect [families”]. However, for many families experiencing housing instability, this was not the case. Mary reiterates that, “[the laws are] still not in place...these big banks are too... overpowering for the average person.” Barriers to policy that impede family development are evident within the current structure. Bob expressed concerns in his final interview. “Programs...are falling through the cracks that people just don’t know about...”

Also, the inability to access effective programs was an identified barrier. Mary, a key informant, revealed, “[in reference to federal programs] we couldn’t get at the money... [It] made people even angrier cause nothing is worse...than to raise the hopes and not to deliver.” Some felt that there was an absence of effective policies. Deb, in her third interview, revealed,

“There was nothing in place for anybody to take advantage of anything to get them through tough times...” One recommendation was made by Deb to aid families during crisis if foreclosure is inevitable. “If there was something like an affordable buyback program...[that could be effective]. Why force people onto the streets or in family’s homes... when I’m right here in this condo, and living here... you’re just going to give my condo [away], and all of what we worked on to make this condo my home, to someone else for a fraction of what we paid for it], that was very frustrating to me...”

Flexibility was identified to meet the unique needs of families. “Tamesha, a key informant, shared, “[policymakers need to] be open to being flexible to some of their policies... policies, even though they have good intentions, don’t necessarily cover the cohort... of people...” Similarly, Bob, in his third interview, voiced, “listen to the people, don’t go with your own agenda...” This suggests that policymakers should consider the true concerns of families. Tamesha reaffirmed this belief suggesting, “Policymakers would do well to talk to the people who are doing the work in the field. So that they can understand ...what laws need to be passed to assist the people that they are making these laws for and against.” Mary, a key informant, summed up this situation best. “If it was your mother, your brother... Would you be doing these policies for them?” Helping to understand the experience families endure should drive policy to support family development at critical stages, especially “off time” life events.

Research Question #2: Importance of Information and Support for Families

Findings revealed a need for targeted, age appropriate resources to be offered to families to help cope with the crisis experience. Mary, a key informant, summed up the situation best, “do people understand what happened to them? ... [The] whole purpose of trying to understand is, don’t let it happen again.” Tamesha, a key informant, added, “ people when they are in the midst

a crisis, they are not always the sharpest tool in the tool box at that time... [They] are probably geniuses in other stuff but when they have to deal with the housing crisis... it's like they don't know how to handle it." Therefore, providing age appropriate information and support services to aid families through the crisis experience is critical. Identified findings revealed the importance of a financial check-up, identifying family goals, improving credit and debt management, providing access to a diverse network of community resources, and a need for post transition support.

Importance of a Financial Check-Up

The importance of a financial check-up to assess a family's financial situation was an identified need expressed by study participants. The primary motivation to assess financial health was revealed by Amy in her final interview, "[to] make sure that we never got that way again..." For many families, the path to crisis was not an isolated event. Tamesha, a key informant, shared, "it's not just the [bad] mortgage that got you here. Everything needs to be evaluated. " Thus, she added, "what are your next steps...are you saving for retirement? ... College?... [are you paying down] credit card debt...?" For many individuals, the financial struggles faced were the direct result of consumer misinformation. Mary, a key informant, reaffirmed this belief, "people did not take the time to know what they were getting into..."

As a result, understanding key financial management principles such as developing a budget, may be useful. Mary, a key informant, suggested, "[you need to learn to] live below your means..." This same informant discussed talking to clients about their inability to create an effective budget in their present financial situation revealing, "so you are earning money up here, and you are spending money up here, but then boom, your income drops. But you are spending money up here..." As a result, conducting an overall analysis of a family's financial health after

crisis is critical. Helping families to identify the steps to achieving long-term financial stability may aid resilience after crisis. Amy summed up the experience best sharing, “we are still to this day probably for the rest of our lives real careful about how we spend our money. We really learned our lesson.” Thus, applying the lessons learned in the past is critical to ensuring future financial stability.

Identifying Family Goals

Understanding the goals of a family is critical in providing situation appropriate financial strategies for families. Tamesha, a key informant, revealed,

“The clientele has changed in that [in the past] a lot of people were holding on to pay ... for their homes but with people having shrinking incomes or ... not receiving raises ... we are seeing a different ...group of people... Now we are seeing people... who are just unmoved by the situation... ready to go because...[the] house is just not worth anything... And we’re also seeing the... group of people who are more open to transitioning because the values are not there, so what was deemed an asset before is no longer an asset now.”

This finding suggests that understanding one’s audience is critical to applying educational strategies to meet the needs of families. Coupled with this changing demographics, Mary, a key informant, added,

“There has to be a certain amount of engagement [by the homeowner]... this is your home. This is your mortgage. You have to participate in this process... And my rule of thumb was anything they can do, they will do.”

This sentiment suggests that families need to be ready to change their financial practices if retention of the home is the goal. Amy, in her third interview, revealed, “We felt like if...[we]

aren't willing to sell...[our] toys...[we] aren't willing to get rid of debt." This reaffirms the belief that surviving a crisis can be difficult but often is a necessary step in building financial self-sufficiency. One strategy recommended in the interviews was helping families, during the counseling relationship, acknowledge the crisis experience, reflect on why the crisis occurred, and apply the relevant knowledge to seek a positive outcome for the future. "[Families] have to understand what happened... do some reflection...[it is important to] understand what the situation is now. And also... how can we create an alternative future here." This approach to helping families reassess their financial situation may be effective.

Improving Credit and Debt Management

Education aimed at improving a family's credit history and learning effective credit management practices were identified in the study. Tamesha, a key informant, shared,

"Ok, we got the mortgage settled, but you have... \$28,000 in credit card debt, you have 22 credit cards. Why do you have 22 credit cards... and once you help... [the client] see that ok, if we don't get a rein on this, you're going to be right back here [seeking services]" Amy reaffirmed this belief sharing, "we had \$15,000 in credit card debt...we sold everything and paid...the credit card..." She added, "We wouldn't get in credit card debt again...[we would have] bought a [cheaper] house ... Carl agreed, suggesting his credit woes were a result of "allowing to get talked into easier credit which had me greatly overextended...resulted in this whole mess..." Finally, Deb revealed, "I've never had bad credit before, well now all of a sudden, I have bad credit because it's like a boomerang effect." Thus, financial woes existed for families after services as a result of the experience. When asked what recommendations they would make to help families avoid future financial instability such as credit card debt, Amy shared, "sell all your toys."

Creating a Diverse Network of Resources for Families

Participants voiced the need for access to appropriate community resources to meet diverse family needs. Bob, during his first interview, shared, “not enough people know about...[housing counseling services].” Deb added, “There’s no one you can just call up and say this is my situation... [What help can you provide?]” Thus, helping families access a network of resources for support after counseling services end is critical. Bob, in his second interview, reiterated this need, suggesting the creation of specialized assistance for families. He identified a need for services that address “the family dynamics, what services are out there for me...”

Participants voiced additional sentiment regarding the role of the lender in informing clients of available resources. This same key informant added “monies ... are available but we need you to help direct the people... it’s frustrating when I have to educate the person on the other end [the lender] who is making the decision of whether or not my client gets to keep their home...” Therefore, helping lenders understand the role they can play may be essential in helping a family cope with the crisis experience.

Finally, employers were identified as a potential connection to community resources. Mary, a key informant, revealed, “Before you take a reduction, whether it is in wages... call everybody together and say you are facing a problem and see if you can work some solutions.” Consulting a network of community resources and partners to provide situation specific information to employees could be considered. As Mary shared, offering families the opportunity to “learn... how to budget...[and] understand [their] finances” during unique times can be useful, if presented in an appropriate and timely manner. However, understanding the sensitive nature of providing resources for this population is critical. Delivering content by employers to employees in an appropriate manner, even if presented by a community partner, is essential.

Need for Post Transition Support

A feeling of lack of support after housing counseling ended emerged in the study. Tamesha, a key informant, shared, “[there are] really no other supports...that help... [clients] transition [post experience]. Thus, a need exists to support families after counseling ends. Mary, another key informant, added, “[we need] to follow up with families to find out what happened.” This recommendation suggests the importance of the reciprocal relationship that exists between a human service professional and a client. Helping the family develop goals and plan for the future can assist a family to return to the economic mainstream. Bob, during the second interview, suggested a check-in by the agency. “Maybe a month afterwards say [to] ok, how did everything go? ... Did everything go as expected?... How are they [the lender] treating you?... Are they living up to your expectations?” This research suggests the need for interventions that help families identify a plan of action after counseling. To aid in the transition, Bob, during his first interview, suggested that clients “should have a choice to go...to a counselor or have a counselor come into a home and ... [identify] programs [that are] available for you for this county...for this state...” Providing assistance in navigating resources can bolster family resilience. As Deb in her final interview stated, “Knowledge is Power!”

Finally, helping a family enjoy the success of surviving post crisis is critical after services. Tamesha, a key informant, shared, “ people go through these things and they are in such disarray that sometimes the family unit needs to be [put] back together.” This research suggests the importance of applying strategies that incorporate positive family development. For example, Bob said, “after [the loan modification] was completely done and after we save[d] enough money, we took a vacation to Disney World... [It] was a good time.” Thus, recognizing the toll the crisis takes on the family and making efforts to re-build the family after crisis is important.

Discussion

This study gives voice to four study participants who completed a series of three semi-structured qualitative interviews. Two key informants also were interviewed. Key themes described the experience of families after receiving services and identified the role of information and support as a coping mechanism for families.

It is critical to address the unique experience of families who cope with housing instability, complete housing counseling services, and make the transition into the financial mainstream upon completion of those services. For many, this experience results in necessary lifestyle changes and altered financial practices. Consistent with life course theory and the concept of social timing (Neugarten, 1977, as cited by Schlossberg and Leibowitz, 1980), the experience of seeking public assistance and using community resources can be uncomfortable for individuals who have never previously used such services, and should therefore be normalized. Allowing families to see that the crisis is short term and providing the necessary support and confidence to help families navigate this transition can help return a family to the economic mainstream and begin to improve their financial health.

Human service professionals can play a critical role in providing situation appropriate information and support to families in crisis. Communicating with families to understand their needs after an “off time” crisis situation occurs is essential. Consistent with this researcher’s findings, Rothwell and Han (2010) found that intervention strategies and policies that promote asset development in families positively influences family functioning. Discussing topics such as basic budgeting, managing credit and debt, and helping a family build a secure financial foundation that includes saving and future retirement is necessary for families in their return to financial stability. The experience of housing instability creates a new and often difficult

financial reality for families. Helping families understand that successful financial planning does not occur quickly is important, and social workers can play a key role in supporting families (Reamer, 2007). Conducting one on one follow up assessments with families three to six months after crisis could be helpful in ensuring family needs are met and the family stays on the path to success during financial recovery. Orthner et al. (2004) found that helping families to identify and use local resources positively influences resilience in families and could provide a necessary support during this transitional period.

Consistent with prior research, human service professionals need to understand their clientele and apply intervention and prevention strategies to meet the unique coping mechanisms of the family (Benzies & Mychasiuk, 2009). Practitioners need to help families acknowledge the experience, reflect on why the instability occurred, and apply new knowledge to seek a more successful outcome for the future. Empowering families to understand why the crisis occurred is important. Supporting families with a network of resources, such as accessing income supports and building social networks is needed (Orthner et al., 2004) for family resilience. Offering informative support programs for prevention purposes also is recommended. Offerings such as pre-purchase housing education, basic budgeting, and credit and debt management sessions can help families adapt successful financial practices prior to future crises.

Lenders should offer support for families during this critical time. Lenders should understand their role in encouraging families to sustain and survive through the crisis experience. Patterson (2002) found that financial instability produces major obstacles, often pushing the household into crisis mode. Providing respectful service, including responding to necessary communications in a timely and efficient manner, is important for the dignity of the family and

may encourage successful coping. Ensuring that the staff members working on the front line are knowledgeable about the policies and programs available is crucial.

Employers also can play a powerful role in aiding families. Schlossberg and Leibowitz (1980) found that the presence of a formal support system introduced by the employer was the most effective buffer to decrease trauma during the job loss experience. Communicating with employee's can be important if wage or work reductions occur. O'Neill and Xiao (2011) found that providing families with opportunities for situation appropriate content during "teachable moments" is essential to support families during times of crisis. Collaborating with community partners, such as religious leaders, government, and non-profit assistance programs can help to disseminate best –practice strategies to meet the needs of families in an inviting and informative way. Working with key community leaders can foster an atmosphere of support within the work environment, which is crucial during "off time" situations, such as income loss.

Policies aimed at helping families during this unique transition are essential. Wenger and Walters (2006) found that policies developed for families need to be flexible and adapt to their unique circumstances. A one-size fit all approach will not suffice. This is especially critical when acknowledging the unique needs of families facing housing instability during 'off-time' moments in life. Also, recognition of the unintended consequences and barriers that exist within current policies is integral to the effective design of future policies.

Review of the Theoretical Framework

Life Course and Family Stress Theory, within a resilience framework, was used as the theoretical framework for this study. This framework was useful in understanding the unique "off time" situation and stress that families endure when faced with housing instability. For many, this was a new experience. Incorporating foundational human development theories

within a resilience framework allows for strengths based interventions and strategies that meet the needs of families to be generated to aid families through this transitional unique period.

Future Research

This paper resulted from a larger mixed methods study to assess the general experience of families who sought housing counseling and describes the transitional process after receiving services. A phenomenological approach, specifically using Seidman's (2013) three-stage interview process, was used to examine the experience of families from this housing counselling agency in this midwestern urban community. Further research is needed to explore marginalized populations within larger urban communities and communities that differ in size and location from this study. Understanding the particular interventions and strategies that help a family succeed amidst crisis is essential to normalize the experience for families. As Deb revealed in her final interview, "I just really felt like a survivor. Like I survived another life experience handed to me that I didn't have any control over. And I'm still here to talk about it." Consequently, exploring the specific intervention approaches applicable to this population can better prepare practitioners to meet the needs of families in crisis so that they may survive future experiences.

CHAPTER FOUR: DISCUSSION OF THE TWO STUDIES

Integration and Importance of the Entire Body of Research

This dissertation highlights the findings from a mixed methods assessment that analyzed housing counseling clientele who sought assistance at a midwestern housing counseling agency between June 2010 and November 2010. The purpose of the quantitative component was to determine the relationship between key financial indicators and demographic characteristics based on reason for entry and to assess whether relationships exist for key demographic characteristics and financial indicators for participants who received services primarily for income reduction purposes. Using Seidman's (2013) three-stage interview protocol within the qualitative component, four study participants completed a series of three semi-structured interviews three years after receiving services from the same housing counseling agency. Two key informants also were interviewed. Using a phenomenological approach to understand the experience of families, interview data gives voice to the experience of participants and describes the coping process. Findings identified the use of key protective factors and aspects of resilience for this population. Implications for practitioners that target human service professionals, lenders, employers, and policymakers have been developed.

A description of the demographic and economic characteristics was created for families who sought housing counseling assistance during a six-month time period in 2010 from a high need midwestern community. This research provides a unique insight into the experience of families coping with housing instability three years after receiving services. Findings revealed that families primarily seek service for income reduction and a relationship exists between demographic characteristics, such as age, marital status, and income level, and key financial indicators. Hence, fostering key protective factors in families coping with crisis is crucial.

Benzies and Mychasiuk (2009) found that protective factors are essential components to helping meet the needs of families during crisis, suggesting that the use of these factors can help a family modify or transform their response to a negative life event. Seccombe (2002) found that when families possess numerous protective factors, they are more apt to display resilience during the experience. Qualitative study participants revealed numerous types of support through the interview protocol such as: the role of family, the importance of faith, the ability to maintain a positive attitude, and the role of housing counseling agencies and other identified income supports for families. This research identified five main themes important for understanding the experience of families during this unique transition consisting of: the importance of understanding reason for service, the role of income and income supports, the importance of age, the role of family composition and family support, and the use of internal factors of support.

Importance of Understanding Reason for Service

Understanding the underlying reason a family seeks housing counseling assistance emerged as a finding in this dissertation. Consistent with prior research (Jefferson et. al. 2012; Minnesota Homeownership Center's Foreclosure Counseling Report, 2012), families who sought housing counseling services in 2010 at this site agency were greatly influenced by the recession, and consequently experienced instability from job loss. Due to the demise of the manufacturing industry, quantitative study findings revealed economic challenges for residents. Morgan et al. (2012) found that family financial behaviors are directly correlated with a state's economy, suggesting that states with severe economic challenges and longer economic declines produce significant family concerns. Although sample size was a concern, economic differences did emerge between participants who sought service for income reduction in comparison to non-income reduction. Not surprisingly, findings revealed participants who earn less income per

month have greater difficulty meeting consumer debt, housing costs, and total debt obligations for the household. As a result, individuals that experience a reduction in income could have greater difficulty in recovering financially from the experience.

Why a family sought services also emerged as important in understanding each family's unique circumstances within the qualitative findings. Although there are ways to categorize reason for service such as Jefferson et al. (2012), the specific stories and paths that families can take often are different. The duration of instability prior to seeking services can vary, as conveyed by participants in the qualitative interview findings. Reason for service, even within distinct categories such as income reduction, can be complicated. Thus, understanding why families seek services is important for human service professionals and lenders so that they may create interventions and strategies that can support a family during this "off time" experience and promote resilience efforts. Policy efforts need to recognize the unique circumstances of families and be flexible in nature to fully support families.

Importance of Family Composition and Family Support

Marital status was identified in the quantitative component as a significant influence in a family's ability to maintain housing costs (front-end ratio) and total debt obligations (back-end ratio). Single participants were found to be more at risk for financial difficulty in comparison to married couples. More research is needed to understand the influence that family composition plays in coping with housing instability, and the influence of family composition on financial standing.

Family support also was a primary motivator in helping to sustain and motivate families. When a family approaches a crisis together, they may emerge from the experience more resilient. Walsh (2006) found that family relationships are often strengthened in crisis. Consequently,

families may provide emotional guidance and financial assistance throughout the crisis experience and beyond.

Importance of Maintaining an Adequate Income

Families must be assisted in maintaining an adequate income to cope with the financial crisis. Not surprisingly, study participants who experienced income reduction and maintained lower income levels were found to exhibit higher consumer debt, housing costs, and total debt in relationship to monthly gross income. This suggests that families with lower income levels were found to experience greater financial distress during income reduction. In support, Rothwell and Han (2010) found that families experience increased strain during income and/or asset depletion. For many participants, the aftermath of the crisis produced necessary lifestyle changes and altered financial practices. Consistent with family stress theory, Benzies and Mychasiuk (2009) identified the ability to possess a stable and/or adequate income as a strategy to decrease family stress. Financial support provided by the family and the use of income supports as a formal buffer both were identified as key protective factors that resonated from this qualitative research. Consistent with the findings, Vandergriff-Avery et al. (2004) identified the ability to access income supports and develop social networks as key protective factors for families. The role of the housing counselor as an advocate for the family was one support identified by participants.

However, seeking public assistance and formal income supports is not always easy. Consistent with life course theory and the concept of social timing (Neugarten, 1977, as cited by Schlossberg & Leibowitz, 1980), this experience can be uncomfortable for individuals who have never previously used such services, and should therefore be normalized. Allowing families to see that the crisis is short term and providing the necessary support and confidence to help families navigate this transition can help return a family to the economic mainstream and

improve their financial health. Practitioners and policymakers should encourage and develop income supports and interventions that address the family as the unit of analysis and normalize the experience for families. Practice and policy efforts that help to streamline income supports for families is needed, especially during times of housing instability. Helping to ensure that practitioners are informed of available programs and services to support the family during crisis is crucial. Human service professionals including social workers, lenders, and employers have a key role in helping families cope with housing instability and support resilience efforts.

Unique Needs for Mature Individuals

Study findings revealed that mature clientele might experience more difficulty in recovering from the financial crisis. Quantitative findings revealed that clientele who were 45 years of age and older experienced greater difficulty meeting monthly housing costs and total debt obligations due to the experience. Aldous (1990) identified “age markers” to describe the time period when important life events should occur. Consistent with life course theory, during job loss, many families experience “off-time” events. Johnson and Butrica (2012) found that families drain their savings and/or retirement funds to survive during job loss. Consistent with this research, the qualitative findings revealed mechanisms of support, either provided by family or faith, as key protective factors and aspects of resilience for families. Age appropriate interventions and strategies to support mature workers during this “off time” should be provided. Policy efforts also targeted toward this population can be beneficial.

Maintaining Sources of Strength and Support

The need for maintaining sources of strength and support emerged in the findings. Key protective factors that incorporated the use of spirituality and the maintenance of a positive attitude were found to be particularly useful for qualitative participants. Consistent with this

research, Vandergriff and Avery (2004) found that faith was a key protective factor in families. Helping families navigate the appropriate sources of support within their respective religious affiliations may be beneficial. Ellison et al. (2011) found that promoting spiritual growth can provide a necessary buffer for families during financial stress. As a result, participation in faith based support services may help families seek supportive relationships and networks to aid family success during crisis.

Maintaining a positive mental attitude also was found to be a significant source of support for families. Seifter-Abrams (2001) found that families should maintain hope, create change, and find the ability to construct a meaningful story in surviving a crisis experience. Gooding et al. (2012) found that resilience is present when families cope with conflict appropriately and create positive communication in the home. Consequently, strategies that promote the development of survival skills and give families an opportunity to problem solve and communicate about the crisis could help promote a healthy attitude about the crisis experience.

Relationship to Theoretical Framework

Based on the findings, the theoretical approach developed to assess families experiencing housing instability and identify the key protective factors, interventions, and strategies that aid families during housing crisis was appropriately aligned. The quantitative assessment provided an insight into the demographic characteristics influencing a family's financial condition, such as age, income, and marital status. This research is consistent with the "off time" nature of job loss in life course theory (Lerner, 2002) often experienced by families during housing instability. The stress endured by families also can be informed by family stress theory. Patterson (2002) found that financial instability produces major obstacles, often pushing the household into crisis mode.

For many in the qualitative study, the experience of housing stability was new, and the future was unknown. Thus, the importance of interventions to aid the family during crisis emerged. Identifying the key protective factors necessary to support families coping after crisis is reinforced through the resilience framework. McCubbin and McCubbin (1997) called for proactive, not reactive, strategies to be developed to support families during crisis. As a result, strengths-based interventions and strategies incorporating the identified key protective factors may be beneficial to better meet the needs of families to support resilience efforts through this transitional period.

Study Limitations

This study had limitations. Selection bias was a concern for both the qualitative and quantitative components of the dissertation. Since all participants who sought housing counseling in 2010 chose to participate in the intervention and/or service, results may be skewed and may not reflect the overall base of families who endure housing instability, but only those that seek interventions at housing counseling agencies.

Sample size also was a limitation of the quantitative assessment. Small sample size within the non-income reduction category produced difficulties in exploring differences among reason for entry in key demographic characteristics and financial indicators. More research is needed to explore within group differences based on this variable.

Implications for Practice

Implications for Human Service Professionals

The role that a human service professional can play in providing situation appropriate financial education for families in crisis is critical. Communicating with families to understand family needs after “off time” crisis situations occur is essential. Consistent with both the

quantitative and qualitative findings, Rothwell and Han (2010) found that intervention strategies and policies that promote asset development in families positively influences family functioning. Depending on their circumstances, discussing topics such as basic budgeting, managing credit and debt, and helping a family build a secure financial foundation that includes saving and future retirement may be necessary for families in their return to financial stability. Evident in the quantitative results, working with families collaboratively to identify financial areas of weakness within household budgets is critical. Orthner et al. (2004) found that helping families to identify and use local resources positively influences resilience in families and could provide a necessary support during this transitional period. The experience of housing instability often is new and may lead to a difficult financial reality for families. Helping families understand that successful financial planning does not occur quickly is important. Conducting one on one follow up assessments with families three to six months after crisis could be helpful in ensuring family needs are met, appropriate information and resources to support the family are provided, and the family stays on the path to success during financial recovery.

Consistent with prior research, human service professionals need to be able to understand their clientele and apply intervention and prevention strategies to meet the unique coping mechanisms of the family (Benzies & Mychasiuk, 2009). Practitioners may be able to help families acknowledge the experience, reflect on why the instability occurred, and apply new knowledge to seek a more successful outcome for the future. Empowering families to understand why the crisis occurred is important.

Social workers can play a key role in helping families through this unique transition. In the March/April (2007) edition of "Social Work Today," Reamer argued that social workers should promote affordable housing initiatives to support families coping with extreme poverty and

economic hardship. Initiatives that support families with a network of resources, such as accessing income supports and building social networks, are needed (Orthner et al., 2004) and can support family resilience. Offering informative support programs for prevention purposes also is recommended.

Implications for Lenders and Employers

Lenders also need to offer support for families during this critical time. Lenders should understand their role in encouraging families to sustain and survive through the experience. Patterson (2002) recognized the stress that families endure during crisis. Providing respectful service, including responding to necessary communications in a timely and efficient manner, is important for the human dignity of the family and may encourage successful coping. Ensuring that the staff members working on the front line are knowledgeable about the policies and programs available is crucial. As expected, quantitative findings revealed earning a lower monthly income resulted in greater financial distress for families who experienced income reduction. Ensuring families connect with the appropriate mechanisms of support, such as income support programs offered by lenders, could promote resilience efforts and support families through the crisis.

Employers also can play a powerful role in aiding families through this transition. Schlossberg and Leibowitz (1980) found that the presence of a formal support system introduced by the employer was an effective buffer in decreasing the level of trauma experienced during job loss. Communicating with employees on the importance of key financial practices may be important if wage or work reductions occur. O'Neill and Xiao (2011) found that providing families with opportunities for situation appropriate content during “teachable moments” is essential to support families during times of crisis. Collaborating with community partners, such

as religious leaders, government, and non-profit assistance programs can help to disseminate best –practice strategies to meet the needs of families in an inviting and informative way. Working with key community leaders can foster an atmosphere of support within the work environment, which may be crucial during “off time” situations such as income loss.

Implications for Research

Research is needed to understand the relationship between reason for service and key financial indicators for a larger audience. The quantitative study, although rich with data, only provided findings from one housing counseling agency in one particular community at one period of time. Expanding the sample to include a larger audience could provide the opportunity to explore within group differences among clientele seeking service for non-income reduction purposes. As previously mentioned, prior research highlights the influence that medical issues (Robertson et al., 2008) and unaffordable mortgages (US Housing and Urban Development, 2002) can have on a family. Expanding this study to assess a broader sample of housing counseling agencies could provide more generalizable data to support and test this hypothesis.

Understanding the unique key protective factors that exist for marginalized populations within larger urban communities and communities that differ in size and location from this study also is needed. Identifying the particular interventions and strategies needed to support minority groups can help to promote family success for already targeted populations and normalize the experience for minority families. Consistent with the quantitative findings, further research also is needed to better understand the relationship between interventions and strategies that incorporate the use of key protective factors for specific targeted populations such as mature workers, single individuals, and limited income families.

Implications for Policy

The findings suggest that policies aimed at helping families during this unique transition are crucial. Shaikh and Kauppi (2010) call for future research to understand the macro and micro level perspective to aid policy makers in support of family resilience policies. By taking a broad view of policy, policymakers can create legislation that benefits families, be flexible and adaptive over time, and allow for changes in work structure, industry mix, and demographics (e.g. assist the mature clientele population) (Wenger and Walter, 2006). Walsh (2006) claims that by developing social and economic policies within a resilience lens, families can be ready to face the new normal reality and challenges in the future. A one-size fit all approach will not suffice. This is especially critical when acknowledging the unique needs of families facing housing instability during ‘off-time’ moments in life. Also, recognition of the unintended consequences and barriers that exist within current policies is integral to the effective design of future policies.

Conclusion

This mixed methods study provided an in-depth look at the experience of families who sought housing counseling services between June 2010 and November 2010 and described their transition after receiving services. The quantitative component of the study compared clientele by reason for service and explored the relationship between demographic characteristics and key financial indicators for clientele who experienced income reduction. The qualitative component gave voice to the experience of coping with housing instability for families. Collectively, this research provided insight into the phenomenon of housing instability in this midwestern community during this time period and provided key areas of support needed to aid families during crisis.

The study design allowed for an in-depth analysis of the phenomenon of interest. The quantitative protocol assessed the relationships among key financial indicators and demographic characteristics using data collected upon intake for services. The qualitative protocol allowed study participants to describe the crisis experience and provide a reflection of that experience three years later. The three-stage interview protocol incorporated member checking into the second and third interview session, giving families the opportunity to delve deeper into the phenomenon of interest. Collectively, this study provided a greater understanding of the social and economic influence of the housing crisis on families during this tumultuous time period. As Mary, a key informant, shared, “this was uncharted water for many people...they never knew that wealth could just evaporate. That you...could lose your job and you can’t find another one...” Consequently, the importance of helping families understand the crisis experience, determine their specific need for service, and identify and foster protective factors necessary for their support was essential. Key protective factors identified were family support, faith and spirituality, maintaining a positive attitude, and the use of income supports. As Deb revealed in her final interview, “I just really felt like a survivor. Like I survived another life experience handed to me that I didn’t have any control over. And I’m still here to talk about it.” By creating interventions and strategies that incorporate key protective factors, families who experience future housing instability can be supported appropriately.

APPENDICES

APPENDIX A

Quantitative Codebook

Table 7: Original Codebook

Code	Variable Name	Codes
PARTIC	Participant Number as defined by the agency	Site Agency provided Identification Number
COUNTY	County	1- Macomb 2- Oakland 3- St. Clair 4- Wayne 5- Other 6- Missing
GENDER	Gender of Participant	1- Male 2- Female 3- Missing
AGE	Age of Participant	7- Raw Age
RACE	Gender of Participant	1- White 2- Black/African American 3- Asian 4- American Indian/Alaskan Native 5- Other – Multiple Race 6- Missing 7- African American and White – Mixed
ETHNICITY	Ethnicity of the Participant	1- Hispanic 2- Non-Hispanic 3- Missing
MARITAL	Marital Status of Participant	1- Yes, Married 2- No, Not Married 3- Missing
HOUSE	Household Type of Participant	1- Single 2- Female Headed 3- Male Headed 4- Married without children 5- Married with children 6- Two or more unrelated 7- Other 8- Missing

Table 7
(cont'd)

REAS	Reason for Entry into Services	1- Income Reduction 2- Housing 3- Non-Housing – Medical 4- Non-Housing Credit/Other 5- Missing
DEBTINC	Consumer Debt Ratio (As indicated by a percentage of non- housing Monthly Debt Obligations/Monthly Gross Income)	Ratio = (DEBT/GMI)
FRONT	Front End Ratio (As indicated by a percentage of housing costs associated with principal, interest, taxes, and insurance divided by monthly gross income)	Ratio = (HOUS/GMI)
BACK	Back End Ratio (As indicated by a percentage of costs associated with total housing and non housing debt obligations divided by monthly gross income)	Ratio = (DEBTINC + FRONT)
CSCORE	Credit Score at Service Entry	Actual Score

Table 8: Re-Coded Study Codebook

Code	Variable Name	Codes
PARTIC	Participant Number as defined by the agency	Identification Number
GENDER	Gender of Participant	0 – Male 1 - Female
AGE	Age of Participant	0 = 45–100 1 = 0-44
RACEETH	Race/Ethnicity of Participant	0- White 1- Non-White
MARITAL	Marital Status of Participant	0 – Married 1- Not-Married
REAS	Reason for Entry into Services	0 – Income Reduction 1- Non-Income Reduction
INCOME	Gross Monthly Income recoded for analysis purposes	0 = \$0-\$3443 1 = \$3,444 and \$15,000
DEBTINC	Consumer Debt Ratio (As indicated by a percentage of non- housing Monthly Debt Obligations/Monthly Gross Income)	Ratio = (DEBT/GMI)
FRONT	Front End Ratio (As indicated by a percentage of housing costs associated with principal, interest, taxes, and insurance divided by monthly gross income)	Ratio = (HOUS/GMI)
BACK	Back End Ratio (As indicated by a percentage of costs associated with total housing and non housing debt obligations divided by monthly gross income)	Ratio = (DEBTINC + FRONT)
CSCORE	Credit Score at Service Entry	Score

Table 9: Raw Data used to develop Key Financial Indicators

GMI	Gross Monthly Income	Amount
DEBT	Total Debt Obligations	Amount
HOUS	Total Housing Debt	Amount

APPENDIX B

Quantitative Study Protocol – Research Questions/Study Hypothesis

Research Question #1:

Is there a difference in key demographic characteristics (age, gender, income, marital status, and race/ethnicity) and financial indicators (consumer debt ratio, front-end ratio, back end-ratio, and credit score) based on need for service (income reduction and non-income reduction)?

Independent Variable (Grouping Variable):

The main independent variable for this analysis is reason for entry. Two groups will be used:

- 0- Income Reduction
- 1- Non-Income Reduction (includes Housing Expenses, Non-Housing Expenses- Medical, and Non-Housing Expenses – Credit)

Dependent Variables:

The dependent variables for this analysis will consist of key economic indicators. They are:

- Consumer Debt Ratio
- Front End Ratio
- Back End Ratio
- Credit Score

Demographic Characteristics also have been assessed. They are:

- Age (0 = 45 and older, 1 = 44 and under)
- Income (0 = Income \$3,443 and below; 1= Income \$3,444 and above)
- Gender (0= Male; 1= Female)
- Marital Status (0=Married; 1=Not Married)
- Race/Ethnicity (0 = White; 1= Non-White)

Research Question #1 Hypothesis:

A difference exists in key demographic characteristics (age, gender, income, marital status, and race/ethnicity) and financial indicators (consumer debt ratio, front-end ratio, back-end ratio, and credit score) based on need for service (income reduction in comparison with non-income reduction).

Table 10: Integration of Theory, Research Questions, Hypothesis and Methods

Theory	Research Questions	Hypothesis	Methods
Life Course– families experience off time events (e.g.: job loss, health challenges) Family Stress – families experience financial hardship due to economic instability	Does consumer debt ratio differ based on reason for service?	Participants will differ in consumer debt based on reason for entry. Participants who seek services for income reduction purposes will have a higher consumer debt ratio than participants who enter into service for non-income reduction purposes.	Independent T-Test was used to assess if there was a significant difference between the means from the income reduction group and the non-income reduction group. Significance was tested at the † $p<.10$, * $p<.05$, ** $p<.01$, and *** $p<.001$ level

Table 10 (cont'd)

Life Course– families experience off time events (e.g.: job loss, health challenges) Family Stress– families experience financial hardship during stress	Does front-end ratio differ based on reason for service?	Participants will differ in front –end ratio based on reason for entry. Participants who seek services for income reduction purposes will have a higher front-end ratio than participants who enter into service for non- income reduction purposes.	Independent T-Test was used to assess if there was a significant difference between the means from the income reduction group and the non-income reduction group. Significance was tested at the † $p<.10$, * $p<.05$, ** $p<.01$, and *** $p<.001$ level.
Life Course– families experience off time events (e.g.: job loss, health challenges) Family Stress– families experience financial hardship during stress	Does back-end ratio differ based on reason for service?	Participants will differ in back-end ratio based on reason for entry. Participants who seek services for income reduction purposes will have a higher back-end ratio than participants who enter into service for non- income reduction purposes.	Independent T-Test was used to assess if there was a significant difference between the means from the income reduction group and the non-income reduction group. Significance was tested at the † $p<.10$, * $p<.05$, ** $p<.01$, and *** $p<.001$ level.
Life Course– families experience off time events (e.g.: job loss, health challenges) Family Stress– families experience financial hardship during stress	Does credit score differ based on reason for service?	Participants will differ in credit score based on reason for entry. Participants who seek services for income reduction purposes will have a lower credit score than participants who enter into service for non-income reduction purposes.	Independent T-Test was used to assess if there was a significant difference between the means from the income reduction group and the non-income reduction group. Significance was tested at the † $p<.10$, * $p<.05$, ** $p<.01$, and *** $p<.001$ level.
Life Course– families experience off time events (e.g.: job loss, health challenges) Family Stress– families experience financial hardship during stress	Does age of a client differ based on reason for service?	Participants will differ in age based on reason for entry. Participants who seek services for income reduction purposes will be older on average than participants who enter into service for non-income reduction purposes.	Independent T-Test was used to assess if there was a significant difference between the means from the income reduction group and the non-income reduction group. Significance was tested at the † $p<.10$, * $p<.05$, ** $p<.01$, and *** $p<.001$ level.

Table 10 (cont'd)

<p>Life Course– families experience off time events (e.g.: job loss, health challenges)</p> <p>Family Stress– families experience financial hardship during stress</p>	<p>Does gender of a client differ based on reason for service?</p>	<p>Participants seeking housing counseling will differ in gender based on reason for entry.</p> <p>Participants who seek services for income reduction purposes will be female in comparison to participants who enter into service for non-income reduction purposes.</p>	<p>Independent T-Test was used to assess if there was a significant difference between the means from the income reduction group and the non-income reduction group. Significance was tested at the †$p<.10$, *$p<.05$, **$p<.01$, and ***$p<.001$ level.</p>
<p>Life Course– families experience off time events (e.g.: job loss, health challenges)</p> <p>Family Stress– families experience financial hardship during stress</p>	<p>Does marital status of a client differ based on reason for service?</p>	<p>Participants will differ in marital status based on reason for entry.</p> <p>Participants who seek services for income reduction purposes will be non-married (single) in comparison to participants who enter into service for non-income reduction purposes.</p>	<p>Independent T-Test was used to assess if there was a significant difference between the means from the income reduction group and the non-income reduction group. Significance was tested at the †$p<.10$, *$p<.05$, **$p<.01$, and ***$p<.001$ level.</p>
<p>Life Course– families experience off time events (e.g.: job loss, health challenges)</p> <p>Family Stress– families experience financial hardship during stress</p>	<p>Does race/ethnicity of a client differ based on reason for service?</p>	<p>Participants will differ in race/ethnicity based on reason for entry.</p> <p>Participants who seek services for income reduction purposes will be non-white in comparison to participants who enter into service for non-income reduction purposes.</p>	<p>Independent T-Test was used to assess if there was a significant difference between the means from the income reduction group and the non-income reduction group. Significance was tested at the †$p<.10$, *$p<.05$, **$p<.01$, and ***$p<.001$ level.</p>

Research Question #2

Within the sub-group of clientele who sought services primarily due to income reduction, is there a relationship between key financial indicators (consumer debt ratio, front-end ratio, back end-ratio, and credit score) and demographic characteristics (age, gender, income, marital status, and race/ethnicity) for this population?

Independent Variable:

The Independent Variable for this analysis is key demographic characteristics. They are:

- Age (0 = 45 and older, 1 = 44 and under)
- Income (0 = Income \$3,443 and below; 1= Income \$3,444 and above)
- Gender (0= Male; 1= Female)
- Marital Status (0=Married; 1=Not Married)
- Race/Ethnicity (0 = White; 1= Non-White)

Dependent Variables:

The dependent variables for this analysis will consist of a variety of financial ratios used to convey key economic indicators. They are:

- Consumer Debt Ratio
- Front End Ratio
- Back End Ratio
- Credit Score

Theoretical Framework:

- **Life Course**— families experience off time events (e.g.: job loss, health challenges); implications exist for minority populations, such as: age (older), gender (female), marital status (non-married), race/ethnicity (non-white); income level (lower income).
- **Family Stress** – families experience financial hardship due to economic instability; implications exist for minority populations, such as: age (older), gender (female), marital status (non-married), race/ethnicity (non-white); income level (lower income).

Overall Research Question #2 Hypothesis: A relationship exists between key demographic characteristics and financial indicators for participants who seek service for income reduction purposes.

Specific Research Questions

Consumer Debt Ratio: Relationship exists between Consumer Debt Ratio and

- Age
- Gender
- Income
- Race/Ethnicity
- Marital Status

Hypothesis: Minority populations will have a **higher consumer debt ratio** in comparison to non-minority groups. (Minority groups = older, female, lower income, non-white, and non-

married)

Front End Ratio: Relationship exists between Front-End Ratio and

- Age
- Gender
- Income
- Race/Ethnicity
- Marital Status

Hypothesis: Minority populations will have a **higher front-end ratio** in comparison to non-minority groups. (Minority groups = older, female, lower income, non-white, and non-married)

Back-End Ratio: Relationship exists between Back-End Ratio and

- Age
- Gender
- Income
- Race/Ethnicity
- Marital Status

Hypothesis: Minority populations will have a higher back-end ratio in comparison to non-minority groups. (Minority groups = older, female, lower income, non-white, and non-married)

Credit Score: Relationship exists between Credit Score and

- Age
- Gender
- Income
- Race/Ethnicity
- Marital Status

Hypothesis: Minority populations will have a lower credit score in comparison to non-minority groups. (Minority groups = older, female, lower income, non-white, and non-married)

Method of Analysis

- Regression Analysis was used to identify significance in relationships. Significance was tested at the $\dagger p < .10$, $*p < .05$, $**p < .01$, and $***p < .001$ level.

APPENDIX C

IRB Approved- Qualitative Study Consent and Interview Packet

Qualitative Study on the Resilience of Past Participants of a Housing Counseling Agency

Michigan State University Department of Human Development and Family Studies Consent Form – Interview Participants

In collaboration with local MSU Extension Staff, I am conducting a preliminary study, Qualitative Study on the Resilience of Past Participants of a Housing Counseling Agency, to learn more about the experiences of individuals who sought housing counseling assistance previously from Macomb County MSU Extension. The purpose of the study is to assess the crisis experience of past participants and to identify the key indicators and resilient practices used to survive and thrive amidst economic turmoil post experience. The first step in the study is to conduct a series of three individual interviews to assess the experience and supports that helped you cope with the experience.

The first interview will consist of a focused life interview to help understand the experience of the participant. The second interview will focus on the specific details of the experience exploring the influence on relationships and the supports and services provided to the participant after seeking services. The last interview will allow the participant to reflect on the meaning of the experience. The first interview will take place in person.

If you are a past participant of this housing counseling agency and currently see yourself as financially stable after participating in housing counseling services, I would very much like to speak with you about your current experience. There will be a series of three interviews that will take place within a one month time period. I expect the conversations to be approximately 45-60 minutes in length. The second and third interview can take place in person or via phone, as determined by the interviewer and the participant.

Participation in this project is completely voluntary. Participants may discontinue the study at any time and/or refuse to answer any questions you do not want to answer. Refusal to participate in the study will not involve the loss of any benefits to which you are otherwise entitled. The potential benefits in taking part in this study are the opportunity to discuss your experience with seeking housing counseling services and the supports, programs, and services that helped you transition to your current financial situation. Participants will receive one \$50 gift card after completion of all three interviews (participants must complete the first, second, and third interview to receive the \$50 gift card). I know your time is valuable, however, I feel that this will be a useful discussion for you.

The potential risks of participating in this study may include any distress and/or discomfort regarding discussions of your previous housing and financial experience. Any study participant experiencing distress or discomfort is invited to contact the MSU Family and Child Clinic at Michigan State University. The phone number is: (517) 432-2272.

If you choose to participate, a fourth-year Graduate Student, from Michigan State University, will conduct the interview protocol. Each interview will be audiotaped, unless this is not an acceptable option to you. If you agree to be audiotaped, please circle your response and initial in the box below.

I agree to allow audiotaping of the interview. Yes No Initials _____
--

Any responses you offer during the interviews will be combined with others, making your responses confidential, and your confidentiality will be protected to the full extent allowable by the law. Identifying information will not be attached to any of your individual responses when reporting results from the interviews. All materials will be kept in a locked file cabinet and only the principal investigator, her advisor, and the University Research Protection staff will have access to that data.

Each interview will take approximately 45-60 minutes to complete. If you have concerns or questions about this study, such as scientific issues, how to do any part of it, or to report an injury, please contact:

- Dr. Barbara Ames, Michigan State University, 552 W. Circle Dr. Room 13F Human Ecology, East Lansing, MI 48823, 517-432-3324, ames@msu.edu
- Erica Tobe, Doctoral Candidate, Michigan State University, 552 W. Circle Dr. Room 13 E Human Ecology, East Lansing, MI 48823, tobee@msu.edu.

If you have questions or concerns about your role and rights as a research participant, would like to obtain information or offer input, or would like to register a complaint about this study, you may contact, anonymously if you wish, the Michigan State University's Human Research Protection Program at 517-355-2180, Fax 517-432-4503, or e-mail irb@msu.edu or regular mail at 408 W. Circle Drive, Room 207 Olds Hall, MSU, East Lansing, MI 48824.

Your signature below indicates your willingness to participate in this study. Thank you for your time. We look forward to talking with you about your experiences.

Signature: _____ Date: _____

Michigan State University
Department of Human Development and Family Studies
Participant- Consent to Use a Direct Quote

The form gives your consent to use direct quotes, from this interview, for the purposes of publishing this study. Your identity will be kept confidential and a false name will be used to protect you. Only the researchers will know the name assigned to you. By signing this form, you allow for the use of direct quotes in publications of this study and understand that your privacy will be protected to the maximum extent of the law.

Your signature below indicates your willingness to voluntarily consent to the use of direct quotes in the publication of this study. Thank you for your time.

Signature: _____ Date: _____

Qualitative Study Demographics Questionnaire for Participants

Participant #: _____
Date: _____

Directions: Please fill in the blank or circle the response that best describes you.

- 1- Gender:
 - a. Male
 - b. Female
- 2- Year you were born: _____
- 3- In what county do you reside?
 - a. _____
- 4- What is your ethnicity?
 - a. Hispanic
 - b. Not-Hispanic
- 5- What is your race?
 - a. Single Race:
 - 1- American Indian/Alaskan Native
 - 2- Asian
 - 3- Black, African American
 - 4- Native Hawaiian/Pacific Islander
 - 5- White
 - b. Multi-Race:
 - 1- American Indian/Alaskan Native AND White
 - 2- Asian AND White
 - 3- Black/African American AND White
 - 4- American Indian/Alaska Native AND Black/African American
 - 5- Other Multiple Race
- 6- What is your Household Status?
 - a. Single
 - b. Single Female Headed
 - c. Single Male Headed
 - d. Married Without Children
 - e. Married With Children
 - f. Two or More Unrelated Adults
 - g. Other
- 7- Please list the individuals that reside in your home, their age, and their relationship to you.

Name	Age	Relationship to you

- 8- Marital Status:
- a. Married
 - b. Not Married
- 9- Level of your Education:
- a. Less than 9th grade
 - b. Less than 12th grade, no diploma
 - c. High School Graduate
 - d. Some college, no degree
 - e. Associate's Degree
 - f. Bachelor's Degree
 - g. Graduate or Professional Degree

Employment Status

- 10- Are you currently working?
- a. Yes, full time employment, in my interest area
 - b. Yes, full time employment, not in my interest area
 - c. Yes, part time employment, in one position
 - d. Yes, part time employment, in multiple positions
 - e. No, I am currently unemployed
 - f. Other, please specify: _____
- 11- Is there anyone else in the home currently working and supporting the household?
If so, who? _____
- a. Yes, full time employment, in their interest area
 - b. Yes, full time employment, not in their interest area
 - c. Yes, part time employment, in one position
 - d. Yes, part time employment, in multiple positions
 - e. No, currently unemployed
 - f. Other, please specify: _____

Current Living Arrangements

- 12- Your family's current living arrangements at this time?
- a. Own a home/Condominium
 - b. Rent a home/Condominium
 - c. Rent an Apartment/Townhouse
 - d. Living with Relatives
 - e. No current housing at this time
 - f. Other, please specify: _____

Household Dependents:

- 13- Do you have children?
- a. Yes
 - b. No
 - c. If yes, how many children are living with you that you support? What are their ages? _____

Reason for Seeking Past Housing Counseling Assistance

- 14- What was the primary reason you and your family sought housing counseling services at this agency?
- a. Income Reduction (e.g. job loss, reduction in income)
 - b. Housing Expenses
 - c. Non-Housing Expenses – Medical (e.g. Health/Illness, Medical Debt, Medical Expenses)
 - d. Non – Housing Expenses – Credit (e.g. Student Loans, Credit Card Debt, Loans)
 - e. Non-Housing Expenses – Other – please specify: _____
- 15- What **additional reasons** prompted you and your family to seek housing counseling services at this agency? (Check all that apply!)
- a. Income Reduction (e.g. job loss, reduction in income)
 - b. Housing Expenses
 - c. Non-Housing Expenses – Medical (e.g. Health/Illness, Medical Debt, Medical Expenses)
 - d. Non – Housing Expenses – Credit (e.g. Student Loans, Credit Card Debt, Loans)
 - e. Non-Housing Expenses – Other – please specify: _____

Past Financial Information

The following questions address your family's financial circumstances **during the crisis situation at the time of intake at the housing counseling agency**. Previously, what was your:

- 16- Approximate Gross Monthly Income (monthly before taxes)
- a. Less than \$ 249
 - b. \$ 250 - \$ 499

- c. \$500 - \$ 749
- d. \$750 - \$ 999
- e. \$ 1,000 - \$1,499
- f. \$ 1, 500 - \$ 1,999
- g. \$ 2,000 - \$ 2,499
- h. \$ 2,500 - \$ 4,999
- i. \$ 5,000 - \$ 7,499
- j. \$ 7,500 - \$9,999
- k. More than \$10,000

17- Approximate monthly non-housing debt obligations (e.g. credit cards, medical debt, student loans)

- a. Less than \$ 249
- b. \$ 250 - \$ 499
- c. \$500 - \$ 749
- d. \$750 - \$ 999
- e. \$ 1,000 - \$1,499
- f. \$ 1, 500 - \$ 1,999
- g. \$ 2,000 - \$ 2,499
- h. \$ 2,500 - \$ 4,999
- i. \$ 5,000 - \$ 7,499
- j. \$ 7,500 - \$9,999
- k. More than \$10,000

18- Approximately monthly housing costs (e.g. principal, interest, taxes, and insurance)

- a. Less than \$ 249
- b. \$ 250 - \$ 499
- c. \$500 - \$ 749
- d. \$750 - \$ 999
- e. \$ 1,000 - \$1,499
- f. \$ 1, 500 - \$ 1,999
- g. \$ 2,000 - \$ 2,499
- h. \$ 2,500 - \$ 4,999
- i. \$ 5,000 - \$ 7,499
- j. \$ 7,500 - \$9,999
- k. More than \$10,000

19- Approximate monthly debt obligations (including housing and non-housing obligations)?

- a. Less than \$ 249
- b. \$ 250 - \$ 499
- c. \$500 - \$ 749
- d. \$750 - \$ 999
- e. \$ 1,000 - \$1,499
- f. \$ 1, 500 - \$ 1,999
- g. \$ 2,000 - \$ 2,499
- h. \$ 2,500 - \$ 4,999

- i. \$ 5,000 - \$ 7,499
- j. \$ 7,500 - \$9,999
- k. More than \$10,000

20- Approximate credit score (if known) _____

Current Financial Information

The following questions address your family's **present financial circumstances today**.
Currently, what is your:

21- Approximate monthly gross income (monthly before taxes)

- a. Less than \$ 249
- b. \$ 250 - \$ 499
- c. \$500 - \$ 749
- d. \$750 - \$ 999
- e. \$ 1,000 - \$1,499
- f. \$ 1, 500 - \$ 1,999
- g. \$ 2,000 - \$ 2,499
- h. \$ 2,500 - \$ 4,999
- i. \$ 5,000 - \$ 7,499
- j. \$ 7,500 - \$9,999
- k. More than \$10,000

22- Approximate monthly non-housing debt obligations (e.g. credit cards, medical debt, student loans)

- a. Less than \$ 249
- b. \$ 250 - \$ 499
- c. \$500 - \$ 749
- d. \$750 - \$ 999
- e. \$ 1,000 - \$1,499
- f. \$ 1, 500 - \$ 1,999
- g. \$ 2,000 - \$ 2,499
- h. \$ 2,500 - \$ 4,999
- i. \$ 5,000 - \$ 7,499
- j. \$ 7,500 - \$9,999
- k. More than \$10,000

23- Approximately monthly housing costs (e.g. principal, interest, taxes, and insurance)

- a. Less than \$ 249
- b. \$ 250 - \$ 499
- c. \$500 - \$ 749
- d. \$750 - \$ 999
- e. \$ 1,000 - \$1,499

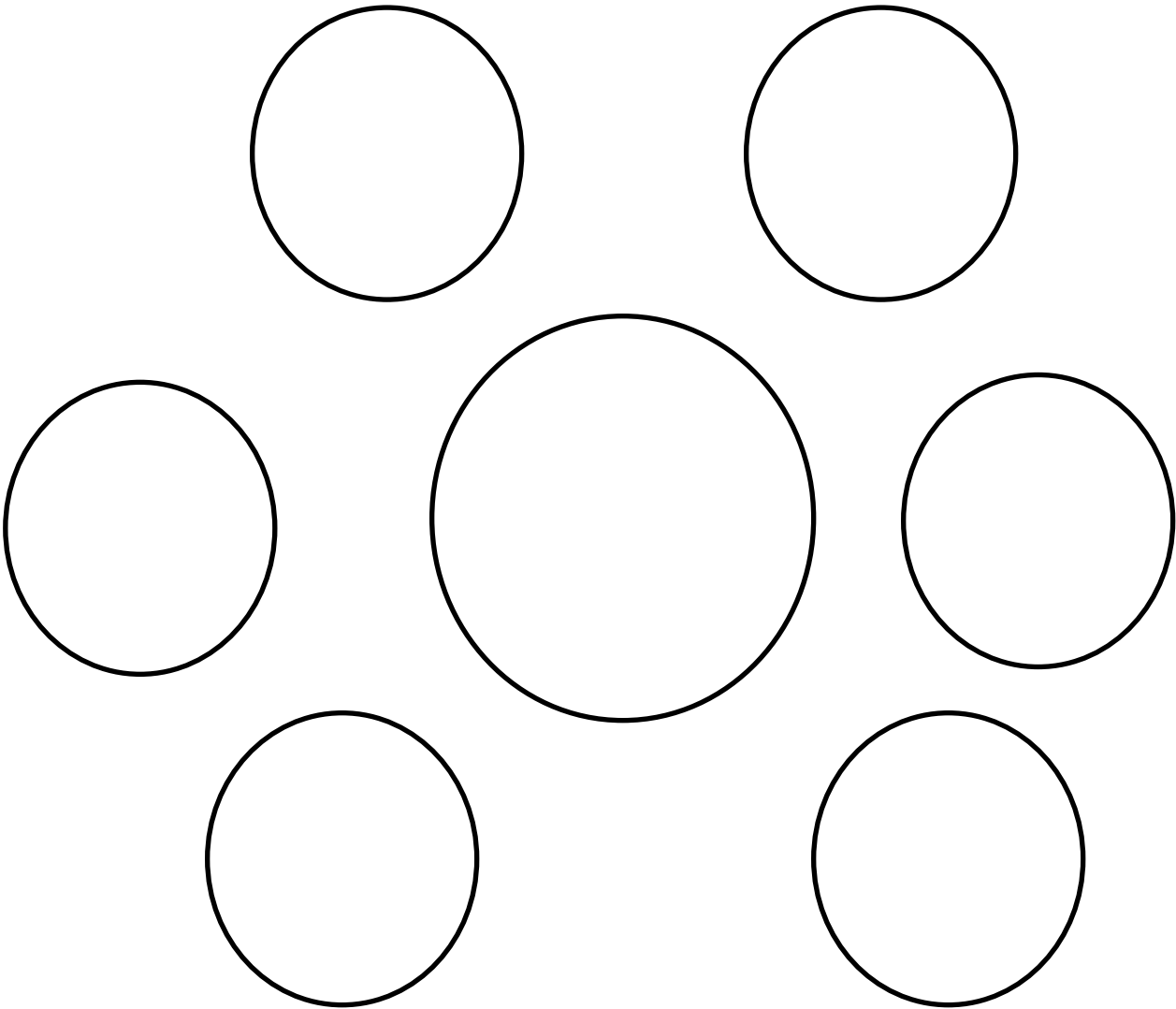
- f. \$ 1, 500 - \$ 1,999
- g. \$ 2,000 - \$ 2,499
- h. \$ 2,500 - \$ 4,999
- i. \$ 5,000 - \$ 7,499
- j. \$ 7,500 - \$9,999
- k. More than \$10,000

24- Approximate monthly debt obligations (including housing and non-housing obligations)?




- a. Less than \$ 249
- b. \$ 250 - \$ 499
- c. \$500 - \$ 749
- d. \$750 - \$ 999
- e. \$ 1,000 - \$1,499
- f. \$ 1, 500 - \$ 1,999
- g. \$ 2,000 - \$ 2,499
- h. \$ 2,500 - \$ 4,999
- i. \$ 5,000 - \$ 7,499
- j. \$ 7,500 - \$9,999
- k. More than \$10,000

25- Approximate credit score (if known) _____

Family Ecomap
Participant #: _____



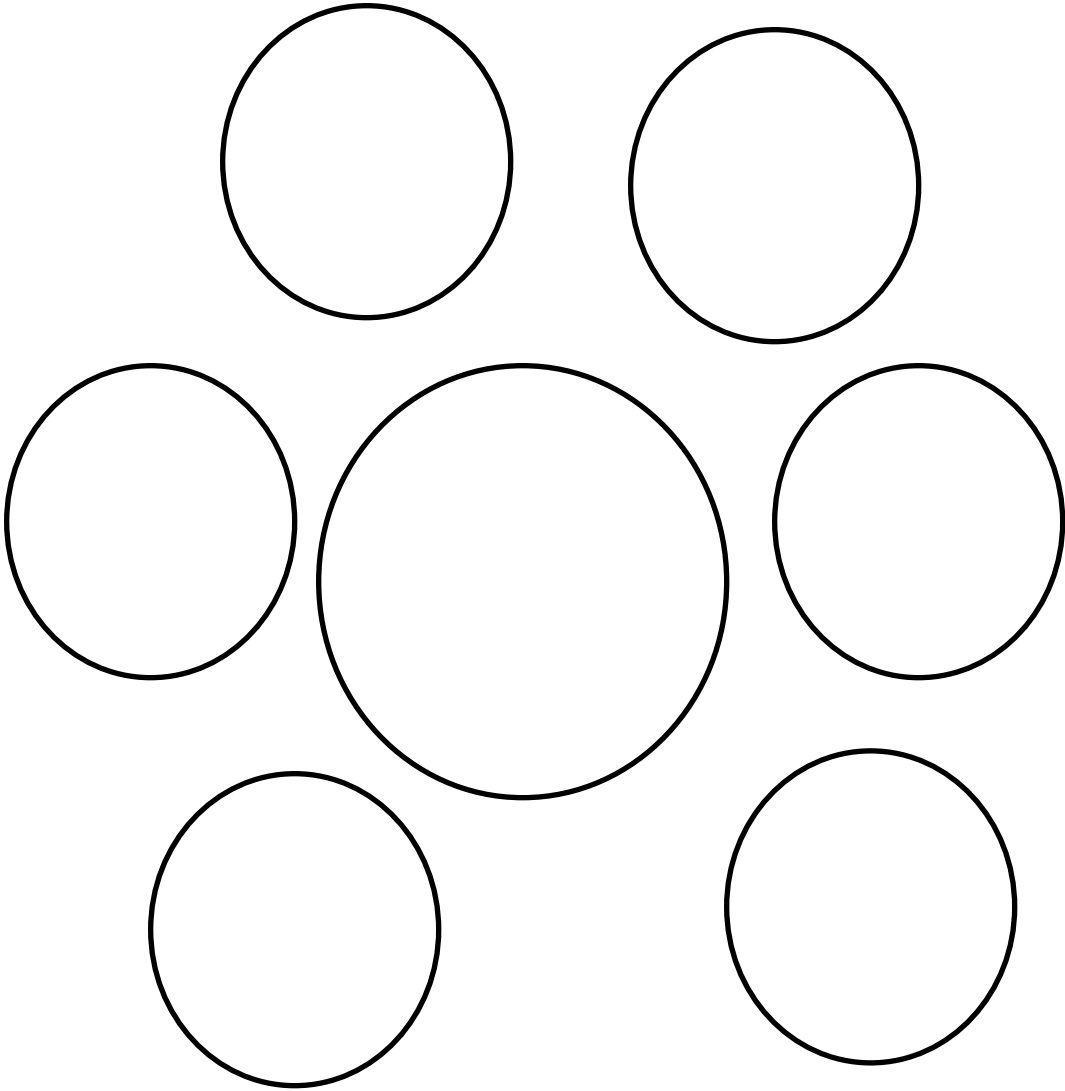
Notes:

Key:
Good Relationship = 
Moderate Relationship = 
Weak Relationship = 

***For interpretation of the references to color in this and all other figures, the reader is referenced to the electronic version of this dissertation. ***


Figure 6: Family Ecomap


Community Ecomap
Participant #: _____




Notes:

Key:

Good Relationship = 

Moderate Relationship = 

Weak Relationship = 

Direction of Support:

Arrow pointing to the Inner Circle (Providing help to the family)

Arrow pointing to the Outer Circle(s) – (Family providing help to the external community/system)

Bi-Directional arrow – Family and System helping each other

Figure 7: Community Ecomap

Participant Interview Questions Interview #1: Focused Life Interview

Demographic Questionnaire

Prior to the interview protocol, participants will complete a demographic questionnaire. This is to gather background information on the participants.

Development of the Ecomap

Before the interview questions will begin, participants will complete an ecomap. This map will serve as an opportunity to identify immediate family members, relationships among members, and levels of support and stress among family members, and key supports to the family. See attached instruction sheet and sample ecomap for further information.

Before the Experience

- 1) Describe your families' life prior to seeking housing counseling services. What was your families' employment situation like? Where were you living?
- 2) Describe the circumstance that led you and your family to seek housing counseling services. Was there one particular situation or multiple situations that occurred that led you to seek assistance?

During the Experience

- 1) Describe your family's experience in receiving services from this agency. What specific services did your family receive?
- 2) If you could use one story to illustrate your family's experience, what would it be?
- 3) Describe the unexpected challenges that your family faced as a result of this experience.
- 4) If you could describe the biggest obstacle that your family faced as a result of this situation, what would it be? Why?

After the Experience

- 1) After receiving services at this agency, describe your family's experience with coping with your new financial situation. Was there one particular member uniquely affected? How?
- 2) What is one story that describes family life after seeking services?
- 3) Describe the unexpected challenges that your family faced as a result of your circumstances post experience.

Participant Interview Questions Interview #2: Details of the Experience
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Overall Experience

- 1) Describe three things that you think primarily helped your family cope with the experience. Why did you identify those as coping ?
- 2) In Interview #1, you discussed that _____ was the biggest challenge/obstacle that your family faced during this experience. Why do you think this obstacle produced such challenges for you and your family? What was the process that you took to overcome this challenge? Were there particular members uniquely affected? Were their particular members that stepped up to the challenge? If you could do it all again, how would you suggest your family approach this obstacle? Would you do anything differently?

Relationships (Refer to the Ecomap completed during Interview #1):

- 1) While you were seeking services at this agency, describe how your financial situation affected you. The relationships within your immediate household (family)? With other family members outside of the home? With friends, and others?
- 2) If you could identify one word to describe the dynamics within your particular household, what would it be? What about a word to describe the dynamics between your family and other family and friends? Why did you choose those terms?
- 3) Since receiving services, how has your family changed over time? How about the relationships between your family and your relationships with other family/friends over time? What is one change that you have seen in the types of relationships that your family has had with family/friends? Is there one particular member that has been uniquely affected?

Services Received (Refer to the Ecomap completed during Interview #1):

- 1) Describe the services that your family received at this agency. What influence did those services have on you and your family's life?
- 2) What programs or resources did your family seek after receiving services at this agency? Were those a help to you? How so?
- 3) What service did your family receive that was the biggest source of support for you? Why?
- 4) What service do you wish your family had received after seeking housing counseling services? Why? (Can you explain if this service was offered to you but you chose not to take it or was this service something that you wish you would have had available to you?)

Support and Barriers (Refer to the Ecomap in Interview #1)

- 1) If you could identify one or two people who helped your family after seeking housing counseling services, who would they be and why?
- 2) Describe the biggest source of support to your family during your coping efforts. What were the steps that your family took to seek out this benefit?
- 3) Describe the biggest barrier to you and your family in your coping efforts. What steps did you take to overcome the barrier? What about the rest of your family members?
- 4) If you could turn back the clock and change one aspect of your family's life that led you to seeking services, what would it be and why? What programs or services do you feel could have helped your family avoid the financial distress you experienced?

Participant Interview Questions

Interview #3: Reflection on the Meanings and Themes

Overall Experience

- 1) Given what you have said about your life prior to seeking services at this agency and your life now, how do you understand the crisis situation that you experienced? What sense does it make to you? How do you think the rest of your family understands the experience?
- 2) What would it have meant for someone to provide you with support/encouragement before, during, and after the experience? Describe what it would have meant for the rest of your family.

Reflections from Interview #1*

- 1) In interview #1, I heard you say that _____ (this particular situation occurred that led you to seek housing counseling services). Is this an accurate interpretation of what I heard? How do you think the situation influenced you? How did it influence your family?
- 2) In interview #1, I heard you describe a typical day in your life during the crisis experience. What did that particular event mean for you and your family during this time?
- 3) In interview #1, I heard you describe how your family overcame (the biggest obstacle that you faced). What did it mean for you to overcome this obstacle? What did it mean for your family? What qualities did you learn about yourself during that time? What about your family? How do you think enduring that experience will help your family in the future?

* During the third interview, as part of the member checking process, if the participant does not agree with my restatement of what I thought I heard, I will ask them to re-answer the question, so that I can fully interpret their thoughts on the situation to capture the phenomenon appropriately.

Reflections from Interview #2*

- 1) In interview #2, I heard you say that _____ was a barrier to you. Is that an accurate depiction of your barrier? What did it mean to experience that barrier and how did it feel to finally overcome the experience?
- 2) In interview #2, I heard you say that _____ was a source of support to you. What did it mean to receive that type of support? How do you think it influenced your current experience?
- 3) In interview #2, I heard you say that your experience with your relationships with your family and friends were _____. What did it mean to you to experience that with your friends and family? What influence will this have on your future relationships?

* During the third interview, as part of the member checking process, if the participant does not agree with my restatement of what I thought I heard, I will ask them to re-answer the question, so that I can fully interpret their thoughts on the situation to capture the phenomenon appropriately.

Moving Forward

- 1) If you could identify one thing that happened to aid you in your transition process that you are really proud of – what would it be and why? What did that particular instance mean to you?
- 2) If you could provide one piece of advice to a family in crisis to help them achieve financial stability, what would it be? Why?
- 3) What message would you like to share with professionals who work with individuals, such as yourself, who want to know how to assist clients in a more positive manner?

APPENDIX D

Qualitative Study Protocol

Table 11: Integration of Theory, Research Questions, Interview Questions, and Methods for Manuscript #1

Theory	Research Questions	Interview Questions (confirm these are accurate)	Methods
Life Course – off time nature Family Stress-families experience financial hardship during stress	What was the experience (e.g.: primary reason for seeking services) of program participants who sought housing counseling assistance after the Great Recession?	<p>Interview #1: Describe your families’ life prior to seeking housing counseling services. What was your families’ employment situation like? Where were you living?</p> <p>Describe the circumstance that led you and your family to seek housing counseling services. Was there one particular situation or multiple situations that occurred that led you to seek assistance?</p> <p>Interview #2: Describe the services that your family received at this agency. What influence did those services have on you and your family’s life?</p> <p>What programs or resources did your family seek after receiving services at this agency? Were those a help to you? How so?</p> <p>Interview #3: Given what you have said about your life prior to seeking services at this agency and your life now, how do you understand the crisis situation that you experienced? What sense does it make to you? How do you think the rest of your family understands the experience?</p> <p>In interview #1, I heard you say that _____ (this particular situation occurred that led you to seek housing counseling services). Is this an accurate interpretation of what I heard? How do you think the situation influenced you? How did it influence your family?</p> <p>In interview #1, I heard you describe a typical day in your life during the crisis experience. What did that particular event mean for you and your family during this time?</p>	<p>Interview #1 – Focused Life Interview – with special emphasis to understand the past experience of participants during the time of financial crisis and the reason for seeking services</p> <p>Interview #2 – Discussion of the services received and resources sought during crisis</p> <p>Interview #3 – member checking with the participant to ensure adequate understanding and reporting of data</p>

Table 11 (cont'd)

<p>Life Course – new normal reality</p> <p>Family Stress-families experience financial hardship during stress</p> <p>Family Resilience – families utilize protective factors to display resilience amidst family stress</p>	<p>What were the key indicators and resilient factors exhibited by participants to aid coping efforts after crisis?</p>	<p>Interview #2: Describe three things that you think primarily helped your family cope with the experience. Why did you identify those as coping?</p> <p>If you could identify one or two people who helped your family after seeking housing counseling services, who would they be and why?</p> <p>Describe the biggest source of support to your family during your coping efforts. What were the steps that your family took to seek out this benefit?</p> <p>Describe the biggest barrier to you and your family in your coping efforts. What steps did you take to overcome the barrier? What about the rest of your family members?</p> <p>If you could turn back the clock and change one aspect of your family’s life that led you to seeking services, what would it be and why? What programs or services do you feel could have helped your family avoid the financial distress you experienced?</p> <p>Interview #3 What would it have meant for someone to provide you with support/encouragement before, during, and after the experience? Describe what it would have meant for the rest of your family.</p> <p>In interview #1, I heard you describe how your family overcame What did it mean for you to overcome this obstacle? What did it mean for your family? What qualities did you learn about yourself during that time? What about your family? How do you think enduring that experience will help your family in the future?</p> <p>In interview #2, I heard you say that _____ was a barrier to you. Is that an accurate depiction of your barrier? What did it mean to experience that barrier and how did it feel to finally overcome the experience?</p>	<p>Interview #2 – Discuss the identification of coping strategies, key indicators, and resilient factors present within the family to adapt to the new normal reality post-economic recession.</p> <p>Interview #3 – member checking with the participant to ensure adequate understanding and reporting of data, discussion of meaning of the experience to aid resilience</p>
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Table 11 (cont'd)

		<p>In interview #2, I heard you say that _____ was a source of support to you. What did it mean to receive that type of support? How do you think it influenced your current experience?</p> <p>In interview #2, I heard you say that your experience with your relationships with your family and friends were _____. What did it mean to you to experience that with your friends and family? What influence will this have on your future relationships?</p>	
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Table 12: Integration of Theory, Research Questions, Interview Questions, and Methods for Manuscript #2

<p>Life Course – off time nature; new normal reality</p> <p>Family Stress-families experience financial hardship during stress</p> <p>Family Resilience – families utilize protective factors to display resilience amidst family stress</p>	<p>What was the experience of families who cope with the phenomenon of housing instability, complete housing counseling services, and return to the financial mainstream after services are completed?</p>	<p>Interview #1: Describe your family's experience in receiving services from this agency. What specific services did your family receive?</p> <p>If you could use one story to illustrate your family's experience, what would it be?</p> <p>Describe the unexpected challenges that your family faced as a result of this experience.</p> <p>If you could describe the biggest obstacle that your family faced as a result of this situation, what would it be? Why?</p> <p>After receiving services at this agency, describe your family's experience with coping with your new financial situation. Was there one particular member uniquely affected? How?</p> <p>What is one story that describes family life after seeking services?</p> <p>Describe the unexpected challenges that your family faced as a result of your circumstances post experience.</p>	<p>Interview #1 – Focused Life Interview – with special emphasis on the transition to the current experience and their present experience within the new normal reality post housing counseling services and post economic recession.</p> <p>Interview #2 – Discussion of the social and economic effects of the experience</p> <p>Interview #3 – Discussion of the meaning of the experience for participants</p>
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Table 12 (cont'd)

		<p>Interview #2: In Interview #1, you discussed that _____ was the biggest challenge/obstacle that your family faced during this experience. Why do you think this obstacle produced such challenges for you and your family? What was the process that you took to overcome this challenge? Were there particular members uniquely affected? Were their particular members that stepped up to the challenge? If you could do it all again, how would you suggest your family approach this obstacle? Would you do anything differently?</p> <p>While you were seeking services at this agency, describe how your financial situation affected you. The relationships within your immediate household (family)? With other family members outside of the home? With friends, and others?</p> <p>If you could identify one word to describe the dynamics within your particular household, what would it be? What about a word to describe the dynamics between your family and other family and friends? Why did you choose those terms?</p> <p>Since receiving services, how has you family changed? How about the relationships between your family and your relationships with other family/friends over time? What is one change that you have seen in the types of relationships that your family has had with family/friends? Is there one particular member that has been uniquely affected?</p> <p>Interview #3 If you could identify one thing that happened to aid you in your transition process that you are really proud of – what would it be and why? What did that particular instance mean to you?</p>	
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Table 12 (cont'd)

<p>Life Course – new normal reality</p> <p>Family Stress- families experience financial hardship during stress</p> <p>Family Resilience – families utilize protective factors to display resilience amidst family stress</p>	<p>What is the role of information and support in helping families cope with the crisis experience?</p>	<p>Interview #2: What service did your family receive that was the biggest source of support for you? Why?</p> <p>What service do you wish your family had received after seeking housing counseling services? Why? (Can you explain if this service was offered to you but you chose not to take it or was this service something that you wish you would have had available to you?)</p> <p>Interview #3 If you could provide one piece of advice to a family in crisis to help them achieve financial stability, what would it be? Why?</p> <p>What message would you like to share with professionals who work with individuals, such as yourself, who want to know how to assist clients in a more positive manner?</p>	<p>Interview #2 – Provide input on services received or needed that could support families in housing instability</p> <p>Interview #3 – garner feedback from participants on supports and services to produce implications for practitioners to support this population</p>
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APPENDIX E

IRB Approved – Key Informant Interview Questions and Consent Form

Qualitative Study on the Resilience of Past Participants of a Housing Counseling Agency

Michigan State University Department of Human Development and Family Studies Consent Form – Key Informants

In collaboration with local MSU Extension Staff, I am conducting a preliminary study, Qualitative Study on the Resilience of Past Participants of a Housing Counseling Agency, to learn more about the experiences of individuals who sought housing counseling assistance previously from Macomb County MSU Extension. The purpose of the study is to assess the crisis experience of past housing counseling participants and to identify the key indicators and resilient practices used to survive and thrive amidst economic turmoil post experience. The first step in the study is to conduct a series of interviews with both participants and key informants to assess the experience of families who sought housing counseling assistance. I am specifically asking you to participate in this study because of your expertise in working with the study population through this agency. I value your input into this process and appreciate you taking time out of your busy schedule to assist with this research study.

Participation in this project is completely voluntary. Participants may discontinue the study at any time and/or refuse to answer any questions you do not want to answer. Refusal to participate will not involve the loss of any benefits to which you are otherwise entitled. The potential benefits in taking part in this study is the opportunity contribute to an understanding of the needs of families seeking housing counseling assistance and to understand the supports, programs, and services that helped families who sought services transition post experience. There are no foreseeable risks associated with participation in this study.

If you choose to participate, you will be interviewed, and the interview will be audiotaped, unless this is not an acceptable option to you. If you agree to be audiotaped, please circle your response and initial in the box below.

I agree to allow audiotaping of the interview. Yes No Initials _____

Any responses you offer during the interview will be combined with others, making your response confidential, and your confidential will be protected to the full extent allowable by the law. Identifying information will not be attached to any of your individual responses when reporting results from the interviews. All materials will be kept in a locked file cabinet and only the principal investigator, her advisor, and the University Research Protection staff will have access to that data.

Your participation in this project is voluntary. You have the right to refuse to answer any question, or even refuse to participate at any time, without penalty.

The interview will take approximately one-hour to complete. If you have concerns or questions about this study, such as scientific issues, how to do any part of it, or to report an injury, please contact the research team:

- Dr. Barbara Ames, Michigan State University, 13F Human Ecology, East Lansing, MI 48823, 517-432-3324, ames@msu.edu
- Erica Tobe, Doctoral Candidate, Michigan State University, 13 E Human Ecology, East Lansing, MI 48823, tobee@msu.edu.

If you have questions or concerns about your role and rights as a research participant, would like to obtain information or offer input, or would like to register a complaint about this study, you may contact, anonymously if you wish, the Michigan State University's Human Research Protection Program at 517-355-2180, Fax 517-432-4503, or e-mail irb@msu.edu or regular mail at 408 W. Circle Drive, Room 207 Olds Hall, MSU, East Lansing, MI 48824.

Your signature below indicates your willingness to participate in this study. Thank you for your time. I look forward to talking with you about your experiences.

Signature: _____ Date: _____

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**Michigan State University
Department of Human Development and Family Studies
Key Informant – Consent to Use a Direct Quote**

The form gives your consent to use direct quotes, from this interview, for the purposes of publishing this study. Your identity will be kept confidential and a false name will be used to protect you. Only the researchers will know the name assigned to you. By signing this form, you allow for the use of direct quotes in publications of this study and understand that your privacy will be protected to the maximum extent of the law.

Your signature below indicates your willingness to voluntarily consent to the use of direct quotes in the publication of this study. Thank you for your time.

Signature: _____ Date: _____

<p style="text-align: center;">Key Informant Interview Questions</p>

General Information

- 1) Please state your position title and how long you have worked in this position.
- 2) What are your key responsibilities in your position?
- 3) Could you describe what the protocol is for families who enter housing counseling services at your agency?

Housing Counseling Clientele Needs and Services

- 4) What do you see as the top three issues facing families who seek housing counseling services? What programs or services exist to aid these families?
- 5) Take me through an average experience of a family seeking housing counseling services. What specific challenges might they experience that are unique to this group? How have you seen families overcome these challenges? What supports do families need to be successful?

Family Resilience

- 6) This study is specifically interested in the concept of supporting resilience in families. This can be commonly understood as helping to foster an environment that promotes family success amidst significant crisis. What do you think would be effective qualities in families who seek housing counseling assistance to foster family resilience? Keeping a particular family in mind, explain a story of a family who you feel displays significant family resilience.
- 7) In understanding that families often live within a family structure, what supports do you think exist for families to cope with the transition process? What additional supports do you feel the family needs to support resilience?
- 8) Who are the major “players” in your community providing assistance to this target population? Do they foster family resilience? If yes, how? If no, what do you think they could do to offer a more resilient focused environment for families?
- 9) Let’s say you have been given a large amount of grant funding to assist this population with a goal of fostering resilience in families, what would you do to help families transition post experience?
- 10) If you had one piece of advice that you could share with each of the following groups to provide a more resilient environment for families, what would it be?
 - a. Housing Counseling Clients and Families
 - b. Employers of Housing Counseling Clientele

c. Other Housing Counseling Professionals

d. Policymakers

Reflection Questions

11) Is there anything else you would like to share regarding this population?

APPENDIX F

Qualitative Codebook

Table 13: Qualitative Codebook

Roles and Responsibilities of Housing Counseling	References to roles and responsibilities of housing counselor
Barrier – Lender (and Roles)	References to the lender as a barrier for the family; Role of a Lender
Barrier – Financial	References to finances as a barrier; Any mention of financial practices, needs for financial assistance, or education needed.
Barrier– Income Supports/Organization	References that focus on a need for income support assistance; a need for organizational assistance
Barrier – Job Loss	References to job loss, retention, income loss; any mention of past jobs or sources of working income
Barrier – Family Issues	References to needs related to mental or physical challenges, or general issues related to the family.
Barrier – Health Challenges	References to physical, mental, health as a barrier
Barrier – Awareness	References of limited awareness of information, resources, not sure what to do next
Changing Norms –Lifestyle	References to living within a “new normal”; changing norms, or altered lifestyle, new experience for the family, first time seeking assistance, new problem
Changing Norms – Financial	References to living with less financially, altered financial lifestyle
Support – Spiritual/Faith	References to spiritual support, religious affiliation
Support – Agency Assistance	References to social supports that exist for the family (agencies); lack of support; or experience in working with agencies. Includes housing counseling agency or other agencies that aided the family.
Support – Familial Support	References to how parents/family support and/or provide assistance
Support – Attitude	References to internal drive, motivation, positive attitude
Future Outlook – Concern	Comments related to concerns/thoughts/ worries for the future for individual and family.
Future Outlook - Hope	Comments related to hope, excitement, fresh start for the future
Role of Human Service Professionals	Recommendations for state agency staff, housing counselors; Role of Human Services Professionals (housing counselors, agency staff)
Role of Employers	Recommendations for lenders, role of lenders
Role of Policy	Recommendations for policymakers, role of policymakers
Experience of Loss	Coping with loss, living with less
Need for Education	Recommendations for Education/Resources

APPENDIX G

Emerging Themes and Quotes - Qualitative Assessment

Table 14: Emerging Themes and Quotes - Qualitative Assessment

Roles and Responsibilities of Housing Counseling	<p>Participant B (T2) “[I didn’t] know anyone else whose ever used services [in a housing counseling agency]...”</p> <p>“it just helped to have someone to talk to... shed a different perspective on things...” Participant D, Time Three</p> <p>“normally I wouldn’t do something like that [see assistance from a housing counseling agency].. but I did and it ended up being one of the best things I did to get me through all that because it was a pretty scary situation.” Participant D, Time One</p> <p>“[housing counseling agency] was bigger and could stand behind me [in dealing with my lender], I felt better about that...” Participant D, Time Three</p> <p>“one of the requirements from the folks that we were with was we needed to take certain steps here [housing counseling agency]... And we did that. I didn’t really expect anything more nor was I looking for anything greater than that...” Participant C, Time One</p> <p>“would have ended up filing for bankruptcy and leave this house we’re in it if hadn’t been for going through [the housing counseling agency]....” Participant A, Time Two</p> <p>“Nice to know that there was somebody here that felt compassionate enough to say to me, come on in, let’s take care of it right now.” Participant B, Time One</p>
Barrier – Lender	<p><u>Barriers</u></p> <p>“this is a business... they are looking for the bottom line... you may love this home and your family is here, but we have to make a business case scenario to the attorney” (KI #1)</p> <p>“this thing that caused the housing crisis – they wanted to make housing “more affordable”, and we had a collapse in the housing market and a collapse in the economy... and it was all caused by people wanting to do nice things...” Participant C, time three</p> <p>“well, they didn’t have to do it at all [referencing providing the client with a loan modification]...” Participant C, Time One</p> <p>“do the right thing. Because... you could possibly be in that situation yourself...” Participant B, Time Three</p>

Table 14 (cont'd)

	<p>“cause all you do is rely on your broker... you just hope that what he’s saying to you or what she’s saying to you isn’t just...because they want to make money themselves...”Participant B, Time Two</p> <p>“monies... are available but we need you to help direct the people... “ (Key Informant #1)</p> <p>“frustrating when I have to educate the person on the other end who is making the decision of whether or not my client gets to keep their home” KI #1</p> <p>“with it being our third house, we thought we knew...we talked to another bank about redoing our mortgage and they just wanted us to borrow more money and we knew that wasn’t the answer and we were kind of upset with the bank And my husband told her that’s the reason people are in this problem, its people like you... “ Participant A, Time Two</p> <p>“tend to blame the banks because they were wiling to lend you more than your house was even worth...” Participant A, Time Three</p> <p>“I always grew up to trust people until that trust is broken. I found out through this process that you can’t always trust people.” Participant B, Time One</p> <p><u>Education</u></p> <p>“Be sensitive... it depends on the individual...” Participant A, Time Three</p> <p>“they need to be educated on the requirements of whatever it is that you are working on.. educated in knowing for different housing products.” KI #1</p> <p>“don’t take so much time to get back with the client.... You have the paperwork, say fill it out and send it back to us. It shouldn’t take six months for a decision” KI #1</p> <p>“people’s credit scores really took a hit... not only lost the home but for the next 7 to 10 years you are going to pay for it. .. maybe have some softening of that when you could see a person had a good credit rating... Let’s soften the score so they aren’t paying over and over and over again because they get in a hole and they can’t get out.” (KI#2)</p> <p>“Remember you are talking to human beings here. You are talking to people just like you are, who came on hard times.” KI#2</p> <p>“Lenders need to know that this is going on now. The world has changed. This isn’t just about them and their money.” Participant D Time Three</p>
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Table 14 (cont'd)

Barrier – Financial	<p>-“One Christmas... I don’t think I spent \$50. My wife would normally do the grocery shopping on Saturday and I would normally get cash out of the bank to handle that. Sometimes I wouldn’t be able to get cash out for that until the following Tuesday or Wednesday so in the meantime I had \$25 in my wallet... another \$10 in my account...” Participant C, Time One</p> <p>“ I was driving an old car, my son was involved in a fender bender and I could never get it repaired (I: ok) so I’m driving around with this car with a three inch gap between the, a lot of the body work. (chuckle) body of the car. I couldn’t afford good tires, so I’m driving around on, on, on used tires and if I didn’t put air in those tires at least once a week, I’d be somewhere on a flat tire (I: right) um, and that occurred more than I like. Uh, eventually I developed some other issues with that car and I, well, I couldn’t do anything with it so, but uh, um, then I had a nice case come in and I was able to make some arrangements but, just driving that car around, that’s an experience in itself, one I won’t forget for a while. “ Participant C, Time One</p> <p>-“People who lived through the Great Depression they’d always say we were poor and we didn’t know it... It’s because of whatever happened in the house, you know, the family unit had what they needed.”KI#2</p>
Barrier– Income Supports/Organization	<p>“Someone who has no food now... they can’t wait a week.” (KI#1)</p> <p>“it’s the lag time from when they are actually applying and when they are receiving the service that can make it difficult for them to hang in there.” (KI #1)</p> <p>“no other supports so to say that help them transition.” (KI#1)</p> <p>“food stamps... you feel like you re scrounging, and the system is so tapped... I was just another person. You weren’t treated any differently, its humiliating to the point that I just did not want to ask for help.” Participant D, Time One</p>
Barrier – Job Loss	<p>“you know the auto workers really felt it hard.” KI #2</p> <p>“for every job in the auto company, there’s 10 auxiliary jobs and so when you take that job away, 10 other people are affected... you know suppliers were affected, printers were affected, food people... I had an attorney in here, he was a divorce attorney. He said my gosh, my business has dried up, no one can afford to get a divorce.” KI#2</p> <p>“the housing market wasn’t that great when we moved to Michigan but he wasn’t in the automotive industry so we didn’t think it would really affect us that much but we found out that it did.” Participant A Time Two</p>

Table 14 (cont'd)

	<p>“snowballed out of control so quickly that people got hooked in and didn’t even know.” KI #2</p> <p>“We never dreamed that a federal job would not be secure...” Participant A, Time Three</p> <p>“I just did what I could... it just didn’t seem to be enough...” Participant C, Time One</p>
Barrier – Family Issues	<p>“so if the family gets any whiff... oh you took food stamps, then it becomes them being shamed... they [family] don’t know how bad their situations are...” (KI #1)</p>
Barrier – Health Challenges	<p>“I have clients who have had severe medical issues... will not go because they are scared of the bill that they are going to get from the doctor.” (KI #1)</p> <p>“its no help for me to get a client to save their home when the number one reason that they ended up in that position was because they have all these medical bills because they have no medical insurance and get the care so they are going to the emergency room racking up \$7,000 bills for a headache.” (KI #1)</p> <p>I didn’t know from week to week if I was going to have money... I didn’t know if I was going to have food up on the table...I didn’t now how I was going to get the kids to school...” Participant D, Time Two</p>
Changing Norms - Lifestyle	<p><u>New Normal</u></p> <p>“a lot of them... they have never been in a circumstance like this before so trying to accept that this has happened... and move forward” (KI#1)</p> <p>“helping them understand that this is not just a handout, you put money into the system so that when the time came such as this, you would have resources to potentially go to...helping them understand that they don’t’ have to be alone.” (KI#1)</p> <p>“short term... I don’t foresee you [needing] a lifetime of assistance.. I have to tell them the clientele of people that I help, everybody from judges to lawyers to doctors to engineers to your local waitress at a restaurant.... Realize its just not happening to them.” (KI #1)</p> <p>Participant B (T3) “coping when that really was happening... that was somewhat new to us.”</p> <p>“Things were kind of rough... my husband had never really been laid off... retired, been their 26 years. This was pretty much a new experience for us.” Participant A, Time Two</p>

Table 14 (cont'd)

<p>Changing Norms – Financial</p>	<p>-“you can’t run and hide, you can’t move out... that’s a pretty scary feeling.. its just a matter of time before the pendulum falls...” Participant D, Time Three</p> <p>-“we sold everything so that we could stay in the house... we tried to sell the house and it didn’t sell... we didn’t know what we were going to do.” Participant A, Time One</p> <p>-“You don’t want to ever be without a house and you don’t ever want to be a single mom without a house...” Participant D, Time One</p> <p>- “it was a rough time in our lives and knowing that we would have to pick up our family again and move...” Participant B, Time Three</p> <p>-“I’ve gone through stressful times in my life and this is probably the second worse stressful time in our lives we ever had to go through.” Participant B, Time One</p> <p>“We went from eating at Cracker Barrel to eating at McDonalds.” Participant A, Time Three; “We’d pay our bills before we’d worry about buying groceries.” Participant A, Time Three</p> <p>Another participant shared, “we didn’t go out and spend any money at all, we didn’t even go out to eat... we were very careful...” Participant A, Time One.</p> <p>“What’s normal anymore? You really do lose a sense of what normal is. This becomes the normal. So you become a survivor... its what you do. (Participant D, Interview #1)”</p> <p>Participant D (T2) “I’ve downsized everything in my life... I don’t have any collectibles... When I go shopping, I don’t look for expensive things. If I go shopping, it’s for necessities. You really buckle down and you prepare for times that could happen like that again... It’s an awakening...”</p> <p>Participant A “ [I] no longer worry about material things...”, we now “slow down and smell the roses. We have a lot slower paced lifestyle than we had before.” (T3)</p>
<p>Support – Spiritual/Faith</p>	<p>“they were happy through the whole time because they were like, you know what, this is happening, this has been allowed to happen so we are accepting that this is being allowed to happen and doesn’t mean that we won’t have a house in the future.” (KI#1)</p>

Table 14 (cont'd)

	<p>“Held onto their faith, but live in reality that stuff is going to happen and once they kind of accepted that and said see, ok, we are going to pick up and move on.” (KI#1)</p> <p>“I’m not a real religious person... I met her through this experience... we would sit and pray together... just put our thoughts out there... I do believe in the power of prayer...” Participant D, Time Two</p> <p>“we kind of almost developed a church like family because there were different families we could get close to in church that would understand and give us that emotional support.” Participant A, Time Three</p> <p>“Can’t underestimate what the churches did for people...” KI #2</p> <p>“one of our outlets every Sunday, got involved in the church, that was probably a big factor in keeping our sanity...” Participant A, Time Two; “Attended church regularly on Sundays, joined a Wednesday night bible study... kind of brought us more closer to where we need to be in our lives...” Participant A, Time Two; “always very religious but we always knew that God had picked out this house for us and we knew that evidently we were supposed to stay there so we stayed there. We figured we are here until God knows, we will move somewhere else.” Participant A, Time Two.</p> <p>“we prayed about it and we knew that this was the house we was supposed to be in and if it wasn’t, find us the house that we were supposed to be in and that never happened so that we knew we should stay put. I guess you could say we got closer to our belief in God... I knew that God would take care of us...” Participant A, Time One</p>
Support – Agency Assistance	<p>“I never realized for one that there was help because I never needed help.” - Participant D (T2)</p> <p>“if you take the spicket and turn it off, the spicket called wages and turn it off, and then say to people, ok you are on your own now... It doesn’t work...” KI #2</p> <p>“it was refreshing to know there was an organization out there that could help me and be more on my side so I just wasn’t alone. We weren’t alone. We felt like we had pretty good support.” Participant B, Time Two</p> <p>“the family can do so much but there has to be some overarching supports for people... safety net” KI #2</p> <p>“when he got laid off that wasn’t something we really anticipated. And so our bills were too much and we spent too much... it was a wake up call for him...”</p>

Table 14 (cont'd)

	<p>he realized he needed to back down on his spending.” Participant A, Time One</p> <p>“you don’t want to just lose \$75,000 (down payment) and now we would have lost that plus the house...” Participant A, Time Two.</p> <p>“I’ve never had bad credit before, well now all of a sudden, I have bad credit because its like a boomerang effect.” Participant D, Time One</p> <p>“ ask for food stamps and I never would have wanted to ask for things and so um, if those things are offered and they are made to feel ok to do because of what you are going through right now, all these different services that may be available. I think that’s helpful that you are not alone, um, everybody’s having to do, a lot of people in your situation are doing this, its not forever, its just to get you through” Participant D, Time Three</p> <p>Experience of receiving an outcome to their housing situation – “you have a family member in the hospital, and that person was in the hospital for a very long time. And come to find out there was a miracle cure for that person... And then all of a sudden that person got a shot and they were healthy.” Participant B, Time Three</p>
Support – Familial Support	<p>“When I got my house and my parents were very instrumental in helping me, that was an.... emotional time for me...” Participant D, Time One</p> <p>“Whenever you have a hardship in your family, I think it makes your family stronger...” Participant B, Time Three</p> <p>“I think it made us stronger in that, we survived all that...” Participant D, Time Three</p> <p>“Showed compassion for us but not really much other not monetary [support]...” Participant A, Time One.</p> <p>“The people who were the hardest to help were those that were kind of alone.” KI #2</p> <p>“support that extended family gives during a time of crisis, that helped people.” KI #2</p> <p>“relationship with my parents has gotten really strong.. my parents never gave up or stopped believing in me...” Participant D, Time Two</p> <p>“I felt that I was asking for to much sometimes... I was at my mom’s every</p>

Table 14 (cont'd)

	<p>night, I was at my dad's every night, or I was at my sisters... they never aid anything to me but you just feel it deep down, you just feel like... people must think you're the biggest mooch..." Participant D, Time Two</p> <p>"feel like from here on our until they leave this earth, I'm gonna always want to be where they're at. You know, just really close union with them. You know if they move, I want to move. Not because I need them but because they may need me now and I can return the favor." Participant D, Time Two</p> <p><u>Living for Others</u></p> <p>"kids... living for others is a... very strong motivator to be resilient." KI #2</p> <p>"we have four dogs and four cats, and the idea of going out and renting somewhere was pretty much out of the question." (Participant A, Time Two)</p> <p>"People don't think of that emotional stress... you know.. your pets are like your kids..." Participant A, Time One.</p> <p>"I'm a strong person, so their strong... as a parent you are trying not to stress out in front of your kids..." Participant D, Time One.</p> <p>"but when you have kids looking at you like you're their meal ticket..." Participant D, Time Two</p> <p>"I have to keep going... what else am I going to do..." Participant D, Time Two</p> <p><u>Role of Extended Family</u></p> <p>"my family really had no idea and I really didn't want them to know.. while his family did and we're much closer to his family than my family." Participant A, Time Two.</p> <p>"parents helped us out financially for a brief period of time... embarrassing... not that they weren't willing to do that but I'm appalled at my self for having to be put in that situation..." Participant C, Time Two</p> <p>"most of the people that came in here had somebody in their extended family that lived through the Great Depression... eerily similar... people losing homes right and left, people losing jobs, wealth disappearing. To have someone there who has gone through it maybe in another time... and you see that they're ok. That's a tremendous support." KI#2</p> <p>"We've always been a close family, I know my family's happy that we were</p>
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Table 14 (cont'd)

	<p>able to stay in the house. I think my mom has realized that we've grown up a lot, and we're a lot more conscious of the money we spend and appreciate more." Participant A, Time Three</p> <p>"I often wonder how people get through life without family because there are so many people out there that are on their own, who do they turn to?" Participant D, Time Two</p> <p>"just me and my wife, we stuck together, we persevered... I feel fortunate because I did have a wife that I could count on and she could count on me for some emotional support... I can imagine what it would be like if someone didn't have a close family member you know..." Participant B, Time Two</p> <p>"turning point in here, because my dad [had] come in there [and said}, you give up, I give up... [and I thought] get it together, you can do this..." Participant D, Time Three</p> <p>"Family's going to be there no matter how much money you do or don't make... Family's still there well through rich or poor or sickness...." Participant A, Time Three</p> <p>"just being able to talk it out, just knew we had support, not financially but emotionally..." Participant B, Time Two; "We have a pretty open relationship with our families for the most part." Participant B, Time Two</p> <p>"pretty strong bond with my parents before that, before this all happened. Otherwise I probably...wouldn't have went to them, I probably would have went to somebody else for support." Participant B, Time Three</p>
Support – Attitude	<p>"sometimes it comes in the form of their employer gave them a quarter an hour raise." (KI #1)</p> <p>"greatest motivation that I've seen is the people that knew what it took to get a home especially for people when they purchase their, they had to put a significant down payment down. (KI#1)</p> <p>-“ I always felt like I was a survivor cause I've been through a lot in my life. I just I think like I just really felt like a survivor. Like I survived another life experience handed to me that I didn't have any control over. And I'm still here to talk about it. And that's probably not going to be the last terrible thing that happens to me but at least I've you know it makes you stronger. That, that old cliché what doesn't kill you in life, makes you stronger. I believe that. I say it all the time.” Participant D, Time Three</p> <p>-“ how I almost felt like I had to give up, I didn't know what giving up meant.</p>

Table 14 (cont'd)

	<p>I didn't know how much I could have put on me emotionally, before you just feel like you visualize yourself behind the bars (chuckle) begging to let you out, you'll try harder. So I was feeling that way, like I was going to crack or have a breakdown, maybe I was having a breakdown, and I was I just felt like I was constantly walking around crying, and how am I going to do this and oh my gosh and try to put this out of my mind. And think of something different *****, you can do this. And everything's going to be fine." Participant D, Time Three</p> <p>I don't know if I was coping with it successfully... I guess our own individual history is going to make who we are. I guess that was mine." Participant C, Time Three</p> <p>"well, you can cry about it or deal with it... I've just never been very good at crying." Participant C, Time One</p> <p>"it's not going to help running around blaming the world for what you are dealing with... the facts are what they are... the wishing, hoping, praying isn't going to change the situation..." Participant C, Time Two</p> <p>"I've always been the type of person that... if there's a fire, I'm working to get everybody out. If there's a problem in our family, I'm doing all I can to make sure that we're able to survive." Participant B, Time One</p> <p>"we just got through what we had to get through til we did..." Participant C, Time Three</p> <p>"You try not to let that stuff define you... I'm probably the hardest worker you'll ever meet. I just can't imagine what it would be like for someone who doesn't have.. the survival skills..." Participant D, Time One</p> <p>"People that were successful were those that really took responsibility for... you know this is my loan." KI #2</p> <p>"she was willing to do whatever she could do because she had a goal in mind." (KI#2)</p> <p>"that was a scary time but we knew we were ok...it's just the idea of it" Participant A, Time one</p> <p>"giving back helped so tremendously...it kept us our sanity." Participant A, Time Three</p>
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Table 14 (cont'd)

	<p>"you've got to be willing to help yourself and downsize and get within your income..." Participant A, Time Three</p>
<p>Future Outlook - Concern</p>	<p>- "idea of walking away with nothing you know that was pretty devastating... we are still hoping that someday we can walk away with money in our pockets again..." Participant A, Time One</p> <p>"do people understand what happened to them?... whole purpose of trying to understand is don't let it happen again." KI#2</p>
<p>Need for Information and Support</p>	<p><u>Role of Homeowner</u></p> <p>Key Informant #2 "there has to be a certain amount of engagement [by the homeowner]... this is your home. This is your mortgage. You have to participate in this process... And my rule of thumb was anything they can do, they will do."</p> <p>Participant A (T3) "we felt like if... [we] aren't willing to sell... [our] toys... [we] aren't willing to get rid of debt."</p> <p>"[Families] have to understand what happened... do some reflection... [it is important to] understand what the situation is now. And also... how can we create an alternative future here."</p> <p>Key Informant #1 "when people come in, they are in foreclosure, they want an answer tomorrow because they've already been having sleepless nights that they didn't pay the mortgage... And so when they are applying for assistance, they need to understand that it took [them] a little bit of time, even some months to get to this point... so it may take some months before we get an answer back."</p> <p>Participant C (T3) "[it is important to] deal with events as they are, not as you wish they might be..."</p> <p>Participant D (T3) "when I reflect on things, you can't control everything..."</p> <p><u>Resources/Services</u></p> <p>Participant B (T1) "not enough people know about this program.... Elderly people don't have internet... no public broadcasting... there's no education.</p> <p>Participant D (T1) "there's no one you can just call up and say this is my situation... [What help can you provide?]"</p> <p>Participant B (T2) "this is the family dynamics, what services are out there for me..."</p>

Table 14 (cont'd)

	<p>Participant D (T3) “knowledge is power...”</p> <p>Participant D (T1) “[at the initial meeting] I just got a lot of information, we put everything in an organized file and I remember having this file that I could easily go to... I still have it...” For many families, the primary motivation to assess their financial health was to “make sure that we never got that way again...”Participant A, T1.</p> <p><u>Financial Education</u></p> <p>Key Informant #1 “it’s not just the [bad] mortgage that got you here. Everything needs to be evaluated. ”</p> <p>Key Informant #1 shared, “you are in your modification or you’ve had to transition out of your house, ok, what are your next steps... are you saving for retirement, because you definitely weren’t doing that before, or do you need to save for college?... Do you need to...get rid of credit card debt...[it was essential to] get them back in a state of mind.. [that] there are other things... [they] could work on...”</p> <p>“ok, we got the mortgage settled but you have \$28,000 dollars in credit card debt and you have 22 credit cards. Why do you have 22 credit cards?... if we don’t reign this in, you’re going to be right back here.” (KI#1)</p> <p>Participant A “we had \$15,000 in credit card debt, and we sold everything and paid it onto the credit card. And I paid it off this week...”; “we wouldn’t get in credit card debt again...[we would have] bought a house that was cheaper...”</p> <p>Participant C (T2) “allowing [himself] to get talked into easier credit which had me greatly overextended...resulted in this whole mess...”</p> <p>Participant A (T2) “sell all your toys” and Key Informant #2 added, “live below your means...”</p> <p>Participant B (T3) “financial stability... to me means a whole package...”</p> <p>Key Informant #2 “people did not take the time to know what they were getting into...”; “so you are earning money up here, and you are spending money up here, but then boom, your income drops. But you are spending money up here...”</p> <p>Participant A (T1) “we are still to this day probably for the rest of our lives real careful about how we spend our money. We really learned our lesson.”</p>
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Table 14 (cont'd)

	<p>Participant B (T3) “my parents did not plan for retirement... I’m the oldest so I have to be kind of a... co-dependent...[but] I didn’t have anybody to teach me...”</p> <p>Post Transition Support</p> <p>Key Informant #1 “[there are] really no other supports...that help...[clients] transition [post experience].</p> <p>Key Informant #2 “[a need exists] to follow up with families to find out what happened.”</p> <p>Participant B (T2) “maybe a month afterwards say ok, how did everything go? ... Did everything go as expected?...How are they [the lender] treating you?... Are they living up to your expectations?”</p> <p>Participant D (T3), “And if the door is slammed in your face, go somewhere else and ask for help. And eventually it will get better, it may take a year or two years beforehand, but mentally prepare yourself for that.”</p> <p>Participant B (T1) “should have a choice to go into a counselor or have a counselor come into a home and ... [identify] programs [that are] available for you for this county...for this state...”</p> <p>Key Informant #1 “sometimes people go through these things and they are in such a disarray that sometimes the family unit needs to be [put] back together.”</p> <p>Participant B (T1) “after [the loan modification] was completely done and after we were able to save enough money, we took a vacation to Disney World... so that was a good time.”</p>
State of the Economy	<p>“it didn’t look like there was any way out. Now as does happen, we do make a way out and now it’s almost like it didn’t happen but the scars are there and they are all around us.” Key Informant #2</p> <p>“ now my parents are going through the exact same thing. They are about to lose their house. They can’t sell it. It’s they’ve lowered it three times. There’s no market for it. It’s not worth what they owe on it.... its just crazy...”Participant D, Time Three</p> <p>“ I just found it so weird how so many people relied on the housing market and their investments and all of that then everybody’s house was just being given away for pennies it seemed...” Participant D, Time One</p>

Table 14 (cont'd)

	<p>“started happening to me before is started happening to everyone else... no one was talking about it yet... the [lender acting] like I was the only one to foreclose on a house before...” Participant D, Time One</p> <p>“a lot occurred that was outside my control... dramatic drop in my income that was a direct result in changes in the economy...” Participant C, Time Three</p> <p>“sometimes you can’t see the forest from the trees... I realized there was changes going on, but now in retrospect, I can see exactly what it was and what the causes were... I couldn’t have done anything about it then and now...” Participant C, Time Three</p> <p>“none of us realized was how long this crisis was going to drag out. KI #2</p> <p>“Even though it was just a two bedroom little 924 square foot condo, it was our home...” Participant D, Time Two</p> <p>“we’re not starving, but we’re paying our bills... We’re not going crazy but, it’s – we’re getting by.”</p> <p>Participant A (T1) “we don’t have the debt we had before and we don’t have the income we had before but we don’t spend the money like we used to either... But see he did get laid off again...”</p> <p>(D- T#1) conveyed the relief that she felt a few years after the crisis shared, “we still live very meek.... We don’t go out and spend any money. We still eat at my mom and dad’s. But the stress of not having... feeling like things are going to fall down around me is subsiding...”</p>
New Experience	<p>“to coping when that really was happening... that was somewhat new to us.” Participant B, Time Three</p> <p>“I never realized for one that there was help because I never needed help.” Participant D, Time Two</p> <p>Key Informant #1 shared, “a lot of them... they have never been in a circumstance like this before so trying to accept that this has happened... and move forward [is important].”</p> <p>“Don’t know anyone else whose ever used services [in a housing counseling agency]...” Participant B, Time Two</p>

Table 14 (cont'd)

	<p><u>Experience of Loss/Coping</u></p> <p>“put yourself in other peoples shoes...sometimes...when you are losing your house... it’s just the final straw of what you might be going through ...”</p>
Role of Employers	<p>“ people when they are in the midst a crisis, they are not always the sharpest tool in the tool box at that time. Because the people that I’ve seen, the people who are probably genius in other stuff. But when they have to deal with the housing crisis stuff, it’s like they don’t know how to handle it.” KI #1</p> <p>“before you take a reduction, whether it is in wages... call everybody together and say you are facing a problem and see if you can work some solutions.” KI#2</p> <p>“asked to go on a four day work week. I saw a number of people who had the 20 percent cut in pay... everybody was financed up to their teeth. And to take a one-day cut was like, you’re almost into poverty. Did employers know? I don’t think so...”KI#2</p> <p>Bring in network to aid employees – “people to help learning how to budget... understanding your finances.” KI#2</p>
Role of Policy	<p>“There was nothing in place for anybody to take advantage of anything to get them through tough times... I’ve always been a really really really hard worker... I always thought I was doing the right thing...” Participant D, Time Three</p> <p>“its an endless, vicious cycle...” Participant D, Time Three</p> <p>“listen to the people, don’t go with your own agenda...” Participant B, Time Three</p> <p>“policymakers would do well to talk to the people who are doing the work in the field. So that they can understand what abso, what absolutely needs, um, what laws need to be passed to assist the people that they are making these laws for and against.” KI #1</p> <p>“There are programs out there that are falling through the cracks that people just don’t know about...” Participant B, Time Three</p> <p>“they be open to being flexible to some of their policies... policies, even though they have good intentions, don’t necessary cover the cohort, the entire cohort of people that we have to do. “ KI #1</p> <p>Federal Governments role = “there has to be laws to protect... there still not</p>

Table 14 (cont'd)

	<p>in place because these big banks are to... overpowering for the average person.” KI #2</p> <p>“[federal programs] we couldn’t get at the money... made people even angrier cause nothing is worse that to raise the hopes and not to deliver.” KI#2</p> <p>“track record is very little money got in the hands of people who needed it because there were so many conditions that we couldn’t get at the money.” KI#2</p> <p>“if it was your mother, your brother. Would you be doing these policies for them?” KI #2</p> <p>“if there was something like an affordable buyback program, why force people onto the streets or in family’s homes... when I’m right here in this condo, and living here... you’re just going to give my condo, and all of what we worked on to make this condo my home, to someone else for a fraction of what we paid for it, that was very frustrating to me...” Participant D, Time Two</p>
Human Service Professionals	<p>Participant B (T3) “follow through... don’t forget that little sticky note on your computer screen that says you need to get back to somebody... follow through with your promises... and be honest about it.”</p> <p>Key Informant #2 “we hear sad cases in here and they are heartbreaking...”</p> <p>Key Informant #1 “the clientele has changed in that [in the past] a lot of people were holding on to pay ... for their homes but with people having shrinking incomes or ... not receiving raises ... we are seeing a different ...group of people... Now we are seeing people... who are just unmoved by the situation... ready to go because... [the] house is just not worth anything... And we’re also seeing the... group of people who are more open to transitioning because the values are not there, so what was deemed an asset before is no longer an asset now.”</p>

APPENDIX H

Qualitative Audit Trail

Table 15: Qualitative Audit Trail

Date	Task	Action Result
Summer 2013	Developed proposal and project design <ul style="list-style-type: none"> - Theoretical Framework identified - Research questions generated - Literature Review Completed - Methods 	Submitted proposal to Committee Chair for Review periodically throughout the summer
9/23/2013	Presented Proposal to Committee	Committee Approved project with edits
9/23/2013 – 10/15/2013	Made edits as requested by committee <ul style="list-style-type: none"> - Revised Interview Questions - Incorporated Ecomap - Developed a Timeline for Service - Connected Reason for Entry to Theoretical Framework - Revised recruitment criterion to reflect resilience framework - Included Trustworthiness into the Protocol 	- Worked with Committee Member to refine research questions (family focus) and incorporate ecomaps into the framework
10/10/2013 – 10/23/2013	Submitted IRB Application to IRB Office	Worked with IRB to receive approval, resubmitted as an expedited project.
10/23/2013	IRB Approval Received	Received email that IRB approval was given
10/23/2013	Email/Phone Call to Partner Agency	Discuss interviews and protocol for recruitment Sent available dates to the partner agency for interviews to occur
11/12/2013	Qualitative Interviews (site: Partner Agency)	2 participant No Shows Completed Key Informant #1 Rescheduled one participant for 11/18/13
11/14/2013	Qualitative Interviews (site: Partner Agency)	Completed Participant A (#1 interview); Key Informant #2
11/15/2013	Qualitative Interviews (site: Partner Agency)	Completed Participants B (#1 Interview) and C (#1 Interview)
11/18/2013	Qualitative Interviews (site: Partner Agency)	Completed Participant D (#1 Interview)
11/19/2013, 11/20/2013	Transcription	Participant A (#1 Interview) transcribed and quick coded (highlighting significant statements) and used to inform questions in Interview #2 (scheduled for 11/21/2013 at 9:30 am) re: obstacles/challenges

Table 15 (cont'd)

		faced and services received by the agency.
11/19/2013	Quantitative Data Set	Data set received; still waiting for clarification on 30 files from agency before analysis can be completed.
11/21/2013	Qualitative Interviews (site: via phone)	Participant A – Interview #2
11/24/2013	Transcription	Participant B – Interview #1 – partially transcribed and quick coded and used to inform questions in Interview #2 (scheduled for 11/25/2013 at 9:00 am) re: obstacles/challenges faced and services received by the agency.
11/25/2013	Qualitative Interviews (site: via phone)	Participant B – Interview #2
11/26/2013	Transcription	Participant C – Interview #1 – transcribed and quick coded (highlighting significant statements) and used to inform questions in Interview #2 (scheduled for 11/25/2013 at 9:00 am) re: obstacles/challenges faced and services received by the agency.
11/26/2013	Qualitative Interviews (Site: via Phone)	Participant C – Interview #2
11/26/2013	Transcription	Participant D – Interview #1 – partial transcription and quick code – used to inform questions in Interview #2
11/27/2013	Interview Rescheduled	Participant D – Interview #2- rescheduled for 5:00 am Thursday, December 5 th , 2013
12/4/2013	Partial Transcription and Quick Codes to prepare for Interviews and Ensure Member Checking in the process	Preparation for Participant D (Interview #2) 5:00 am; Participant A (Interview #3) 9:30 am; Participant C (Interview #3) 11:30 am
12/5/2013	Qualitative Interviews (Site: via Phone)	Participant D (Interview #2) 5:00 am; Participant A (Interview #3) 9:30 am; Participant C (Interview #3) 11:30 am
12/8/2013	Partial Transcription and Quick Codes	Preparation for Participant B (Interview #3) and Participant D (Interview #3)
12/9/2013	Qualitative Interviews (Site: via Phone)	Participant B (Interview #3) – 9:00 am
12/10/2013	Qualitative Interviews (Site: via Phone)	Participant D (Interview #3) – 5:00 am

Table 15 (cont'd)

December 10-February 3, 2014	Complete Transcription of Interviews	Key Informant #1, Key Informant #2, Participant A (1,2,3), Participant B (1,2,3), Participant C (1,2,3), Participant D (1,2,3)
January 15-February 1, 2014	Draft Development of the Codebook	Codes were generated supporting the quick codes completed after the initial coding sessions between interviews
February 1, 2014	Transcripts and Recordings	Transcripts and Recordings Given to Committee Chair for Storage
January 20-February 1, 2014	Coding of the Interview Transcripts	Full Coding of the Interview Transcripts Completed, Each statement was read individually to understand meaning, key participant quotes were identified
February 1-February 3	Codes sorted into thematic areas and a final codebook was developed, key quotes identified	Quotes and thematic areas sorted by topical area (and divided into two main manuscripts)
February 3, 2013 – March 31st	Continuous Review of Themes and Findings to ensure the data supported the research questions for each of the manuscripts	
February 3– 20	Draft of Manuscript #2 Themes identified: - Experience; Educational Strategies; Implications	Submitted to Dr. Ames by mid February 14 Initial Feedback received by Dr. Ames: February 11, 2014
March 1 – March 10	Draft of Manuscript #1 Themes identified: - Experience - Protective Factors – Family, Attitude, Income Supports, and Faith	Submitted to Dr. Ames by mid March (edits received and incorporated in the manuscript) - Feedback received by Dr. Ames – March 11
Mid March	Development of Case Scenarios to describe participants	Participant Case Scenarios were developed to give voice to the manuscripts, all participants were assigned pseudonyms for anonymity and pseudonyms were incorporated into the manuscript. Partic. A: Amy; Partic. B: Bob; Partic. C: Carl; Partic. D: Deb Key Informant #1: Tamesha; Key Informant #2: Mary

Table 15 (cont'd)

March 10 – March 20	Key Dissertation Findings Developed	Overall Study Findings were generated for the Dissertation incorporating Qualitative and Quantitative Results - Feedback received by Dr. Ames – March 22, 2014
March 10 - 14, 2014	Redefined Themes for Manuscript #2	New Themes: Experience; Educational Content; Educational Strategies
March 14- 31	Editing and Revising Complete Dissertation	Ensure Chapter 1 (follows format of dissertation);
March 27, 2014	Redefine Themes for Manuscript #2	After consultation with Dr. Ames – redefined qualitative themes for Manuscript 2 into two areas – Experience and Information/Support
March 26- 31	Development of Participant Tables to showcase demographic data and data gleaned from Community and Family Eco-Map	
March 25- 31 2014	Final Editing and Review of the Dissertation	
March 31, 2014	Dissertation submitted to the Committee for Review	
April 14, 2014	Defense of the Dissertation – 1:30 pm – 3:30 pm	

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