

What is economic self-sufficiency? Validating a measurement scale for policy, practice, and research

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Citation for this version and the definitive version are shown below.

Citation to Publisher Hetling, Andrea, Hoge, Gretchen L. & Postmus, Judy L. (2016). What is economic self-sufficiency? Validating a measurement scale for policy, practice, and research. *Journal of Poverty* 20(2), 214-235. <http://dx.doi.org/10.1080/10875549.2015.1094768>.

Citation to this Version: Hetling, Andrea, Hoge, Gretchen L. & Postmus, Judy L. (2016). What is economic self-sufficiency? Validating a measurement scale for policy, practice, and research. *Journal of Poverty* 20(2), 214-235. Retrieved from [doi:10.7282/T3TT4T1Q](https://doi.org/10.7282/T3TT4T1Q).

This is an Accepted Manuscript of an article published by Taylor & Francis in *Journal of Poverty* on 12/11/2015, available online: <http://www.tandfonline.com/doi/10.1080/10875549.2015.1094768>.

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Article begins on next page

What is Economic Self-Sufficiency? Validating a Measurement Scale for Policy, Practice, and Research

Abstract:

Economic self-sufficiency has emerged as a policy goal of anti-poverty programs in many nations. Although the policy direction of these programs is clear, the definition and measurement of economic self-sufficiency is not. This study revisits a scale that was designed in 1993 and has experienced a growth in use after two decades of little attention. Using exploratory and confirmatory factor analysis and bivariate correlations, the scale's validity was tested with a sample of low-income survivors of intimate partner violence. The discussion focuses on how the resulting Scale of Economic Self-Sufficiency-14 (SESS-14) relates to policy, practice, and research.

Keywords: Economic self-sufficiency, low-income, intimate partner violence, measurement development

Since the early 1990s, an increasingly common policy goal of national anti-poverty policies in most industrialized countries around the world -- from the U.S. to many European nations, to Japan and Australia -- is to increase economic self-sufficiency (ESS). In fact, a key element of the definition of social assistance by the Organisation for Economic Co-operation and Development (OECD) is promoting self-sufficiency (Adema, 2006). Although the goal of achieving ESS is clearly stated in multiple policy documents, the term is not defined. The lack of consensus on the definition and measurement of ESS poses difficulties for social policy and social work practice related to the economic well-being of families as well as for research on these efforts. In terms of practice, policy implementation and frontline work are hindered by the lack of clearly articulated goals or outcomes. Similarly, in order to assess or evaluate the impact of anti-poverty policies, the main goals must be understood uniformly by policymakers, practitioners, and researchers. Any measurement tool for ESS must be clearly and specifically defined, be relevant to both policy and practice discussions, and be a useful tool for evaluation purposes. Thus far, no single approach has been universally accepted.

The aim of this research was to revisit a survey created and published in 1993, to test the validity and reliability of the scale, and assess it on three criteria: clarity, relevance, and efficacy. In the midst of the changing policy environment of the early 1990s, Gowdy and Pearlmutter (1993) published a scale of ESS, which was composed of four underlying factors: autonomy and self-determination, financial security and responsibility, family and self well-being, and basic assets for living in the community. The current project tests this 15-item scale with a sample of intimate partner violence (IPV) survivors, using exploratory and confirmatory factor analysis and correlation coefficients to examine the instrument and develop a measurement scale for future

use. The discussion and conclusion focus on the scale's implied definition of ESS, how the scale relates to policy and practice, and its efficacy as a tool for research and evaluation.

Background

Economic Self-Sufficiency and Intimate Partner Violence

ESS is a relevant concept for many survivors of IPV. Abusers may inhibit a survivor's ability to achieve ESS through various means of economic abuse, including employment sabotage, economic coercion and economic exploitation (Adams, Sullivan, Bybee & Greeson, 2008; Postmus, Plummer, McMahon, Murshid, & Kim, 2012; Postmus, Plummer & Mathisen Stylianou, 2013). Physical and psychological forms of IPV have also been identified as negatively affecting a survivor's ability to find and maintain employment (Wettersten et al., 2004). Additionally, economic dependence on an abusive partner has been identified as a primary reason that a survivor may stay in or return to an abusive relationship (Kim & Gray, 2008; Molina & Abel, 2010; Sanders & Schnabel, 2006). Service providers in the field of IPV have also begun to identify survivors' economic well-being as an area for intervention, implementing programs focused on building financial knowledge and assets as a way to encourage financial independence (Postmus, 2010). The seemingly cyclical nature of the relationship between ESS and IPV, with IPV imposing barriers to achieving ESS and low levels of ESS creating barriers to leaving or staying out of an abusive relationship, suggests that ESS is a very relevant topic for investigation in the context of IPV.

Economic Self-Sufficiency as Independence from Public Assistance

Since the 1990s, the term, ESS, has been increasing in popularity and ubiquity in public policy debates and ensuing legislation in many nations. For example, the U.S. Personal Responsibility and Work Opportunity Reconciliation Act of 1996 ended the entitlement nature of

cash assistance and instituted a new program “designed to help needy families achieve self-sufficiency” (www.acf.hhs.gov/offic-of-family-assistance). Similarly, a Canadian welfare experiment of the 1990s, the Self-Sufficiency Project, even used the term in its name. Although the welfare systems of European nations are comparatively stronger and more generous, trends over the past twenty years echo this push to consider self-sufficiency as a policy goal and welfare to work programs are becoming more prevalent (Daly, 2011). However, disagreement on the meaning still exists. Much of the legislation lacks definitions altogether, with an implied understanding that self-sufficiency is simply the opposite of receiving public aid as defined by exiting the welfare rolls.

Some welfare evaluations have expanded on the welfare exit definition to include measurements of work-related outcomes such as hourly wage and employment tenure (Acs & Loprest, 2007; Wider Opportunities for Women, 2008). Self-sufficiency in this context, places the responsibility for the financial support of poor families on the families themselves and away from government programs (Morgen, 2001). Critics, however, refute this definition noting that employment is not a direct indication of one’s ability to gain an income adequate to support one’s self or one’s family (Breitkreuz & Williamson, 2012; Edin, 1995; Daugherty & Barber, 2001); oftentimes the human capital necessary to obtain work that would facilitate economic independence is absent (Scott, London & Gross, 2007).

Economic Self-Sufficiency as a Poverty Measure

Self-sufficiency is also being used in discussions about poverty measurement. The term, self-sufficiency standard, refers to a measurement tool created as an alternative to traditional income-based poverty measures. Following concerns that the measurement of the U.S. poverty level is insufficient, the term self-sufficiency has emerged as an alternative way of

conceptualizing the adequate level of resources needed to avoid poverty (Gu, Martin, Sprague & Rowe, 2010; Pearce, 2008). The cost of necessities, including food, housing, childcare, transportation, and healthcare, are all variable depending on the number and ages of children in the family, time and geographic location. Such costs determine the level of income at which a family could be considered above a more generous poverty line, or economically self-sufficient (Gu, et al., 2010; Pearce, 2008). Thus, a self-sufficiency focused measure of poverty defines self-sufficiency as the condition in which economic resources are in surplus to meet physical needs (O'Boyle, 1987). The Self-Sufficiency Standard developed by Pearce has become a common empirical tool at the state and local level to understand the extent of poverty (see www.selfsufficiencystandard.org). Because the measure takes into account the cost of living in various local economies, the differences between the official poverty rate and rates using the Self-Sufficiency Standard differ notably (Pearce, 2003). Recent research has argued that replacing the poverty threshold with a self-sufficiency based concept of a “living wage benchmark” better reflects the continuum of poverty experiences (Rossi & Curtis, 2013). Moreover, the objective, quantitative focus of the measure, which depends on numerical calculations instead of perceptive assessments, translates well into the policy arena.

Economic Self-Sufficiency as a Process of Empowerment

Other scholars, most notably in social work and global social policy, are pushing to broaden the definition of ESS (Daugherty & Barber, 2001; Gowdy & Pearlmutter, 1993; Hawkins, 2005; Hong, 2013; Hong, Sheriff, & Naeger, 2009; Ravallion, 2003) and in some cases abandon the notion (Breitkreuz & Williamson, 2012). Neither of the previous two categories – ESS as independence from public assistance (with or without employment) and ESS as a measure of income needed to avoid poverty – considers the lived experiences of those who are

affected by policy goals or the psychological aspects of identifying as an economically self-sufficient person.

Qualitative research focused on discovering and understanding a bottom-up definition of ESS supports a definition of ESS as a process of economic and personal empowerment (Gowdy & Pearlmuter, 1994; Hong, 2013; Hong, Sheriff, & Naeger, 2009). This process moves to acknowledge psychological empowerment and goal orientation as key aspects of self-sufficiency, and as precursors to the more widely acknowledged, long-term economic outcomes that are currently seen as definitive of one's level of self-sufficiency (Hong, Polanin, & Pigott, 2012). The issue of cycling between public assistance and low-wage jobs that do not provide economic sustenance for families or the opportunity for future, better-paying work is related to this continuum (Edin, 1995; Daugherty & Barber, 2001). Families that struggle to achieve independence and earn a living wage oftentimes depend on the support of informal work or social networks to survive (Dean & Shah, 2002). Some women have reported a view on ESS that involves economic independence from both government programs and potential partners (Scott, London & Gross, 2007). Others see enhanced levels of self-respect, self-esteem, responsibility, increased choice and hope, as well as the ability to be a better role model for one's children through work as necessary in defining what it means to be self-sufficient (Morgen, 2001).

This broader view of ESS considers the concept to be a continuum, where an individual's or family's needs locate them at a particular place along this spectrum (Morgen, 2001) varying from "in-crisis" to "thriving" (The Snohomish County Self-Sufficiency Taskforce, 2004). These measures depend more on an individual's perception or assessment of resources, abilities, and needs. Tools, such as the Arizona Self-Sufficiency Matrix, are used as both client self-reporting instruments as well as caseworker assessment ones. The domains addressed in the Matrix

include ones related to the more traditional policy understanding of ESS, such as income and employment, as well as more empowerment and well-being aspects, such as mental health and parenting skills (Culhane, Parker, Poppe, Gross, & Sykes, 2007).

Lack of Consensus and Common Criticisms

Regardless of which definition of ESS one chooses - independence from public assistance, receipt of a living wage, or broader family sustainability and empowerment – or if one advocates dropping the concept of ESS, criticisms of the concept and measurements of it are numerous. The concept is often seen as unclear, limited, insufficient for policymaking and difficult to define and evaluate (Hawkins, 2005). At one end, the dichotomous nature of the independence from public assistance definition is clear and easy to measure, but criticized on its limited nature (Gowdy & Pearlmutter, 1993). On the other end, comprehensive definitions are difficult to translate into measures for evaluation purposes (Rossi, Lipsey, & Freeman, 2004). Although comprehensive tools, such as the Arizona Self-Sufficiency Matrix, may be useful in client assessments and local program evaluations, a wider application is questionable because of its length and size as well as the arguable disconnect between the broad domains of the tool and specific aims of public services. Directness, comprehensiveness, consistency, and convenience have also been suggested as criterion in achieving wider agreement as to the definition of ESS (O’Boyle, 1987).

A Reconsideration of Gowdy & Pearlmutter (1993)

In 1993, Gowdy and Pearlmutter published an analysis of a 15-item survey designed to capture ESS from a client-centered perspective. The survey was developed primarily through the analysis of focus group data centered on monetary and resource aspects of ESS. The data came from a qualitative study previously conducted by the authors with low-income women who were

affiliated with the Women's Employment Network (Gowdy & Pearlmutter, 1994). The authors aimed to capture the women's conceptions and interpretations of ESS and retained their wording and focus in the instrument. The survey was subsequently tested using quantitative data and a scale was developed. Four domains were found to underlie the concept of ESS: autonomy and self-determination; financial security and responsibility, family and self well-being; and basic assets for living in the community. Overall, the scale presents a conception of ESS that combines freedom from government assistance with the ability to provide for individual and family basic needs (Gowdy & Pearlmutter, 1993).

For close to two decades after being published, no further use of the scale is found in the literature. However, recently the scale has seen a sudden growth in its use (Hetling, Stylianou, & Postmus, 2014; Hetling & Postmus, 2014; Hong, 2013; Hong, Lewis, & Choi, 2014; Postmus, Plummer, McMahon, & Zurlo, 2013; Ramey, 2010; Warrener, Koivunen, & Postmus, 2013). Given this increase in interest in the scale, the current study is motivated by the need to revalidate the scale with a more recent sample. No further testing or validation of the scale has been published since the original study. Hence, this study examines the challenge of measuring ESS and evaluates the Gowdy and Pearlmutter scale, an instrument constructed two decades ago but with current relevance to ESS. Using data from a sample of female survivors of intimate partner violence (IPV), the paper describes the responses to the 15 original items in the Gowdy & Pearlmutter scale (1993), examines the factor structure of a modified scale based on the survey, and evaluates the reliability and validity of two versions of the modified scale.

Methods

This study utilized the first round of data collected from a longitudinal randomized controlled study of The Allstate Foundation's *Moving Ahead through Financial Management*

program. The curriculum, designed for survivors of IPV in collaboration with the National Network to End Domestic Violence, focuses on increasing financial knowledge and basic money management skills, building confidence in handling financial matters, as well as helping women to identify the signs of economic abuse and address its effects. Participants were recruited from agencies working with survivors of IPV across the United States, including Connecticut, Iowa, New Jersey, New York, Texas, Rhode Island, and Wisconsin, and in Puerto Rico. Agencies were located in both urban and suburban locations, and served clients from varied socioeconomic, cultural, and language backgrounds. A client was eligible for the project if she had experienced any form of abuse (i.e., physical, sexual, emotional, or economic) within the most recent 12 months, was 18 years of age or older, had not attended a financial literacy class within the past two years, was committed to attend the curriculum group if randomly selected, and was committed to participate in the research project by completing interviews.

Researchers collected survey data via individual interviews in either English or Spanish at the agency from which the participants were recruited. Agencies assisted in providing childcare when needed. Participants gave informed consent prior to participating in the interview and were each given a \$20 VISA gift card for their participation. Each interview required approximately one hour to complete. The researcher read all survey instructions as well as each individual question aloud to the participant. Survey data was primarily collected using the Internet-based survey platform, SNAP[©], in which answers were entered directly into the web-based system and stored. When Internet access was unavailable, paper surveys were used to collect data and answers were later entered into the SNAP[©] Internet-based survey by the researcher. All research protocol and data collection procedures and forms were approved by the University Institutional Review Board (IRB). Additionally, interviewers were trained in working

with survivors of IPV and on the specific research protocol of the project, including measures to ensure the safety of both the interviewer and interviewee.

Sample

Table 1 presents the demographics of 457 IPV survivors who completed the first round of data collection, the pre-test before being assigned to the treatment or control group and before the curriculum was implemented. All sample members were female, and the average age was 36 years (SD = 9.15). Respondents were ethnically and racially diverse with over half (52%) of the sample identifying as Latina or Hispanic, about one fifth (20.2%) as African American, less than one fifth (17.5%) as Caucasian, and 8.3% as “Other.” Approximately half (52%) of the respondents were born in the United States. Eighty percent of the women reported having children. Almost half (48%) reported a yearly income under \$10,000. Just over 45% of the participants were employed, and over 13% were currently students. Almost half (48.2%) of the respondents received services for less than three months from the domestic violence agency with 14% receiving emergency/short-term housing, 59.3% individual counseling, 28.7% legal advocacy, 58.4% support groups, 31.7% services for children, and 26.3% advocacy or case-management. About one out of every five respondents reported currently being involved in an abusive relationship. Over half (55.4%) reported having health insurance, and 71.6% reported currently receiving some type of public social services such as cash or food assistance.

[Insert Table 1 about here]

Key Variables

The interview instrument included previously validated scales that measured a wide range of economic variables. The key variables used in this analysis include economic self-sufficiency, financial strain, and perceived difficulty living on one’s income.

Economic self-sufficiency. Gowdy and Pearlmutter's scale, focused on ESS, is a 15-item instrument that asks respondents about their ability to accomplish financially-related tasks related to their own economic situation during the 3 months prior to the interview (Gowdy & Pearlmutter, 1993). For the purposes of this study, participants were asked to answer each question based on their economic situation during the month (30 days) prior to the interview, in order to match the time frame in the other scales utilized in the study. Participants rated their level of ESS using a 5-point scale. Response options were 1 (not at all), 2 (occasionally), 3 (sometimes), 4 (most of the time) and 5 (all of the time). The original factor structure included four areas that measure ESS including autonomy and self determination (5 items); financial security and responsibility (4 items); family and self well-being (3 items); and basic assets for living in the community (3 items). Listwise deletion was used when assessing the Cronbach's alpha scores for the original scale and subscales. In this sample of female IPV survivors, the scale along with each factor demonstrated moderate to high internal reliability (Full scale, $\alpha=.859$; Autonomy and self determination, $\alpha=.746$; Financial security and responsibility, $\alpha=.716$; Family and self well-being, $\alpha=.621$; and Basic assets for living in the community, $\alpha=.586$). Table 2 identifies the mean and standard deviations for each item of the survey.

[Insert Table 2 about here]

Financial strain. The Financial Strain Survey (Aldana & Liljenquist, 1998) is an 18-item scale that measures five areas of financial strain including poor financial education (3 items), poor relationships (4 items), physical symptoms (4 items), poor credit card use (3 items) and unable to meet financial obligations (4 items). Participants were asked to indicate how often the items applied to them over the past 12 months, using a 5-point scale with answers ranging from 1 (never) to 5 (always). In this sample of female survivors of IPV, the overall scale and individual

subscales demonstrated moderate to high internal reliability (Full scale, $\alpha=.84$; Poor financial education, $\alpha=.81$; Poor relationships, $\alpha=.80$; Physical symptoms, $\alpha=.87$; Poor credit card use, $\alpha=.54$; and Unable to meet obligations, $\alpha=.82$).

Difficulty with income. To measure the participant's perceived difficulty with income, participants were asked, "*Over the past 12 months, how difficult was it for you to live on your annual household income?*" Response options ranged from 1 (not at all difficult) to 5 (extremely difficult).

Data Analysis

Data analysis, conducted with SPSS 21.0 and SPSS AMOS, consisted of various steps. First, experiences with ESS were examined with descriptive statistics of each of the original ESS survey items among all sample members ($n=457$) to determine the appropriateness of each variable for inclusion in exploratory factor analysis (EFA). Prior to running further analyses, listwise deletion was used to maximize the fit indices available for consideration during later stages of analysis. Cases with missing data on any of the 11 ESS items used in the analysis were removed, resulting in an analytic sample of 442 participants.

Second, a combination of exploratory and confirmatory factor analysis (EFA, CFA) was conducted to determine and confirm the factor structure of the scale using randomly split halves of the analytic sample (EFA $n=213$; CFA $n=229$). The EFA was conducted using Principal Axis Factoring extraction and Direct Oblimin rotation with Kaiser Normalization. Theoretical examination and further CFA of a third subscale was also conducted to address items that were deemed inappropriate for inclusion in the initial stages of statistical analysis. This CFA was run using the $n=229$ randomly split half of the analytic sample. In order to maintain an adequate sample size for CFA on the structure including the third subscale, values were imputed via

estimation of means and intercepts for any case with missing values for the four items comprising the third subscale.

Third, internal consistency of the ESS scale and subscales was determined using Cronbach's alpha coefficient. Finally, to evaluate the concurrent validity of the instrument, correlation analyses between the ESS scale and its subscales, the Financial Strain scale and its subscales, and the difficulty with income item were examined. These scales and items were chosen based on their conceptual relationship with the ESS. The relationship between ESS and financial strain and between ESS and difficulty with income were hypothesized to be negative.

Results

Step 1: Descriptive statistics and item analysis

The first step in analysis was the examination of the descriptive statistics for each item to understand experiences with ESS among the sample and to confirm that the variables were appropriate for inclusion in the factor analysis. Based on the descriptive statistics presented in Table 2, four items from the original survey (Gowdy & Pearlmutter, 1993) were deemed inappropriate for inclusion in the EFA. The item, "Afford decent childcare," posed problems for further analysis as it was not applicable to the entire sample. A full third of the respondents (33.3%) selected "N/A," not applicable, as the response for this item because they did not have children or did not have children in need of childcare. Instead of running the EFA using only respondents with children in need of childcare and retaining this item, the decision was made to retain all respondents and to drop the item from analysis.

Three additional items were removed from the EFA due to the skewed nature of participant responses. Although most items showed even dispersion across response options as is optimal for conducting an EFA, the distribution of three items was bimodal. The item, "Be

free from government programs like TANF, food stamps, GA, etc.,” was removed as 56.8% of respondents reported “Not at All” and 22.5% of respondents replied “All the time.”

Additionally, 58.1% of respondents reported “Not at all” and 18.5% of respondents reported “All the time” as to how often they could, “Afford to have a reliable car.” The item, “Afford to have decent housing,” was also removed as 39.5% of respondents reported being able to do so “Not at all” and 30.5% reported “All the time.” Although the concepts presented by these items have been found to be relevant in the literature regarding the definition and measurement of ESS, they were removed for methodological reasons (Warner, 2013).

Step 2: Exploratory Factor Analysis and Confirmatory Factor Analysis

The second step in the analysis involved both EFA and CFA procedures. The EFA was run on the first half of the randomly split sample ($n = 213$), using Principal Axis Factoring and Direct Oblimin rotation on the 11 items found to be distributed normally and applicable to the entire sample. Oblique rotation was utilized based on the assumption that the constructs would be highly correlated (Worthington & Whittaker, 2006). A two-factor solution was accepted retaining 10 items, ($KMO = .864$; $\chi^2(45) = 652.687$, $p < .001$), with the item, “Get healthcare for yourself and your family when needed,” dropped due to failure to load on either factor. Because this 10-item scale did not include items critical to the conceptualization of ESS, the scale is entitled, the Scale of Financial Security – 10 (SFS-10). All items loaded moderate to high on their respective factors (subscales) ranging from 0.404 to 0.815 as indicated by the oblique rotated factor pattern matrix. Minimal cross-loading was demonstrated within items, with all items cross-loading at less than 0.285. The factor loadings for individual items are presented in Table 3. The combined 10 items across two factors accounted for 52.98% of the total variance.

The two subscales resulting from this analysis were Ability to Manage Daily Financial Needs (7 items) and Ability to Have Discretionary Funds (3 items).

[insert Table 3 here]

CFA was then run on the second sample ($n = 229$) to confirm the 10-item, two-factor structure found via EFA. The initial model showed a good fit to the data, ($\chi^2=74.823$, CFI=.938, GFI=.940, RMSEA=.073, TLI=.918). However, examination of modification indices suggested that error terms for Items 1 and 2 were correlated. As the correlation of these error terms also appeared to have substantive validity, post-hoc analysis was run, indicating that including these error term correlations in the model would result in statistically significantly improved model fit ($\chi^2=59.430$, CFI=.960, GFI=.951, RMSEA=.059, TLI=.945, $\Delta\chi^2(1)=15.393$, $p<.001$). Model fit indices for the SFS-10 and modified SFS-10 are presented in Table 4.

[insert Table 4 here]

The four items initially removed from the scale prior to running the EFA were then re-examined as a “skewed items” subscale to theoretically modify the 10-item scale determined by the EFA and confirmed by the CFA. Based on the literature, these four items are of great conceptual importance in current definitions of ESS. The ability to afford housing, transportation, and childcare addresses three basic necessities, and many conceptualizations of ESS are based on or include independence from public assistance as a criterion (Bingham & Faulk, 2005; Cancian & Meyer, 2004; Daugherty & Barber, 2001; Johnson & Corcoran, 2004; Long, 2001; Morgen, 2001; Nielsen-Farrell, 2006; Pearce, 2008; O’Boyle, 1987). As such, a third subscale was created using all four skewed items for further examination using CFA and for assessment of consistency and validity in the final two steps of the data analysis. This skewed items subscale adds the childcare question to the original Gowdy & Pearlmutter subscale, Basic

Assets for Community Living. The new subscale is entitled Ability to Maintain Independent Living to reflect the common theme of the four items. Having a car, housing, and childcare are basic resources a woman would need to live. Adding being free from government programs into the subscale expands this characterization to the ability to live independently.

CFA was run on a theoretically modified 14-item, three factor SESS structure using the randomly split n=229 sample used for CFA on the SFS-10. Despite limitations related to missing data and sample size, the model showed a modest fit to the data, ($\chi^2=158.347$, CFI=.904, RMSEA=.072, TLI=.862). Model fit indices for the SESS-14 can be found in Table 4. The expanded version of the scale, entitled the Scale of Economic Self-Sufficiency – 14 (SESS-14) is presented in Table 5.

[insert Table 5 here]

Step 3: Internal Consistency

The internal consistency of the SFS-10 and the SESS-14 using the n=442 sample was determined using Cronbach's alpha coefficient of the overall scales and each individual subscale. The SFS-10, which did not include the four items from the skewed items subscale, demonstrated a Cronbach's reliability coefficient of .84. Each individual subscale also demonstrated strong internal reliability: Ability to Manage Daily Financial Needs, $\alpha=.80$; Ability to Have Discretionary Funds, $\alpha=.75$. The SESS-14, which include the four items from the skewed items subscale, demonstrated a slightly stronger internal reliability, $\alpha=.86$. The skewed items subscale, Ability to Maintain Independent Living, demonstrated an internal reliability of $\alpha=.64$. Although the reliability of this third subscale is only moderate, we continue to include it in our analysis based on its theoretical importance.

Step 4: Concurrent Validity

Finally, correlations were used to examine the concurrent validity of the ESS measures using the n=442 sample. Table 6 depicts the correlations of the ESS scales (both the SFS-10 and the SESS-14) and the three subscales with the Financial Strain (FS) scale, the five FS subscales, and the difficulty with income item.

[insert Table 6 about here]

Both the SFS-10 and the SESS-14 were moderately associated with the Financial Strain Scale and difficulty with income in a negative direction. The SFS-10 was negatively correlated with the FS scale ($r = -.47, p < .01$) and difficulty with income ($r = -.33, p < .01$). Similarly, the SESS-14 was negatively correlated with FS scale ($r = -.42, p < .01$) and difficulty with income ($r = -.32, p < .01$). The SFS-10 was also negatively correlated with four of the five FS subscales (FS Poor Financial Education, $r = -.36, p < .01$; FS Poor Relationships, $r = -.20, p < .01$; FS Physical Symptoms, $r = -.31, p < .01$; and FS Unable to Meet Obligations, $r = -.51, p < .01$). The SESS-14 was negatively correlated with the same four subscales (FS Poor Financial Education, $r = -.37, p < .01$; FS Poor Relationships, $r = -.14, p < .01$; FS Physical Symptoms, $r = -.28, p < .01$; and FS Unable to Meet Obligations, $r = -.48, p < .01$). The SESS-14 was also positively correlated with the FS Credit Card Use subscale ($r = .09, p < .05$).

Finally, correlations were run between the three ESS subscales and the FS scale and subscales and difficulty with income. The three ESS subscales were positively correlated with each other (Ability to Manage Financial Needs and Ability to Have Discretionary Funds, $r = .59, p < .01$; Ability to Manage Financial Needs and Ability to Maintain Independent Living, $r = .50, p < .01$; Ability to Have Discretionary Funds and Ability to Maintain Independent Living, $r = .43, p < .01$). All three subscales were negatively associated with the Financial Strain scale ($r = -.49, -.27, \text{ and } -.19, p < .01$). The Ability to Manage Financial Needs subscale was negatively

correlated with four of the five FS subscales (FS Poor Financial Education, $r = -.35$, $p < 0.01$; FS Poor Relationships, $r = -.23$, $p < 0.01$; FS Physical Symptoms, $r = -.31$, $p < 0.01$; and FS Unable to Meet Obligations, $r = -.52$, $p < 0.01$). The Ability to Have Discretionary Funds subscale was negatively correlated with three of the five FS subscales (FS Poor Financial Education, $r = -.28$, $p < 0.01$; FS Physical Symptoms, $r = -.20$, $p < 0.01$; and FS Unable to Meet Obligations, $r = -.31$, $p < 0.01$) and positively correlated with the FS Poor Credit Case Use subscale ($r = .10$, $p < 0.05$). Similarly, the Ability to Maintain Independent Living subscale was negatively correlated with the same three subscales ($r = -.27$, $r = -.12$, and $-.25$, $p < 0.01$ respectively) and positively associated with the FS Poor Credit Card Use subscale ($r = .13$, $p < 0.01$). All three subscales of ESS were negatively correlated with difficulty living on annual income ($r = -.32$, $-.27$, and $-.18$, $p < 0.01$ respectively).

Discussion

Our findings indicate that the SESS-14 is an appropriate tool for use in understanding economic self-sufficiency among IPV survivors. Although the subscales identified in this study differ from those of the original research of Gowdy and Pearlmutter, the similarities are notable. Gowdy and Pearlmutter identified four distinct dimensions. Within this sample, we identified three dimensions. The first, Ability to Manage Financial Needs, is the least similar to any of the original Gowdy and Pearlmutter subscales and is comprised of items from three of those original subscales. The three items in our second subscale, Ability to Have Discretionary Funds, come entirely from the original Autonomy and Self-Determination subscale. The last subscale, Ability to Maintain Independent Living, corresponds to the original Basic Assets for Community Living subscale, with the addition of the child-care item.

The largest difference between the SESS-14 scale and the original is the absence of the original item, asking about healthcare. Although healthcare is an important aspect of well-being and maintaining good health relates to achieving ESS, the nature of healthcare delivery is evolving in the U.S. to be increasingly unrelated to finances. Although preventive and regular healthcare may remain difficult for many low-income families, the question as worded, “get health care for myself and my family when needed,” placed an emphasis on immediate health needs and could be interpreted as emergency or critical care. We were, thus, not surprised that the item did not load onto any factor during analysis as most families, regardless of income, are able to access emergency or critical care when necessary. As such, we were comfortable dropping the healthcare item from the scale. As the healthcare environment continues to change and evolve, however, this item would merit examination in future research. For example, changing the wording of the item to “afford healthcare for myself and my family” may result in such an item loading with the rest of the scale.

The results of our examination of concurrent validity also supported the use of the SESS-14. The subscales were positively correlated with each other while being negatively correlated with the concepts of financial strain and difficulty living on one’s income. The one hypothesized relationship not supported by the data was the correlation with the FS Poor Credit Card Use subscale. The FS Poor Credit Card Use subscale was not significantly related to the SFS-10 or the Ability to Manage Financial Needs subscale. However, it was positively related to the SESS-14, the ESS Ability to Have Discretionary Funds subscale, and the ESS Ability to Maintain Independent Living subscale. Upon reflection, it is logical that use of credit cards, although adding to financial strain, may increase one’s financial self-sufficiency and enable one to do things like “buy extras” and “be free from government programs.” The finding reveals the

possibility that at least some women in our study are using credit cards to maintain independent living and to have discretionary funds.

Our findings also support further research into both the SESS-14 and the SFS-10. It is possible that the differences between our EFA results and those of Gowdy and Pearlmutter are due to differences in our samples, most notably in experiences with IPV, employment, and immigration status. Less than half of our study sample, about 45 percent, were employed at the time of the study. Women in Gowdy and Pearlmutter's study sample were former welfare recipients who, while not employed, were all actively participating in an employment training program. Our study sample also had a large number of immigrant participants who may have little or no access to government support. Our EFA result, the SFS-10, is potentially a useful tool in understanding financial security. Moreover, in the context of IPV, the achievement of some level of financial security, independent of an abusive partner, is an important outcome, regardless of the need for government aid to achieve this freedom.

These results and implications are tempered by study limitations. Most notably, the sample is limited as a representation of a more general low-income population. Although IPV survivors in general and our sample members in particular are low-income women, the low-income population is obviously much broader than just this group. Additionally, the sample is not randomly selected from the population of IPV survivors, but rather it is a purposive sample. Research study participants were recruited from domestic violence agencies and all volunteered for the study. Further research is needed to test the instrument with other target populations in both the U.S. and other nations to determine its applicability in a broader context. Finally, as noted above, further testing is needed with diverse samples other than IPV survivors or women

to determine if the factor structure of the SFS-10 holds or if the factor structure of the Gowdy and Pearlmutter study better matches particular populations such as low-income workers.

Conclusions

Despite this limitation to generalizability, the findings presented here serve as a critical first step in reviving the policy and practice discussion around conceptualizing and measuring ESS. In relation to the criteria we propose in the introduction, clarity, relevance, and efficacy, the SESS-14, like the original Gowdy and Pearlmutter scale, fairs well for various reasons. First, the items included in the SESS-14 reflect a clear and concise definition of ESS that includes short-term and long-term financial well-being as well as the ability to meet basic needs without the use of public assistance. The scale includes questions on the most commonly accepted aspects of ESS in existing conceptualizations, supporting its ability to achieve the intended goal of ESS measurement. Second, the SESS-14 is relevant to both social policy and practice. The scale directly measures freedom from government assistance, a clear policy goal in both the U.S. and internationally. The scale also includes questions related to social work practice with families and indicators of family economic well-being. Third, in regards to efficacy, the scale is a reasonable tool for research and evaluation. The questions are straight-forward and the survey is brief enough to be easily administered in diverse research settings.

The scale is also limited, however, with regard to relevance and efficacy. First, the SESS-14 views sources of income and financial support as divided among two categories – public (welfare) support and other sources. However, the unexpected relationship between ESS and the FS poor credit card use subscale indicates a need for increased discretion in assessing the types of funding sources that might be appropriately considered as contributing to one's level of ESS. An additional question on sources of income or credit card use, similar to the question on

use of public funds might strengthen the scale. Alternatively, the SESS-14 and the SFS-10 could be used in conjunction with other more established measures of income. Second, our identification of the skewed items indicates that perhaps the items in that created subscale should be asked as dichotomous items rather than on a scale from 1 to 5. The ability to be free from public assistance, afford housing, and have access to transportation seemed, at least in our sample, to either exist or not exist rather than lie on a scale of frequency. Further testing of these items in both their current form and as dichotomous items is needed. Finally, administration of the scale by a caseworker may yield different results from the same scale completed as a self-assessment tool. Further research might investigate the potential differences and their implications.

In sum, a continuation of the conversation regarding definitions and measurement approaches to ESS is long overdue, particularly since ESS as a policy goal will likely persist in the near – and perhaps far - future. Policy, practice, and evaluation efforts locally, nationally, and internationally would benefit from a consistent and widely-used measure. The research of Gowdy and Pearlmuter offers a strong foundation for this discourse. After further testing, we conclude that the SESS-14 is an appropriate starting point for future research on ESS and is a critical complement to existing common measures such as employment and welfare exits. However, despite its clarity, relevance, and efficacy, the scale should be further tested for possible refinement or use in conjunction with other measures.

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Table 1. Sample Characteristics (n=457)

	% or Mean (S.D.)
Age	36 (9.15)
Time obtaining services [%]	
Less than 3 months	48.2%
Services received [%]	
Emergency/Short-term Housing	14%
Individual Counseling	59.3%
Legal Advocacy	28.7%
Support Groups	58.4%
Services for Children	31.7%
Advocacy/Case-Management	26.3%
Currently in abusive relationship [%]	20.1%
Race/Ethnicity [%]	
White, Non-Hispanic	17.5%
Black or African-American, Non-Hispanic	20.2%
Latina or Hispanic	53.9%
Other	8.3%
Born in the U.S. [%]	51.9%
Employed [%]	45.1%
Student [%]	13.7%
Children [%]	80%
Health Insurance [%]	55.4%
Receiving Social Services [%]	71.6%
Income Less than \$10,000	48%

Table 2. Descriptive Statistics for 15-Item WEN Economic Self-Sufficiency Scale (n=457)

Item	Response Option (%)						Mean(SD)
	1= Not at All	2= Occasion -ally	3= Some- times	4= Most of the Time	5= All the Time	6= N/A	
<i>Factor 1: Autonomy and self-determination</i>							
Afford to take trips	76.4	8.5	11.2	2.2	1.8	-	1.44(.902)
Put money in a savings account	68.8	11.4	11.9	3.7	4.2	-	1.63(1.10)
Buy extras for your family and yourself	51.1	20.0	20.0	6.4	2.6	-	1.89(1.09)
Do what you want to do, when you want to do it	26.3	21.7	24.7	18.8	8.5	-	2.62(1.29)
Pursue your own interests and goals	27.2	18.6	24.3	17.3	12.5	-	2.69(1.36)
<i>Factor 2: Financial security and responsibility</i>							
Stay on budget	38.0	16.7	19.1	14.5	11.6	-	2.45(1.42)
Make payments on your debts	36.2	14.7	16.2	16.0	16.9	-	2.63(1.52)
Meet your obligations	8.6	14.5	21.5	36.0	19.5	-	3.43(1.2)
Pay your own way without borrowing from family or friends	28.4	11.6	18.2	19.7	22.1	-	2.95(1.53)
<i>Factor 3: Family and self well-being</i>							
Get healthcare for yourself and your family when needed	16.4	10.9	15.1	20.4	37.2	-	3.51(1.48)
Afford decent childcare	37.6	2.2	4.9	8.2	13.8	33.3	2.50(1.23) without response 6
Buy the kind and amount of food you like	16.0	14.5	23.5	22.8	23.2	-	3.23(1.38)
<i>Factor 4: Basic assets for community living</i>							
Afford to have a reliable car	58.1	4.6	7.7	11.0	18.5	-	2.27(1.64)
Afford to have decent housing	39.5	7.0	6.8	16.2	30.5	-	2.91(1.74)
Be free from government programs like TANF, food stamps, GA, etc.	56.8	7.5	6.1	7.0	22.6	-	2.31(1.69)

Table 3. Pattern Matrix Rotated to Oblimin Criterion, Scale of Financial Security – 10 items (SFS-10) (n=213)

Item	Factor 1 Ability to Manage Daily Financial Needs	Factor 2 Ability to Have Discretionary Funds
Meet your obligations	.689	.111
Stay on a budget	.562	-.057
Pay your own way without borrowing from family or friends	.672	.051
Do what you want to do when you want to do it	.521	-.095
Make payments on your debts	.566	-.052
Buy the kind and amount of food you like	.404	-.285
Pursue your own interests and goals	.433	-.219
Afford to take trips	-.029	-.686
Buy extras for yourself and your family	.013	-.815
Put money in a savings account	.117	-.577
Percent (%) of Variance	42.463%	10.515%

Table 4. Overall Fit Statistics for Economic Self-Sufficiency Confirmatory Factor Analyses (n=229)

Measures of Fit	Models		
	Two-Factor SFS-10	Two-Factor SFS-10 (Modified)	Three-Factor SESS-14
Discrepancy X^2	74.823	59.430	158.347
<i>df</i>	34	33	73
p-value	<.001	.003	<.001
Discrepancy/ <i>df</i>	2.201	1.801	2.169
GFI	.940	.951	--
AGFI	.904	.918	--
TLI	.918	.945	.862
CFI	.938	.960	.904
RMSEA (CI)	.073(.050, .095)	.059(.034, .083)	.072(.056, .087)
ECVI (CI)	.512(.419, .639)	.454(.376, .566)	1.098(.955, 1.275)
BIC	188.932	178.972	--
AIC model	116.823	103.430	250.347
AIC saturated	110.000	110.000	238.000

Table 5. Scale of Economic Self-Sufficiency – 14 items (SESS-14)

For each item, think about your personal economic situation over the last month (30 days) and answer how often you were able to:
(The answer options are " 1= Not at all 2= Occasionally 3= Sometimes 4=Most of the time 5= All the time)

Subscale Name	Item
Ability to Manage Daily Financial Needs	Meet your obligations
	Stay on a budget
	Pay your own way without borrowing from family or friends
	Do what you want to do when you want to do it
	Make payments on your debts
	Buy the kind and amount of food you like
	Pursue your own interests and goals
Ability to Have Discretionary Funds	Afford to take trips
	Buy extras for yourself and your family
	Put money in a savings account
Ability to Maintain Independent Living	Be free from government programs like TANF, food stamps, GA, etc.
	Afford to have a reliable car
	Afford to have decent housing
	Afford decent childcare

Table 6. Correlations Establishing Concurrent Validity (n=442)

	Scale of Financial Security -10 (SESS-10)	Scale of Economic Self Sufficiency-14 (SESS-14)	SESS Ability to Manage Financial Needs Subscale	SESS Ability to Have Discretionary Funds Subscale	SESS Ability to Maintain Independent Living (Skewed Items) Subscale
Financial Strain Scale	-.466**	-.421**	-.488**	-.266**	-.192**
FS Poor Financial Education Subscale	-.361**	-.371**	-.351**	-.275**	-.271**
FS Poor Relationships Subscale	-.196**	-.144**	-.233**	-.041	.008
FS Physical Symptoms Subscale	-.308**	-.279**	-.314**	-.200**	-.124**
FS Poor Credit Card Use Subscale	.049	.085*	.024	.098*	.126**
FS Unable to Meet Obligations Subscale	-.508**	-.475**	-.523**	-.314**	-.254**
Difficulty living on annual income	-.333**	-.315**	-.318**	-.272**	-.176**

* p<0.05, ** p<0.01