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UNDERSTANDING AND MEASURING ECONOMIC SELF-SUFFICIENCY  
IN THE CONTEXT OF INTIMATE PARTNER VIOLENCE AND IMMIGRATION:

A MIXED-METHOD STUDY

By

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Judy L. Postmus

And approved by

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## ABSTRACT OF THE DISSERTATION

Understanding and Measuring Economic Self-Sufficiency  
In the Context of Intimate Partner Violence and Immigration:  
A Mixed-Method Study

by GRETCHEN L. HOGE

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Dr. Judy L. Postmus, Ph.D.

Economic self-sufficiency (ESS) has primarily been thought of as a goal of social welfare policy connected with means-tested public assistance programs, although its relevance has a much broader reach when considering the concept of economic well-being. Despite scholarly efforts to make progress in defining and measuring the construct, conceptualizations of ESS tend to be derived from the experiences of recipients of means-tested public assistance and are often influenced by the expectations and ideologies of policymakers themselves. This study uses a mixed method research design to better understand how ESS functions in the context of intimate partner violence (IPV) for Latina immigrant women. Qualitative data from in-depth interviews with 17 Spanish-speaking Latina immigrant survivors of IPV and quantitative survey data from 181 Latina immigrant survivors was analyzed. Findings highlight ESS as an outcome involving

concrete characteristics such as access to basic necessities via work, freedom to achieve and movement toward increased levels of independence, and potential for acquiring material items or lifestyle characteristics that go beyond basic necessities. Psychological experiences marking progress made toward ESS, and the importance of economic self-efficacy (ESE) as a means for moving forward are also discussed. The concepts of interdependence and reciprocity were salient throughout all levels of discussion of characteristics and experiences in making progress toward ESS. Quantitative findings point to the need for further study of a measure of ESS that incorporates subtle psychological aspects of ESS, including ESE, alongside the primary theoretical underpinnings of ESS. Implications for the way ESS is conceptualized and measured in the context of IPV and immigration and insights related to how ESS is understood and applied in policy, practice, and research settings are discussed.

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## Table of Contents

Abstract of Dissertation .....	ii
Acknowledgments.....	iv
Table of Contents .....	vi
List of Tables .....	ix
List of Figures .....	x
Chapter 1: Introduction.....	1
Understanding and Measuring Economic Self-Sufficiency.....	2
Economic Self-Sufficiency in the Context of Intimate Partner Violence and Immigration.....	4
Gaps Identified and Purpose of the Study.....	8
Implications for Social Work.....	9
Research Questions and Research Aims.....	11
Chapter 2: Literature Review and Theoretical Foundation of Economic Self-Sufficiency.....	13
Poverty, Individual Responsibility and Foundation of Economic Self-Sufficiency... ..	13
Critiquing Definitions and Measures of Economic Self-Sufficiency .....	15
Research Moving Forward.....	32
Chapter 3: Research Methods – Quantitative and Qualitative.....	34
Overview .....	34
Source of Qualitative Sample and Quantitative Data .....	35
Current Study Part I: Qualitative – In-Depth Interviews .....	39
Current Study Part II: Quantitative – Secondary Data Analysis.....	50
Chapter 4: Mixed-Method Findings.....	56

Part I: Economic Self-Sufficiency as an Outcome – Mixed-Method Findings .....	57
Overview .....	57
Qualitative Findings .....	57
Work and Economic Self-Sufficiency .....	58
Independence and Economic Self-Sufficiency .....	60
Economic Self-Sufficiency Beyond the Basics .....	65
Progress Toward Economic Self-Sufficiency .....	67
Quantitative Findings .....	75
Part II: The Relationship Between Economic Self-Sufficiency and Economic Self-Efficacy – Mixed-Method Findings .....	78
Overview .....	78
Qualitative Findings .....	78
Confidence Despite Adversity .....	79
Problem Solving via Financial Management .....	83
Quantitative Findings .....	85
Chapter 5: Discussion and Implications .....	90
Summary of Key Findings .....	90
Contributions to the Literature .....	92
Confirming and Building Upon Defining Characteristics of Economic Self-Sufficiency .....	92
Consideration for Psychological Aspects of Economic Self-Sufficiency .....	98
Limitations .....	101
Implications of the Current Study .....	103



Implications for Practice and Policy .....	104
Implications for Future Research.....	105
Conclusion .....	107
Appendix A: Qualitative In-Depth Interview Guide .....	108
References.....	112

## **List of Tables**

Table 1. Sample Characteristics.....	51
Table 2. Descriptive Statistics for 10-Item Scale of Financial Security (SFS-10) .....	76
Table 3. Overall Fit Statistics for Scale of Financial Security (SFS-10) Confirmatory Factor Analysis .....	77
Table 4. Summary of Model Fit Indices Causal Relationship between Economic Self- Efficacy and Economic Self-Sufficiency at T2, T3 and T4.....	87

## **List of Figures**

Figure 1. CFA Model for SFS-10 .....	78
Figure 2. Baseline Model with Autoregressive Effects .....	88

## **Chapter 1 – Introduction**

Economic self-sufficiency (ESS) has primarily been thought of as a goal of social welfare policy connected with means-tested public assistance programs, although its relevance has a much broader reach when thinking about the concept of economic well-being. Despite scholarly efforts to make progress in defining and measuring the construct, conceptualizations of ESS tend to be derived from the experiences of recipients of means-tested public assistance and are often influenced by the expectations and ideologies of policymakers themselves. Little attention has been given to the experiences of those who may be striving to achieve ESS outside of this particular social welfare policy context.

The experiences of immigrant survivors of intimate partner violence (IPV) illustrate ways in which ESS maintains importance as a personal goal beyond the realm of social welfare policy connected to means-tested public assistance, and offer insight into how this concept might be more broadly defined and measured. Immigrant survivors experience not only the financially challenging dynamics of leaving an abusive relationship, but also limited economic resources and restricted access to the social safety net. These economic barriers, faced in the context of abuse and immigration, affect a survivor's ability to move forward on the pathway to achieving ESS and freedom from abuse.

The lack of consensus and limited focus that currently exist in defining and measuring ESS present challenges related to assessment and evaluation when addressing the issue of economic well-being in social work policy, practice and research. Given these challenges, this dissertation study aimed to form a broader understanding of ESS by

considering the realities of women striving to achieve ESS outside of this narrow social welfare policy context connected to means-tested public assistance, particularly those women who have experienced immigration and IPV.

### **Understanding and Measuring Economic Self-Sufficiency**

The conceptualization and measurement of the construct of ESS has been a long-contested topic across academic disciplines. Although ESS was introduced as a goal of U.S. welfare policy after the 1996 reform put in place by the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), there has been a lack of consensus as to what this concept means and how best to measure it (Hetling, Hoge, & Postmus, 2015). Literature on the conceptualization and measurement of ESS has found its home primarily in the realm of social welfare policy associated with means-tested public assistance, with few scholars examining this topic in other contexts. Basic definitions of ESS center on a dichotomous understanding of whether or not one is able to support herself and have basic needs met without the assistance of government programs (Hetling et al., 2015; Long, 2001; O'Boyle, 1987; Pearce, 2008). ESS, from a more complex perspective, is seen as an ecological concept in which sustainability, employment characteristics, psychological characteristics, and the subjective understanding of those affected by ESS as a social policy goal contribute to its definition (Acs & Loprest, 2007; Gowdy & Pearlmutter, 1994; Hawkins, 2005; Hong, 2013; Hong, Sheriff, & Naeger, 2009). This perspective has led to a more recent understanding of ESS as a process or continuum in which an individual is constantly negotiating factors that move her closer to or further from one end of the ESS spectrum (Morgen, 2001). One end of this spectrum might indicate the extreme of full dependence on government or private aid, while the

other end suggests independence from outside assistance and full self-sufficiency via income generated through work.

Some research has also suggested that self-efficacy, or one's confidence in the ability to complete tasks, is a closely related and important concept to consider when exploring definitions and measures of ESS. Gowdy and Pearlmutter (1994) found that their measure of ESS included a factor representing self-efficacy via participants' autonomy and self-determination. More recent research on psychological characteristics of ESS has focused on aspects of economic and personal empowerment including how self-efficacy contributes to one's level of ESS (Hong et al., 2009; Hong, Polanin, & Pigott, 2012; Hong, 2013; Hong, Choi, & Polanin, 2014a; Hong, Lewis, & Choi, 2014b; Hong, Polanin, Key, & Choi, 2014c). The shift to more broadly examine ESS and the way self-efficacy relates to this concept continues to move this area of research forward. There are various ways in which ESS can be explored further.

Despite the evolution of the definition of ESS, it is problematic that ESS has been examined and measured primarily in the context of work-readiness programs and means-tested public assistance attached to social welfare policy<sup>1</sup>. The scope in which the theoretical construct of ESS might be developed has been limited by this focus. This is

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<sup>1</sup> It should also be noted that the term "self-sufficiency" in and of itself is problematic both within the social welfare policy context associated with means-tested public assistance and in contexts outside of this realm. The use of this term in relation to poverty is often loaded and judgmental, as the "self-sufficiency" of middle class citizens who benefit from forms of government support such as use of public schools for their children, mortgage interest deductions, or businesses that benefit from government tax breaks is never questioned. This study aimed to challenge the definition, conceptualization and measurement of this construct, but also retained the use of the term "self-sufficiency" since there is currently no alternative available in the larger conversation around the concept.

especially true given the relevance of ESS for those who face unique economic barriers or who may not have access to the social safety net in today's challenging economic climate. Immigrant women who have survived an abusive relationship are one such group that must confront unique obstacles in their efforts to move forward financially. As such, their experiences provide a context in which a broader examination of ESS may take place. An examination of ESS that taps into the unique challenges faced by these women provides nuanced insights into both the theoretical conceptualization and tangible measure of ESS, as well as how ESS relates to economic self-efficacy (ESE).

### **Economic Self-Sufficiency in the Context of Intimate Partner Violence and Immigration**

Economic self-sufficiency is a particularly relevant concept for survivors of IPV. Survivors may stay in or return to an abusive relationship as a result of financial dependence on an abusive partner (Kim & Gray, 2008; Molina & Abel, 2010; Sanders & Schnabel, 2006). A survivor's ability to find and maintain employment may be negatively affected by physical and psychological consequences of IPV (Brown, Linnemeyer, Dougherty, Coulson, Trangsrud & Farnsworth, 2005; Crowne, Juon, Ensminger, Burrell, McFarlane, & Duggan, 2011; Moe & Bell, 2004; Swanberg, Logan, & Macke, 2005; Wettersten, Rudolph, Faul, Gallagher, Trangsrud, Adams, Graham, & Terrance, 2004). Economic abuse, including employment sabotage, economic coercion, and economic exploitation, has also been identified as a way that abusers inhibit survivors' ability to achieve ESS (Adams, Sullivan, Bybee, & Greeson, 2008; Postmus Plummer, McMahon, Murshid, & Kim, 2012; Postmus, Plummer, & Stylianou, 2013). As a result, service providers have identified economic well-being as an area for

intervention and are responding to survivors' economic needs and encouraging financial independence by offering programs focused on building financial knowledge and assets (Postmus, 2010). These findings suggest that survivors not only face barriers to achieving ESS due to their experiences with abuse. They also face barriers to leaving abusive relationships due to struggles to achieve ESS. This seemingly reciprocal relationship suggests that ESS is a very relevant topic for investigation in the context of IPV.

Understanding how ESS functions in the context of both IPV and immigration is particularly important in that immigrant survivors experience IPV in ways that non-immigrant survivors may not (Raj & Silverman, 2002), and these differences have implications for one's ability to achieve ESS. Attention to the economic situation of immigrant survivors of IPV has become an area of focus for scholars interested in the unique limitations immigrants experience due to restricted financial resources and restricted access to employment (Erez & Ammar, 2003; Orloff, 1999). It is reported that immigrant survivors of IPV experience financial difficulties due to less income and a lack of financial resources (Kasturirangan & Williams, 2003; Molina & Abel, 2010; Murdaugh, Hunt, Sowell, & Santana, 2004), suggesting that achieving ESS and finding relief from an abusive relationship may be even further from reach for these survivors than for non-immigrant survivors.

Literature also shows that immigrant women tend to experience increased levels of social isolation related to various factors (Bauer, Rodriguez, Quiroga, & Flores-Ortiz, 2000; Dutton, Orloff, & Hass, 2000; Raj & Silverman, 2002), and that this isolation may affect their ability to achieve ESS (Dutton et al., 2000). An abusive partner will often restrict an immigrant survivor from leaving her home, socializing with friends or family



that are in close proximity, making contact with friends and family via telephone, as well as from working outside the home or otherwise interacting with the world around her (Dutton et al., 2000; Narayan, 1995). Immigrant survivors often live in fear of exposure to immigration authorities and deportation, further contributing to their isolation (Bauer et al., 2000; Dutton et al., 2000; Erez & Ammar, 2003; Kwong, 2002; Raj & Silverman, 2002). Abusive partners may also restrict an immigrant survivor from learning the English language, while simultaneously ridiculing her for having limited English proficiency (Raj & Silverman, 2002). The isolation created by this infringement on a survivor's ability to communicate not only affects her ability to seek help and access resources (Bauer et al., 2000; Dutton et al., 2000; Menjivar & Salcido, 2002), but also stands to negatively affect her ability to find and maintain employment (Dutton et al., 2000).

Immigration status also plays a large role in an immigrant woman's ability to find and maintain gainful employment in the U.S., as legal, formal employment is dependent on one's ability to maintain documented immigration status that allows for work authorization. Immigration status that is unstable, undocumented, or restricts authorization for employment limits immigrant survivors' access to financial resources through work (Dutton et al., 2000). Existing literature illustrates the ways in which abusers use immigration status and sponsorship dependency to manipulate and threaten their partners (Dutton et al., 2000; Erez & Ammar, 2003; Orloff & Kelly, 1995; Raj & Silverman, 2002; Salcido & Adelman, 2004). As a result, many immigrant survivors are without work authorization for reasons of being on a visa that does not allow for

employment, or for experiencing undocumented immigration status by means of falling out of status or undocumented entry to the U.S. (Dutton et al., 2000).

In addition to barriers to employment, immigrant survivors experience limited access to public welfare benefits that may serve as a safety net while transitioning out of an abusive relationship (Orloff, 1999). Research also shows a lack of knowledge among immigrant survivors of the types of public benefits they may be able to access as survivors of IPV, or the benefits their U.S. citizen children may be able to access by nature of their citizenship (Erez & Ammar, 2003; Orloff, 1999). This reality has the potential to negatively affect these women and their families during the transition out of an abusive relationship and as they strive to achieve increased ESS.

The experiences of survivors of IPV, and particularly those of immigrant survivors, highlight various ways that ESS holds relevance for those who may have restricted access to the social safety net, and who, in turn, may not be directly affected by social welfare policies connected to means-tested public assistance that set ESS as a goal. These unique experiences stand to create additional barriers that prohibit a survivor from leaving an abusive relationship. They also complicate the process of achieving and maintaining ESS after leaving an abusive relationship in ways that a non-immigrant survivor might not experience. The challenges posed for immigrant survivors of abuse continue even after leaving an abusive relationship. In order to maintain an income that allows an individual to meet her basic needs, she must have the ability to find and maintain employment that provides that income. For immigrant women, and particularly for those with unstable or undocumented immigration status and limited English skills and education, the process of moving forward financially and becoming increasingly

economically self-sufficient is one riddled with difficulties. These characteristics create barriers to increased quantity and quality of employment options that might in turn provide increased wages and benefits. Immigrant survivors of abuse must also learn how to navigate unfamiliar financial systems and develop sound economic practices that essentially allow them to manage, or make ends meet, with the financial resources to which they have access.

### **Gaps Identified and Purpose of the Study**

The study of the conceptualization and measurement of ESS has focused primarily on the social policy context connected to means-tested public assistance, leaving ample opportunity for investigation in contexts outside this area. Some policy-related studies on ESS have applied set measures to samples including immigrant women, Latina women, and women who were coincidentally also survivors of IPV (Hall, Graefe, & De Jong, 2010; Lehrer, Crittenden, & Norr, 2002). One study outside the policy realm validated a measure of ESS with a sample of IPV survivors of which approximately half identified as Latina and a large number were immigrants to the U.S.A. (Hetling et al., 2015). However, no published study to date has aimed to understand the concept or measurement of ESS from the in-depth perspective of Latina immigrant survivors of IPV; nor has any study explored how ESE relates to ESS in this context.

The recent shift toward economic intervention with survivors in the field of IPV provides a unique opportunity for study of the concept of ESS. Survivors often face economic challenges and poverty in the process of leaving an abusive relationship and establishing economic independence. Focusing particularly on the experiences of immigrant survivors of IPV adds an additional layer of complexity in terms of access to

economic resources and employment. With all this considered, this dissertation study builds upon past efforts to form a broader conceptualization of ESS that takes into consideration the realities of people on the pathway to achieving ESS outside of the social policy context connected to means-tested public assistance, particularly those faced by the barriers created by experiences of IPV and immigration.

### **Implications for Social Work**

Study findings will not only add to the literature regarding theoretical conceptualizations of the construct of ESS, but will also offer suggestions for improving existing measures of this construct. As such, findings from the proposed study stand to offer a new perspective with regard to the construct of ESS that can be applied in social work research, practice, and policy settings.

This study builds on what has previously been done by researchers examining the conceptualization and measurement of the construct of ESS in a number of ways. First, this study focuses on the construct of ESS in a context in which it has not previously been studied, that of IPV and immigration. This exploration offers nuanced understandings of how ESS might be conceived, as well as how it might relate to ESE in this context. These findings offer new insight for the transferability of this understanding of ESS to other contexts that have been studied previously, and helps set the ground for continuing to study ESS in other contexts that have not received attention.

Second, this study combines both qualitative and quantitative methods of analysis using empirical data to develop a more thorough understanding of the construct of ESS in this context. Literature regarding the conceptualization and measurement of the construct of ESS has largely been based on theoretical assumptions of what it means to be

economically self-sufficient. Studies aiming to achieve a more client-centered understanding of ESS have moved beyond the theoretical to consider an applied understanding of ESS (Gowdy & Pearlmutter, 1993, 1994; Hong et al., 2009; Hong et al., 2012). However, these studies have focused primarily on findings from focus group data, whereas this study offers an even more individualized understanding of ESS through an analysis of data from individual in-depth interviews.

Researchers interested in ESS with diverse populations, or in the broader area of financial capabilities, may also find the findings of this study useful. Specifically, the validity of the revised version of the Scale of Economic Self-Sufficiency (Gowdy & Pearlmutter, 1993; Hetling, et al., 2015) might be tested more broadly to better understand its usefulness and applicability with diverse populations in diverse contexts. Researchers may also be interested in further exploring the relationship between ESE and ESS with diverse populations working toward achieving overall economic well-being.

Further revision of Gowdy and Pearlmutter's (1993) Scale of Economic Self-Sufficiency based on study findings may provide a useful tool for social work practitioners working with immigrant survivors of IPV who are in the process of moving toward ESS during or after leaving an abusive relationship. Understanding how ESE relates to ESS for Latina immigrant women in the context of IPV can also offer practitioners insight regarding the types of interventions that may contribute to clients' acquisition of higher levels of ESS.

Study findings might also inform how policy makers define and measure ESS with diverse populations. Identifying how ESS functions in the context of IPV and immigration may highlight particularly stressful aspects that affect one's ability to

achieve higher levels of ESS. This understanding may inform proposed policy goals for social welfare programs related to means-tested public assistance or for provision of funds specifically related to economic empowerment programming for survivors of IPV. The identification of potential relationships between ESE and ESS may also aid policy makers in deciding how to best develop programs that will aid those affected by their policies in achieving the policy goal of ESS.

This study builds upon existing research in the area of conceptualization and measurement of the construct of ESS. Using both quantitative and qualitative analysis methods, this study draws on the voices of Latina immigrant survivors of IPV to uncover nuanced understandings of ESS, and to examine how an existing measure of ESS functions and relates to ESE for these particular women. This study expands the way we think about and measure ESS in the context of IPV and immigration, ultimately providing new insight for how ESS is understood and applied in social work policy, practice, and research settings.

### **Research Questions and Research Aims**

This study used a mixed method research design to answer the overarching research question: How does ESS function in the context of IPV for Latina immigrant women? The study's overarching research question is broken down into three sub-questions:

- 1) How do Latina immigrant survivors of IPV understand and experience ESS?
- 2) How does an existing client-centered measure of ESS operate for Latina immigrant survivors of IPV?
- 3) How does ESE relate to ESS for Latina immigrant survivors of IPV?

In answering these research questions, this study aimed to:

- 1) Explore the nuanced experiences of Latina immigrant survivors of IPV with regard to ESS.
- 2) Examine whether a hypothesized two-factor model of a client-centered ESS scale provided a good fit to the data from the sample of participants.
- 3) Determine the direction of causality between ESE and ESS, and whether this relationship was reciprocal, for the sample of participants.

The issues outlined here suggest the need for a thorough review of the literature on the conceptualization and measurement of ESS and how this concept relates to ESE. The following chapter does so by first presenting the theoretical underpinnings of the concept of ESS, giving specific attention to the influence of poverty theory and the focus on individualism in the United States, and how these manifest in historical definitions of the concept. This is followed by a synthesis and critique of research on the conceptualization and measure of ESS to date. This review outlines both strengths and weaknesses of existing studies and highlights the need for further research on the construct and measure of ESS in varied contexts, as well as the relationship between ESS and ESE.

## **Chapter 2 - Literature Review and Theoretical Foundation of Economic Self-Sufficiency**

Definitions of and attempts to quantitatively measure ESS first appeared and continue to hold relevance in the context of social welfare policy connected to means-tested public assistance. With the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), and specifically PRWORA programs like Temporary Assistance to Needy Families (TANF), setting “self-sufficiency” as a primary goal ([www.acf.hhs.gov/office-of-family-assistance](http://www.acf.hhs.gov/office-of-family-assistance)), there has been a push to better understand and measure the concept. Understandings of ESS have progressed over the years, varying from simple definitions based on public welfare receipt and employment to more complex and multi-faceted processes that take place over time. Scholars have also made strides methodologically by incorporating the voices of those who are affected by the social policy goals that involve the concept of ESS and highlight the necessity to understand this concept from their perspective. This chapter reviews the literature on the conceptualization and measure of ESS, pointing out both strengths and weaknesses of existing studies while also situating this topic in theoretical conversations on poverty in a national context.

### **Poverty, Individual Responsibility and Foundations of Economic Self-Sufficiency**

Conceptualizations of ESS have greatly reflected theoretical conversations on poverty in the U.S. with a focus on individual financial responsibility. This perspective suggests that poverty is caused by individual deficiencies and thus the individual is solely responsible for lifting her or himself out of poverty through hard work and dedication (Bradshaw, 2007). Foundational definitions of ESS reflect this focus on individualism,



with a primary determinant being one's ability to achieve and maintain freedom from government assistance accompanied by the ability to meet her or his family's needs via work (Johnson & Corcoran, 2004; Long, 2001). This basic definition of ESS goes so far as to take on a dichotomous form, ignoring the reality that exists between the extremes of full ESS, where one is working and completely free from public welfare benefits, and a lack of ESS, where one is unemployed and dependent on public welfare benefits (Long, 2001). This focus on the individual and the dichotomous understanding of ESS are seen in the social welfare policy context, reflected in PRWORA. PRWORA, with self-sufficiency as its main goal, focuses on work as a way out of poverty, and considers freedom from government assistance as an indicator of ESS and policy success (Hetling et al., 2015).

A focus on the individual in relation to poverty also manifests in the use of ESS as an alternative to measures of poverty. In these cases, some view ESS as the level of income at which a family can afford the cost of necessities such as food, housing, childcare, transportation and healthcare, and is therefore above the poverty line (Rowe, Martin, Gu, & Sprague, 2010; Pearce, 2008). This conceptualization of ESS has also been described as a families' ability to have economic resources in surplus to meet their physical needs (O'Boyle, 1987). Others have suggested that ESS should be based on a "living wage benchmark" that reflects the continuum of poverty experiences (Rossi & Curtis, 2013). Still, these conceptualizations stem from the idea that these resources be obtained through individual efforts related to employment.

The focus on the individual's ability to find and maintain employment is an aspect of ESS that continues to be developed beyond basic understandings of the concept. The

link between self-sufficiency and work has caused some to suggest that work-related outcomes like hourly wage and length of time employed, and not just employment alone, should be considered in determining whether one is self-sufficient or not (Acs & Loprest, 2007). Precursors to one's ability to achieve and maintain ESS have also included retention of employment in a "good" job that provides a minimum amount of work hours per week, hourly wage above a certain level, and health insurance (Johnson & Corcoran, 2004; Long, 2001). Although these understandings acknowledge circumstances that may influence an individual, those actors are still related to the individual's work itself.

The idea that poverty is caused by individual deficiency is paired with the idea that any individual can succeed through acquisition of skill and hard work (Asen, 2002). Some conceptualizations of ESS draw upon this idea, with a focus on sustainability and how human capital and skills might contribute to one's ability to achieve ESS (Hawkins, 2005). Poverty theory focused on the individual also suggests that an individual's motivation and persistence are all that are necessary to achieve success and that focused goals and hard work will lead an individual to success (Asen, 2002; Bradshaw, 2007). Research that examines the role of psychological factors such as motivation in achieving ESS and contributing to its definition (Hong et al., 2009; Hong et al., 2012; Hong et al., 2013; Hong et al., 2014a; Hong et al., 2014b; Hong et al., 2014c) also relates to this perspective.

### **Critiquing Definitions and Measures of Economic Self-Sufficiency**

Foundational definitions of ESS provide a basic understanding of what it means to be economically self-sufficient within the context of social welfare policy attached to means-tested public assistance and individual level theories on poverty. However, they

have also proven to be rather limited in scope and leave room for elaboration and improvement. Criticism of these simple definitions of ESS tends to focus on the inadequacy of a dichotomous understanding of ESS, and the general inability of policymakers, researchers and service providers to agree upon a clear definition or way to measure this concept (Bratt & Keyes, 1997; Braun, Olson, & Bauer, 2002; Cancian & Meyer, 2004; Daugherty & Barber, 2001; Gowdy & Pearlmutter, 1993, 1994; Hawkins, 2005; Hetling et al., 2015; Hong et al., 2009; Lie & Morney, 1992; Long, 2001). In addition to critiquing the top-down definitions that exist in the realm of social policy, some have proposed that definitions and measures of ESS should be client-centered and acknowledge lived experience by moving beyond theorizing to the formation of definitions and tools via primary data collection (Braun et al., 2002; Gowdy & Pearlmutter, 1993; Hong et al., 2009; Hong et al., 2012; Hong et al., 2013; Breitzkreuz & Williamson, 2012).

D.A. Long (2001), in a review of welfare reform evaluation efforts, suggested that commonly held forms of conceptualization and measurement of ESS are inadequate and that a measure of self-sufficiency should account for the adequacy of family income or consumption as well as independence from welfare and forms of cash or in-kind support. Long (2001) posited that family self-sufficiency can be defined as having an after-tax cash income above the federal poverty threshold, free from any cash or in-kind form of public assistance benefits aside from those due to disability, while covered by some form of health insurance. Long (2001) provided possible critiques of the proposed definition of self-sufficiency, arguing that some may view it as too high or too low, and also pointed

to the usefulness of recognizing degrees of self-sufficiency rather than a dichotomous standard.

Long (2001) critiques definitions of ESS and proposes useful considerations for broader understandings of this concept. However, this review was purely theoretical and did not move beyond this to involve the voices of those striving to achieve self-sufficiency through the use of primary data collection and analysis. Nor did it take into consideration aspects of ESS outside of the concept of financial security.

Maria Cancian and Daniel R. Meyer (2004) also conducted a review of measures of economic success and well-being in various TANF related studies looking at ESS. Critiquing measures of economic independence, poverty, and material hardship, Cancian and Meyer point out the dichotomous and unreliable nature of these proxies for ESS. Economic independence becomes a subjective measure, with different cutoff ratios of benefit receipt greatly affecting whether one is considered independent or not (Cancian & Meyer, 2004). Poverty measures are also insufficient in representing ESS, as there is little consensus as to what income sources to count, whose income to count, and whether subtractions or adjustments for cost and standard of living and family size should be made (Cancian & Meyer, 2004). Cancian and Meyer (2004) also demonstrate that varied ways of measuring poverty and income produce varied results as to who counts as in or out of poverty. Measures of economic hardship including food, shelter, medical hardship, and access to a telephone were also insufficient, with varied percentages of the study sample successful at avoiding hardship (Cancian & Meyer, 2004). Cancian and Meyer (2004) also call attention to the need for construct validity in measuring ESS, highlighting that different measures capture different aspects of economic success, and

that independence, being out of poverty, and freedom from material hardship may be measuring different constructs all together.

Cancian and Meyer offered various critiques of existing definitions and measures of ESS in the social welfare policy context. Similar to the previously mentioned authors, however, they fail to move beyond a focus on measures characteristic of financial security. Although it is important to understand what does not constitute the construct of ESS, Cancian and Meyer do not go further to propose what a measure of ESS might actually include. Their critique is also limited in that it does little to draw upon the realities of those affected by this concept as a way to better understand its meaning.

**Economic Self-Sufficiency from an Ecological Perspective.** Various scholars have moved beyond a simple critique of existing ESS definitions and suggest that ESS be re-conceptualized from an ecological perspective (Bratt & Keyes, 1997; Braun et al., 2002; Breitzkreuz & Williamson, 2012; Daugherty & Barber, 2001; Edin, 1995; Gowdy & Pearlmutter, 1993, 1994; Hawkins, 2005; Hong et al., 2009; Lie & Morney, 1992). While some focus on the influence of an individual's work circumstances on ESS (Daugherty & Barber, 2001), others examine how sustainability might be seen as a more comprehensive way to view ESS (Braun et al., 2002; Hawkins, 2005). The nature of ESS as a process that also involves psychological components such as self-efficacy, motivation and empowerment has also been a focus of study (Breitzkreuz & Williamson, 2012; Gowdy & Pearlmutter, 1993, 1994; Hong et al., 2009; Hong et al., 2012; Hong, 2013; Hong et al., 2014a; Hong et al., 2014b; Hong et al., 2014c).

*Ecology of Work.* Robert H. Daugherty and Gerard M. Barber (2001), in a review of studies of welfare-to-work outcomes, suggested that the concept needs to be further

clarified and operationalized through a perspective entitled the “ecology of work.” From this perspective, one is never truly self-sufficient, but instead achieves a level of self-sufficiency that is recognized publicly through the social function of work (Daugherty & Barber, 2001). Key to Daugherty and Barber’s (2001) conceptualization is that the social, spatial and institutional contexts of work and worker are just as, if not more, important than the work alone. As such, things to consider in evaluating ESS may include the absence of violence in the family, support structures like child care, community and institutional housing, public transportation, neighborhood safety, accessible jobs that allow for consideration of family responsibilities, the absence of racial and gender discrimination, as well as workplace supports like employee benefits and a supportive work environment (Daugherty & Barber, 2001).

Daugherty and Barber’s critique made strides in identifying the need for an ecological perspective of ESS. However, it did not move to an actual operationalization of this concept although the authors suggested that doing so is necessary. Nor did they move to involve an actual discussion with those affected by social policy and the conceptualization of ESS, although they suggested that the realities of those affected must be considered. Daugherty and Barber made a strong contribution to existing literature on the topic of conceptualization of ESS, but did not take steps to move beyond that by operationalizing their proposed model.

*Sustainability.* Bonnie Braun, Patricia D. Olson and Jean W. Bauer (2002) come to an understanding of ESS as sustainable well-being in the context of one’s transition from welfare through a study of ESS that made progress both methodologically and substantively. The authors conducted focus groups over the course of two years with 88

rural and urban mothers, aged 17 to 51 years old, with at least one child under nine years of age, and who were participating in or eligible for the federal Food Stamp program (Braun et al., 2002). Braun et al. (2002) provided findings from this focus group study that indicate the insufficiency of a focus on independence, and suggested that a new definition of ESS should represent the reality of people's lives and the need for long-term sustainability over short-term self-reliance. However, their analysis of the conceptualization and measurement of economic self-sufficiency was rather limited in scope and did not move to suggest operationalized indicators for use in the measurement of this concept.

Robert L. Hawkins (2005) also moved the ecological conceptualization of ESS forward by focusing on the idea of sustainability in his Personal and Family Sustainability (PFS) model. Hawkins (2005) critiqued the social policy goal of self-sufficiency, claiming that it misses the larger goal of helping low-income people, and particularly single mothers, to find and maintain stable employment, and improve their overall economic, educational, and social situation. PFS, as an alternative to traditional conceptualizations of ESS, focuses on ways to maximize human potential to establish long-term economic, physical, psychological, and social well-being for individuals and their families (Hawkins, 2005).

According to Hawkins (2005), the PFS model reflects the complexities of poverty and the combination of factors that families need to survive and thrive. He takes this concept further by operationalizing these factors via four domains of well-being. The first domain, economic security, captures a family's financial situation and other indicators including income, secure employment, housing issues, nutrition and health

care (Hawkins, 2005). The second PFS domain is general health/healthcare access, including mental health and psychological well-being including depression, self-esteem, and self-efficacy (Hawkins, 2005). The third domain is the behavior and social environment domain, including substance abuse and physical safety, safety from domestic violence, a family's social environment and/or social capital (Hawkins, 2005). The fourth domain for PFS focuses on a broad understanding of education in the form of human capital development, such as long-term career development and academic education (Hawkins, 2005). Hawkins (2005) pointed to the ways in which these domains relate to each other, and all seem to affect and be affected by psychological well-being.

Hawkins' PFS model captured many of the key ecological factors that foundational definitions of ESS leave out. With a focus on sustainability and its contributing factors, the PFS model makes a great contribution to the conceptual discussion regarding ESS. Although the development of the PFS model was not a result of primary data collection, it is one of the few perspectives on ESS that can be operationalized through its proposed indicators. Through its operationalization, the PFS model offers a foundation for development into a concrete measurement tool. However, as Hawkins (2005) mentioned, further theoretical development is necessary for the PFS model to be put into practical use.

*Economic Self-Sufficiency as Transition, Process, and Empowerment.* Various scholars have conducted studies resulting in an understanding of ESS as transition, process and empowerment. Rhonda Breitzkreuz and Deanna Williamson (2012) find ESS to be a process of transition via an in-depth, longitudinal, institutional-ethnography that examines the experiences of 17 welfare-to-work low-income mothers of preschool



children making the transition to employment. Participants were recruited through purposive sampling from not-for-profit social service agencies and employability programs, and through subsequent snowball sampling. Study participants participated in three in-depth interviews in the first year of transition from social assistance to employment, with interviews at 0, 6, and 12 months post-transition. Thirteen of the 17 participants participated in employment focused programming including job skill training, work experience, personal development and academic upgrading. Breitkreuz and Williamson's (2012) study calls attention to the inadequacies of employment and human capital development as indicators of ESS, with a key finding being that participants' experiences lent themselves to a conceptualization of ESS as a process of transition instead of a dichotomous or static concept. Although this finding builds on previous conceptualizations of ESS, the authors do little to operationalize the idea of ESS as a process in a concrete and measurable form.

Elizabeth Gowdy and Susan Pearlmutter (1993, 1994), however, took steps to both redefine and operationalize ESS through their evaluation work of the Women's Employment Network (WEN). Gowdy and Pearlmutter (1994) aimed to more fully capture the steps women had taken to achieve ESS as well as their personal understanding of what it meant to be self-sufficient. The authors used both qualitative and quantitative methods in an attempt to understand and define the concept of ESS from the perspective of those striving to achieve it.

In their initial study of ESS, Gowdy and Pearlmutter (1994) conducted focus groups with women who had successfully completed the WEN program, some who were currently employed and had maintained at least minimum contact with program staff, and

others who had difficulty obtaining or maintaining employment after completion and had not maintained contact with program staff. They used stratified random sampling to identify women from lists of graduates of the WEN program, with no more than two women from the same month and year of graduation included in any single focus group, as a way to maximize diversity of experience and to minimize any bias that could occur due to friendships in subgroups. Focus group participants included 14 African American women and four Caucasian women, ranging in age from their early-twenties to late-fifties, with an average age of 35 years old. Fourteen of the participants were employed, and four were not employed, at the time of the focus group. A total of four focus groups were conducted, each lasting two hours. The main areas of interest during focus group discussions relevant to ESS included understanding how low-income women define economic self-sufficiency for themselves, and understanding how they describe their lives before and after participation in the WEN program (Gowdy & Pearlutter, 1994).

Gowdy and Pearlmutter (1994) and the research team, which included WEN graduates, combined qualitative findings with survey data from the participants that provided additional information specific to each woman's employment and economic status. Findings suggested that WEN participants viewed ESS not as a dichotomous condition in which one is economically self-sufficient or not, but rather as a continuum, a process, a personal thing, or "a road on which they travel" (Gowdy & Pearlmutter, 1994, p. 91). Participants in this study also suggested that ESS did not depend on the amount of money one had, but rather on what that money would allow one to do and to have (Gowdy & Pearlmutter, 1994). Focus group findings suggested that ESS had three distinct but related components including a psychological aspect reflective of Bandura's

concept of self-efficacy, a skill component based on abilities and experiences acquired through work, education and life events, and a concrete monetary and resource component (Gowdy & Pearlmutter, 1993; 1994).

Participants in the Gowdy and Pearlmutter (1994) study identified psychological aspects of ESS, indicating self-confidence, self-esteem and having a sense of a future as important in seeing oneself as economically self-sufficient. Self-efficacy, in particular, was a topic that arose during skills-related conversation centering on formal education, previous job experience, and having a wide range of interests and creative abilities (Gowdy & Pearlmutter, 1994). Participants also mentioned other complex psychological aspects as contributing to ESS. These included a perception of oneself as having choices, appreciation for the quality of one's present situation while striving for a better life, viewing one's employment situation or use of public assistance as stepping stones to a future career, as well as giving attention to one's wages, benefits, happiness, satisfaction, and autonomy in the workplace (Gowdy & Pearlmutter, 1994).

The concrete resource and monetary aspect of ESS included: financial independence from public assistance programs and significant others such as boyfriends, husbands and parents; being able to afford a car, a decent home, good food, clothes, and holiday trips; being able to buy "extras" for their children and themselves, and to pursue their own interests and goals; and being able to pay their debts and save money (Gowdy & Pearlmutter, 1994). Participants discussed these concrete resources in relation to freedom from worry about living paycheck to paycheck, debt, and budgeting (Gowdy & Pearlmutter, 1994). Gowdy & Pearlmutter (1993) used their focus group data to develop

a client-centered measure of ESS focused on this monetary and resource component of their findings.

Gowdy and Pearlmutter further developed their quantitative measure of ESS by administering it to women in the WEN program. The measure was administered to 244 WEN participants ranging in age from 29-35 years, with 76% of participants being African American, 15% Caucasian, and 9% of other ethnic-racial backgrounds (Gowdy & Pearlmutter, 1993). Using item-to-total-scale correlations and exploratory factor analysis, Gowdy and Pearlmutter (1993, 1994) retained all 15 scale items and identified four factors for their scale including: Autonomy and self-determination; Financial security and responsibility; Family and self well-being; and Basic assets for community living. Despite their initial goal of developing a concrete monetary and resource aspect of ESS, Gowdy and Pearlmutter discovered that the factor measuring autonomy and self-determination reflected a psychological aspect of self-sufficiency.

Gowdy and Pearlmutter (1993, 1994) made an important contribution to the measurement of a conceptualization of ESS that considers both economic security and psychological aspects of the concept, while doing so from a client-centered perspective. Conceptually, they made valuable critiques of dichotomous and absolute understandings of ESS, highlighting the nature of ESS as a complex developmental process. Methodologically, they moved the study of ESS forward by including the voices of low-income women in the process as a way to ground their findings in real life experiences and by developing a measurement tool and testing it quantitatively. As a result, other scholars have used Gowdy and Pearlmutter's work as a place from which to move forward (Hong et al., 2009; Hetling et al., 2015).

*Employment Hope and Psychological Self-Sufficiency.* Philip Hong has worked with various scholars to further the conceptualization and measurement of ESS, beginning with Gowdy and Pearlmuter's (1993) work. Hong, Sheriff, and Naeger (2009) aimed to replicate the qualitative study conducted by Gowdy and Pearlmuter (1993) through focus group discussions with clients of job training programs at the Metropolitan Education and Training (MET) center in St. Louis. Their aim was to gain a better understanding of "on-the-ground" perceptions of ESS and to compare these to existing social policy definitions, and to improve an existing MET evaluation measure (Hong et al., 2009). The focus group included eight African American women and six African American men ranging in age from 18 to mid-40s, who were enrolled in various forms of work readiness and education programs at the time of the interview (Hong et al., 2009). The participants were low income, low-skilled jobseekers with limited education and human capital, and who experienced health problems and other employment barriers (Hong et al., 2009).

Using grounded theory (Glaser, 1992; 2001) methods as a means for analysis of focus group transcripts, Hong and his colleagues (2009) found that low-income job seekers viewed self-sufficiency as a process involving the development of psychological strengths as well as a progression toward realistic financial goals and outcomes. Participants identified economic security, financial stability and independence from government assistance as key aspects of ESS, as well as the reality that total self-sufficiency is not attainable, but that the process of moving forward is most important (Hong et al., 2009). Participants also pointed out that this process involves sustainability, financial stability and management (Hong et al., 2009). As a result, Hong and his

colleagues (2009) proposed a model of self-sufficiency that is a process that involves moving from unrealistic to realistic financial outcome goals, taking steps to build inner strength and hopefulness for the future, and moving forward by acquiring skills and resources. They also proposed that this pathway moves through an intersection between an individual's labor market trajectory and acceptance of ESS as a viable outcome (Hong et al., 2009).

The study conducted by Hong and his colleagues (2009) made clear advances regarding the conceptualization of ESS, and further work has been done to incorporate these findings in the development of the construct and measure of psychological self-sufficiency that includes a measure of employment hope and a measure of perceived barriers to employment (Hong et al., 2012; Hong et al., 2013; Hong et al., 2014a; Hong et al., 2014b; Hong et al., 2014c). Hong and colleagues first used focus group findings to develop the Employment Hope Scale (EHS), which they claimed reflects a definition of ESS as a process of economic and personal empowerment and that employment hope precludes longer-term economic outcomes (Hong et al., 2012). Using exploratory factor analysis, Hong and his colleagues (2012) developed a 14-item, 2-factor short EHS from the initial 24-item EHS. This revised 2-factor EHS included a subscale measuring psychological empowerment with items measuring self-perceived capability and self-worth (Hong et al., 2012). The second subscale measured goal-oriented pathways and included items measuring utilization of skills and resources, goal orientation and self-motivation (Hong et al., 2012). Recent research has found the EHS to have a 4-factor structure, with subscales measuring psychological empowerment, self-motivation for future, utilization of skills and resources and goal orientation (Hong et al., 2014b). Hong

and his colleagues have also found employment hope, when paired with perceived employment barriers, to be part of a larger construct of psychological self-sufficiency and that psychological self-sufficiency is positively related to ESS (Hong et al., 2014c).

The work of Hong and his colleagues (Hong et al., 2009; Hong et al., 2012; Hong et al.; Hong et al., 2013; Hong et al., 2014a; Hong et al., 2014b; Hong et al., 2014c) has made great strides in understanding ESS from the perspective of low-income workers and welfare recipients. Beginning with a replication of Gowdy and Pearlmutter's (1993, 1994) foundational work in the area of client-centered measurement of ESS, Hong and his colleagues have continued to build upon their own study findings, focusing on the psychological precursors to ESS that had been previously unexplored. Despite these advancements, the work of Hong and his colleagues leaves room for continued research on the construct and measurement of ESS itself. The construct of psychological self-sufficiency, according to Hong and his colleagues, focuses on motivation and empowerment as it relates to employment, and serves as a precursor to ESS. However, it does not capture how one's confidence or self-efficacy in relation to economic tasks might relate to ESS. Hong's work has also been based on the experiences of people within a social policy context, thus leaving ample room for study of ESS with study samples outside of the social policy context and with people whose life circumstances present unique challenges to achieving ESS.

*Economic Self-Sufficiency and Economic Self-Efficacy.* According to Bandura (1986, 1997), self-efficacy is defined as an individual's confidence in her or his ability to perform a task or behavior. Global self-efficacy deals with one's broad and stable sense of competence in dealing with a variety of situations (Schwarzer & Jerusalem, 1995).

However, task specific self-efficacy focuses on one's confidence in carrying out a specific task or behavior. Bandura (1997) posits that self-efficacy is the primary factor influencing one's behavior. He also makes the claim that performance accomplishment, or previous experiences, with a particular behavior might further enhance one's perceived self-efficacy in relation to that behavior (Bandura, 1977).

Economic self-efficacy, then, might be seen as a type of task-specific self-efficacy representing one's confidence in completing financial tasks or handling difficult financial situations. Given Bandura's (1997) connection between self-efficacy and behavior, it would follow that ESE be viewed as a primary influence on one's ability to move toward achieving ESS, and that success in moving toward ESS despite challenges (performance accomplishment) might positively and reciprocally influence one's feelings of ESE. For Latina immigrant survivors of IPV, feelings of ESE may be decreased due to financial challenges related to immigration and abuse. Decreased levels of ESE might negatively affect her ability to move forward financially toward ESS, which then, in turn, further decreases her feelings of ESE. Given this connection, the concept of ESE is relevant when studying the construct and measure of ESS for Latina immigrant survivors of IPV.

Despite the connection suggested here, the relationship between ESE and the construct of ESS is uncertain. Some scholars have examined ESE in relation to constructs that are only part of the current theoretical definition of ESS, such as financial independence (Lee & Mortimer, 2009). However, few scholars have included self-efficacy in studies related specifically to the construct and measurement of ESS (Hong et al., 2009; Hong et al., 2012; Gowdy & Pearlmutter, 1993; 1994).



Jennifer Lee and Jeylan Mortimer (2009) examined the relationship between financial independence in young adulthood and ESE in adolescence using a sample of 617 respondents who had participated in the Youth Development Study (Mortimer, 2003) from the ninth grade through the age of 23 or 24 years old. Findings from this study suggest that ESE in adolescence contributed to the attainment of financial independence in early adulthood, but that this occurred indirectly through the youth's own status attainment (i.e. employment, educational attainment, and income) (Lee & Mortimer, 2009). While study findings suggest a relationship between ESS and financial independence over time, this study focused on only one aspect of the construct of ESS. Scholars also conflate financial independence with ESS in their description of study results, ignoring the role of financial independence as only one part of the construct of ESS, and not its whole. This study also focuses on a time where transition from economic dependence to independence is likely to occur in a natural fashion. This is in opposition to examination of the relationship between ESE and financial independence during a time where this independence might be forced or be further influenced by increased economic hardship.

Gowdy and Pearlmutter (1994), in contrast, include self-efficacy in their examination of a broader understanding of the construct and measure of ESS. Findings from focus group discussions during the development of Gowdy and Pearlmutter's (1994) measure of ESS suggest that Bandura's concept of self-efficacy is a relevant aspect of ESS. Further development and testing of this measure resulted in a psychological aspect of ESS described as "autonomy and self-determination" (Gowdy & Pearlmutter, 1993). However, the scholars conducted no further in-depth examination of

self-efficacy in relation to the overall construct. Additionally, recent work revisiting Gowdy and Pearlmuter's (1993, 1994) scale resulted in a revision to the measure that no longer includes a single factor focused on what Gowdy and Pearlmuter viewed as psychological aspects of ESS (Hetling et al., 2015).

Self-efficacy has also been examined as a psychological precursor to achieving ESS by Hong and his colleagues (Hong et al., 2009; Hong et al., 2012). However, their work has moved toward understanding how motivation and hope comprise the construct of psychological self-sufficiency and how this relates to ESS, instead of maintaining a focus on self-efficacy (Hong et al., 2012; Hong et al., 2013; Hong et al., 2014a; Hong et al., 2014b). These developments in research related to the construct and measurement of ESS leave unanswered questions regarding the causal relationship between ESS and ESE and support the need for further study in this area.

*Measuring Economic Self-Sufficiency with IPV Survivors.* Andrea Hetling, Judy Postmus and Gretchen Hoge (2015) also used Gowdy and Pearlmuter's (1993, 1994) work as a point of departure for the study of ESS. Using exploratory and confirmatory factor analysis, Hetling and her colleagues (2015) developed and validated two revised versions of Gowdy and Pearlmuter's (1993) original scale with a sample of 457 survivors of IPV who had participated in an evaluation of an economic empowerment program designed specifically for survivors. EFA resulted in a 10-item, 2-factor Scale of Financial Security (SFS-10) that was determined to measure only the financial security aspects of ESS, as it lacked measures that were conceptually imperative to ESS such as freedom from government programs, and the ability to have transportation and housing (Hetling et al., 2015). However, a 14-item, 3-factor Scale of Economic Self-Sufficiency

(SESS-14) that included those conceptually necessary items was also evaluated using CFA (Hetling et al., 2015). The SESS-14 included the two subscales from the SFS-10, “Ability to Manage Daily Financial Needs” and “Ability to Have Discretionary Funds” (Hetling et al., 2015). The SESS-14, additionally, included a subscale entitled, “Ability to Maintain Independent Living” (Hetling et al., 2015).

Hetling and her colleagues’ work highlighted the conceptual importance of financial security as part of the construct and measure of ESS. Their study also suggested the possibility of an understanding of ESS outside of the policy realm that views economic independence from an abusive partner as equally important in determining ESS as freedom from government assistance. It also furthered the study of ESS through its use of primary data collection and application of an existing client-centered measure to a new study population outside the social policy context associated with means-tested public assistance. However, the study did not provide an in-depth qualitative exploration of the construct of ESS itself, nor did it explore how psychological aspects such as ESE contribute to ESS for this particular group. Despite the overall progress that has been made, there is still a need for further research that moves the study of the construct and measure of ESS forward.

### **Research Moving Forward**

Existing research has made great strides in critiquing and furthering the conceptualization and measurement of ESS. Studies have identified the nature of ESS as a process that includes both economic and psychological facets, and they point to the need to make a clearer connection between these aspects. Research has also highlighted the need to operationalize those aspects of ESS that are still lacking from existing

measures in both policy and practice. Methodological advances have also been made, with scholars acknowledging the realities of people who are affected by social policy goals and making efforts to include their voices in research.

Although much progress has been made, there are few studies that examine the construct and measurement of ESS with populations from varied contexts. There is a need to further explore how diverse groups define and experience ESS, to understand how existing client-centered measures of ESS operate for these specific groups, and to examine how psychological and economic aspects of self-sufficiency might function in relation to one another in these contexts. The unique experiences of immigrant survivors of IPV provide a nuanced platform for such an exploration. The following chapter outlines the mixed method research design used to study ESS with a sample of Latina immigrant survivors of IPV as a way to glean unique insights regarding its construct and measurement, as well as its relationship with ESE.

### Chapter 3 – Research Methods – Quantitative and Qualitative

#### Overview

The current study used a mixed-method research design to answer the overarching research question: How does economic self-sufficiency (ESS) function in the context of intimate partner violence (IPV) for Latina immigrant women? In-depth, semi-structured interviews were conducted with Latina immigrant survivors of IPV to gain a better understanding of the nuances of their experiences with ESS. Secondary quantitative data analysis was then used to evaluate the validity of a client-centered measure of ESS and examine the relationship between ESS and ESE for a sample of Latina immigrant survivors of IPV using data from a longitudinal, experimental study (parent study) evaluating the impact of an economic empowerment curriculum on the lives of survivors.

This chapter provides a detailed description of the data source, samples, data collection methods, research design and data analysis approach used in this study, starting with a brief description of the parent study followed by a description of methods used for this study.

**Research Design.** The current study blended qualitative and quantitative research methods to understand how ESS functions in the context of IPV for Latina immigrant women. The primary focus of this study was on the analysis of qualitative data using grounded theory analysis methods (Glaser & Strauss, 1967; Strauss & Corbin, 1998) to develop an in-depth understanding of Latina immigrant survivors' experiences with ESS. Secondary data analysis was then used to further examine these experiences quantitatively. The use of mixed methods in the current study was pragmatic in that it allowed for the main research question to be answered in a more profound way than

would have been possible using only one method, either qualitative or quantitative (Tashakkori & Teddlie, 1998). One of the primary benefits of mixed-methods research design in the current study was that it allowed for mono-method bias to be addressed through the use of method triangulation (Brewer & Hunter, 1989; Denzin, 1978; Tashakkori & Teddlie, 1998). Mixed-method research design was most appropriate for the current study as it allowed for a more nuanced understanding of the experiences of Latina immigrant survivors of IPV seeking ESS, while also addressing weaknesses and drawing on strengths of qualitative and quantitative research methods.

### **Source of Qualitative Sample and Secondary Quantitative Data**

Participants for the qualitative portion of the current study were recruited through a parent study that evaluated the impact of The Allstate Foundation's "Moving Ahead through Financial Management" curriculum, an economic empowerment program for survivors of IPV. This parent study also served as the data source for secondary quantitative data analysis conducted as part of the current study. The parent study was conducted by the Center on Violence Against Women and Children (VAWC) at the School of Social Work at Rutgers, The State University of New Jersey under the leadership of principal investigator, Dr. Judy L. Postmus. All phases of the study were reviewed and approved by the Institutional Review Board (IRB) at Rutgers, The State University of New Jersey prior to interaction with study participants.

**Involvement in the Parent Study.** I participated in primary data collection and data analysis for the parent study as part of my graduate research assistantship between 2011 and 2014. My involvement included administration of the quantitative survey at all four time periods of data collection, primarily with Spanish-speaking Latina immigrant

participants. I was also responsible for subsequent data cleaning and analysis for the purposes of scale development and evaluation of the impact of the curriculum. I also managed IRB submissions for both the quantitative and qualitative aspects of the research protocol.

**Research Methods – Parent Study.** The parent study involved the collection of quantitative survey data with the aim of testing the impact of the economic empowerment program on survivors' economic and emotional well-being using a randomized, controlled study design. This economic empowerment program was created by The Allstate Foundation in partnership with the National Network to End Domestic Violence (NNEDV) with the aim of helping survivors identify signs of economic abuse and its impact on their lives, increase their financial knowledge and ability to manage their finances, and obtain a level of economic confidence that could help them rebuild their financial foundation ([www.clicktoempower.org](http://www.clicktoempower.org)).

*Sampling and Recruitment.* Four hundred fifty-seven participants were recruited using convenience sampling methods from 12 agencies serving survivors of domestic violence in Texas and in six states in the Northeast and Midwest regions of the U.S.A. Participants were also recruited from two agencies in the U.S. territory of Puerto Rico. Agencies were located in both urban and suburban settings, and served primarily English and Spanish-speaking survivors of varied socioeconomic backgrounds.

Recruitment requirements for participation in the parent study included: 1) report of having experienced some form of physical, psychological, sexual or economic abuse by an intimate partner in the year prior to recruitment; 2) age of 18 years or older at the time of recruitment; 3) having no previous formal education on financial literacy or

economic empowerment in the two years leading up to recruitment; 4) willingness to participate in four interviews over a period of 18 months; and 5) willingness to participate in the economic empowerment program if randomly assigned to the experimental group. Agency advocates were trained on the implementation of the economic empowerment curriculum and the basic research protocol prior to the start of recruitment. Advocates advertised the study within their agencies and conducted initial eligibility screening of potential participants prior to scheduling a participant's first interview with the research team. If a survivor met the eligibility criteria and expressed interest in participating in the study, she completed a contact sheet and was then contacted by the research team to schedule her first interview.

*Data Collection Process.* Each member of the research team had field experience working with survivors of IPV and had been trained on the research protocol. Precautions were taken to ensure that phone and in-person contact with survivors was conducted in a safe and sensitive manner. Researchers had resources on hand at the time of the interview if a participant was upset or needed additional assistance. If this occurred during an on-site interview, the researchers would also refer the participant to the agency advocate during or upon completion of the interview.

Upon meeting for the pre-test interview and prior to completing the survey tool, the research team re-assessed each participant's eligibility, explained the nature of the study and participation requirements, and completed the process of informed consent with each participant, allowing participants to ask clarifying questions. Participants were advised that their participation was voluntary and confidential. At this time, participants were randomly assigned to either a control group (regular services) or a treatment group



(economic empowerment program in addition to regular services), and were assigned a confidential participant code for tracking their participation longitudinally.

The pre-test (Time One – T1) interview was conducted in person at the agency where the participant had learned about the study, and lasted approximately an hour. Post-test interviews took place approximately two (Time Two – T2), eight (Time Three – T3), and 14 (Time Four – T4) months after the pre-test interview. Post-test interviews were conducted over the phone or in-person depending on each participant's preference and availability. Each post-test interview lasted approximately one hour. For all interviews, the researcher read the survey tool aloud and entered participant answers directly into an online version of the survey via SNAP©, a web-based survey tool. Paper and pencil surveys were completed when Internet access was unavailable. In those cases, recorded survey data was entered into the web-based survey tool as soon as possible when the researchers could gain access to the Internet in a secure location. Each participant received a VISA gift card for participation in each interview. Monetary value increased with each interview completed, with participants receiving \$20 at T1, \$25 at T2, \$30 at T3, and \$40 at T4. In an effort to increase participant retention longitudinally, researchers maintained monthly telephone and/or email contact with their study participants throughout the course of the study. Pre and post-test survey instruments included a combination of measures and validated scales related to economic and emotional well-being, as well as questions to obtain demographic information from participants.

## **Current Study Part I: Qualitative – In-Depth Interviews**

**Overview.** The first part of the current study used qualitative research methods to answer the first research sub-question, “How do Latina immigrant survivors of IPV understand and experience ESS?” This involved conducting in-depth interviews with a sub-sample of 17 Spanish-speaking, Latina immigrant survivors who had participated in the longitudinal evaluation. This interview aimed to further explore their experiences with the economic empowerment curriculum and the unique challenges faced during the process of working toward ESS after having experienced immigration and IPV.

**Sampling and Recruitment.** Participants in this part of the study were a convenience sample of 17 Spanish-speaking Latina immigrant women from whom I had collected survey data during the parent study. At the time of completion of quantitative data collection for the parent study in January 2013, and with IRB approval, I asked each of the 28 Spanish-speaking Latina immigrant participants who completed the final survey with me if she would be interested in participating in future research. All 28 participants agreed to maintain contact and stated their interest in participating in future research. After receiving IRB approval for the qualitative research protocol in August 2013 for the current study, I explained, in detail, the nature of the qualitative aspect of the current study and compensation for participation during my next monthly contact with participants. During that monthly contact, I also confirmed each participant’s continued interest in participating, and advised that I would begin scheduling interviews in the coming months. Between the first confirmation of participant interest in future research and the time to schedule interviews, 11 of the participants who had initially expressed interest were unable to be reached due to uncommunicated changes in contact

information. The remaining 17 participants all completed a qualitative in-depth interview. I was able to maintain monthly contact with 14 of these participants through the completion of member-checking for the current study.

**Sample Description.** At the time of the in-depth interview, all 17 Latina immigrant survivors of IPV resided in the Northeast region of the United States. They were all born outside of the United States, and had lived in the United States for more than one year. They all identified as Latina, and were from a range of countries throughout Latin America and the Caribbean. They had all experienced violence in the year preceding recruitment for the longitudinal evaluation. Of the 17 participants who participated in the qualitative portion of this dissertation study, seven participated in the economic empowerment curriculum as part of the longitudinal evaluation. All but one participant had been out of an abusive relationship for more than one year. All but two participants were currently single or dating, and were not living with a partner. Participants had completed varied levels of education ranging from some primary school to some post-secondary schooling. Participants reported a range of knowledge of the English language, from little or no knowledge to comfort using it in a work setting. All but three participants had children present with them in the United States or in their home country. All but one participant was working formally or informally, either part or full-time. Participants who received some form of government assistance reported using food stamps, cash or rental assistance. Access to these benefits was through U.S. citizenship, legal permanent residency or U.S. citizen children. Immigration status varied among participants and included undocumented and not seeking adjustment of status, undocumented and waiting for adjustment of status via provisions through the Violence

Against Women Act (VAWA), as well as legal permanent resident, and U.S. citizen status. Most participants (12), however, held undocumented immigration status at the time of the in-depth interview.

**Data Collection.** Semi-structured, in-depth interviews were conducted between November 2013 and May 2014. Each interview lasted between 40 minutes and two hours. All interviews were conducted in a safe space of the participant's choice such as a restaurant, café or the participant's home. If the participant requested to meet at her home, I asked clarifying questions regarding the presence of her abuser in the home and her comfort level discussing IPV, immigration and finances in that setting. Interviews were only conducted in the participant's home if the participant and researcher agreed this was a safe space in which to complete the interview.

All interviews were conducted in Spanish, the primary language of study participants, and my second language. All interviews were audio recorded with the permission of the study participant and audio files were uploaded to a secure server shortly after the completion of the interview. Each participant received a \$50 VISA gift card for participating in the in-depth interview, and an additional \$50 VISA gift card upon scheduling a member checking interview at the end of the current study.

A semi-structured interview guide with sensitizing concepts and open-ended questions was developed, with guidance from the dissertation committee chair, for use during in-depth qualitative interviews with study participants. The interview guide was informed by existing literature on financial and emotional well-being in the context of IPV and immigration, as well as theoretical conceptualizations and measures of ESS (See Appendix A – Qualitative In-Depth Interview Guide). The interview guide also included

questions geared toward collecting demographic information about study participants to aid in further contextualization of study findings. The revision of the interview guide took place through an iterative process that allowed for reflection on the nature of each question and the responses elicited from study participants (Creswell, 2007).

Upon completing the first qualitative interview, I rearranged the order of the interview questions to better facilitate conversation and added additional probes directly related to ESS and its meaning to participants. I also added a general question about the participant's economic history at the beginning of the interview that invited the participant to open up and talk in an unstructured manner (Creswell, 2007). Although the interview guide remained the same in terms of content for the remainder of the study, I did shift my focus to certain questions that seemed to elicit the most profound responses from participants, while still having the full interview guide on hand to guide conversation as needed. This also allowed me to avoid survey-style interviewing by paying attention to participant cues and allowing for each participant to guide the conversation in a meaningful way so long as we remained generally on topic (Weiss, 1994).

While conducting interviews, some participants easily understood the word-for-word Spanish translation of the term "economic self-sufficiency" to "auto-suficiencia económica." For those participants that were not familiar with this verbatim translation, the Spanish translation of "moving forward economically" ("saliendo adelante económicamente") was used as an additional prompt. This second translation was used due to its representation of ESS as a process involving economic advancement, a

description reflected in the literature on conceptualizations and measures of ESS.

Participant responses expanded on the prompts given.

Prior to beginning the in-depth interview, I advised participants that participation was voluntary and confidential, reviewed the purpose of the interview, discussed any risks or benefits that might result from participation, reviewed the informed consent form, and obtained informed consent and permission to audio record the interview from each participant. Since I had already developed a relationship with study participants throughout the process of quantitative data collection for the longitudinal evaluation, a foundational level of rapport had been established that lent itself to discussion of sensitive topics such as immigration status, finances and IPV. However, participants were advised that they did not have to answer any questions they did not feel comfortable with and that they could stop the interview at any time. Participants were allowed to take breaks or change the location of the interview if they felt uncomfortable. I also had local and national resources for follow-up assistance and IPV services on hand if needed.

**Data Analysis.** Prior to analysis, all audio files of in-depth interviews were transcribed by me or by a bilingual research assistant whose primary language is Spanish and second language is English. This research assistant was also involved in the data collection and analysis process of the parent study and had familiarity with the content of the interviews. Upon completion of transcription of each audio file, I then listened to each audio file while reading through the corresponding transcription to ensure accuracy. Revisions were made to the transcriptions as needed, although those changes were minimal.

Sixteen of the 17 audio files from in-depth interviews were successfully transcribed for analysis. The 17<sup>th</sup> audio file had poor sound quality for the duration of the interview due to the outdoor location chosen by the participant and background noise and wind present in that location. I referred to my field notes from this interview for the purposes of analysis, and also confirmed that this particular participant's experiences were represented in the analysis and findings through the member-checking interview.

Upon completion of transcription, files were uploaded to Atlas.ti for management and coding. I analyzed the Spanish transcriptions of qualitative interview data instead of translating them to English for analysis. This approach was chosen to ensure that analysis and interpretation were as closely tied to the data as possible, as an analysis of translated data can increase the chance of nuanced meaning and subtleties being lost (Strauss & Corbin, 1998). Since Spanish is not my primary language, I assessed for my ability to successfully conduct qualitative analysis in the Spanish language prior to beginning my analysis. I explored my proficiency with the Spanish language through conversation with native Spanish-speakers, and in reading and writing exercises focused on comprehension and clarity. In evaluating these areas of my Spanish-language proficiency, I concluded that this approach to analysis would be possible and that it would add to the value of study findings. To decrease the likelihood of misinterpretation of interview data during analysis, I consulted with a personal network of native Spanish-speakers from various Latin American countries to aid in gaining the best understanding possible of phrases or concepts that were not clear to me. To maintain participant confidentiality during this process, only short phrases and words were referenced, and no identifying information from participants was shared. I primarily coded data in English.

Quotations provided in the qualitative results section are presented in both Spanish and English. I avoided making significant edits to participants' words, as I did not want to lose meaning in editing. However, minor grammatical edits such as re-punctuation, and removal of filler phrases and repetition were made to quotations when they were not important for analysis, and when their removal would increase clarity of meaning and aid in the avoidance of reader fatigue (Corden & Sainsbury, 2006). All English translations of quotations were reviewed by a Native Spanish speaker for accuracy and close translation of meaning before and after editing.

Grounded theory analysis methods (Glaser & Strauss, 1967; Strauss & Corbin, 1998) were used to analyze qualitative data for the current study. This process involved a series of iterative steps of analysis and interpretation, ultimately resulting in the development of theory related to the conceptualization of ESS in the context of IPV for Latina immigrant women. I used microanalysis to study transcripts line-by-line, generating initial categories and exploring relationships between these categories. When indicated, I returned to microanalysis to explore emerging categories that challenged previous findings or to further develop existing categories. While coding, I used constant comparison to compare conceptual and theoretical properties and dimensions. I wrote memos throughout all stages of analysis to keep a written record of my thoughts about the data and emerging themes, and to keep track of possibilities for future data collection.

Prior to beginning the coding process for each transcript, I reviewed the transcript once more in its entirety while listening to the corresponding audio file. This allowed me to re-familiarize herself with each participant's full story and the nature of the



information shared. The following steps were then taken to analyze the qualitative data according to grounded theory methods (Strauss & Corbin, 1998):

1. The first stage of coding involved open coding as a means for breaking data into discrete parts, for close examination and comparison of similarities and differences. This was followed by categorization of these codes according to conceptual similarity and relatedness in meaning.
2. I then used axial coding to make conceptual connections by examining properties and dimensions of defined categories. I also used Axial coding to aid in the creation of an organizational scheme of ESS for theory development.
3. Selective coding was then used to further refine and integrate categories into a larger theoretical scheme.
4. After completing the coding process, I reviewed the theoretical scheme for internal consistency and gaps in logic. Poorly developed and excess categories were refined and either excluded or integrated into the theoretical scheme.

**Inter-Rater Reliability.** For the purposes of evaluating inter-rater reliability, I randomly selected five transcriptions and translated them from Spanish to English. To ensure accuracy, these translations were then reviewed by a research assistant whose primary language is Spanish and second language is English. Strauss and Corbin (1998) suggest that a minimal amount of transcript translation be done so that English-speaking reviewers are able to gain a general understanding of the participants' thoughts and words, and the overall coding scheme.

A doctoral level research assistant trained in qualitative research methods then independently coded the five English translations. We then compared our coding lists to determine similarities and diversions in coding and categorization and resolved any discrepancies. I then returned to the initial transcriptions and incorporated necessary revisions to include codes, categories, or theoretical concepts that had not been considered previously.

**Ensuring Trustworthiness of Qualitative Results.** To ensure the trustworthiness of results obtained through qualitative analysis methods, I followed the criteria presented by Lincoln and Guba (1985). These included credibility, transferability, dependability and confirmability (Lincoln & Guba, 1985). All four criteria were informed by my reflexive journal that documented information about personal reflections related to the study as well as information related to participant interviews and methodological decisions made throughout the course of data collection and analysis. Taking note of the topics being discussed by study participants throughout the process of data collection allowed me to adapt certain aspects of the interview guide, ensuring collection of relevant data and aiding in the process of achieving cross-cultural and cross-language understanding of concepts. I also added specific probes and questions to each interview that were found to be fruitful in previous interviews. I documented this information through the conclusion of the data analysis process and presentation of final study findings.

*Credibility.* Credibility was established through prolonged engagement, triangulation, peer de-briefing and member checking (Tashakkori & Teddlie, 1998). For the purposes of the current study, prolonged engagement was exemplified through my

involvement and contact with the sub-sample of 17 Latina immigrant women over the course of their participation in the longitudinal evaluation and collection and analysis of qualitative data for the dissertation study. This time period ranged from two to four years. During this time, I not only gathered survey and interview data from the participants, but also spent time each month talking with them via telephone and learning about various aspects of their lives that they would share during these conversations. Although outside of the traditional sense of prolonged engagement, I also spent a significant period of time engaging with Latina women from various cultural backgrounds during my social work field experience that aided me in contextualizing the information that emerged throughout the process of data analysis.

Triangulation of data through the use of mixed methods in the current study also contributes to the establishment of credibility. I was able to examine the nature of ESS in the context of abuse and immigration from various perspectives by using both qualitative and quantitative methods of analysis.

Peer debriefing took place with members of the dissertation committee throughout all stages of study development, data collection, data analysis, and study completion. This process aided me in exposing biases and clarifying interpretations of data, and contributes to the overall trustworthiness of the dissertation study findings.

I conducted member-checking interviews with participants at various stages of analysis as a way to confirm findings. I completed individual member-checking interviews by meeting with each participant in-person or over the phone. These conversations lasted between 20 and 40 minutes long and were audio recorded with participant permission. I presented preliminary or further developed findings to

participants and received feedback. Participants largely confirmed the findings presented and added minor details when necessary. I listened to each recorded member-checking interview and took all feedback into consideration while formulating final conclusions for the study.

*Transferability.* Transferability of conclusions from the study is achieved through the thick description of study findings presented here. The aim of this study was not to produce generalizable findings. However, transferability allows for study findings to be considered in varied contexts with different populations. When considering the transferability of findings for the current study, it should also be acknowledged that there are many cultural and geographical backgrounds represented by the label “Latina.” As such, study findings should be considered as providing insight into how one might begin to understand the experiences of study participants and others who share similar characteristics, and not as a strict definition of how all Latina immigrant survivors of IPV experience and understand ESS.

*Dependability and Confirmability.* Dependability and confirmability of the study were established through an external audit focused on reviewing the process of decisions made throughout the study as a means to ensure that my findings and interpretations were supported by the data. This audit was conducted by the doctoral level research assistant who participated in the inter-rater reliability process. This external audit involved a review of my account of the research process via my reflexive journal. The research assistant also reviewed analysis memos, preliminary and finalized coding schemes, and the final presentation of results as part of this audit.

## **Current Study Part II: Quantitative – Secondary Data Analysis**

**Overview.** Quantitative data analysis methods were used to answer the second and third sub-questions, “How does a client-centered measure of ESS operate for Latina immigrant survivors of IPV?” and “How does economic self-efficacy (ESE) relate to ESS for Latina immigrant survivors of IPV?” To achieve these ends, secondary analysis of quantitative data collected during the longitudinal evaluation was conducted using a sub-sample of the overall sample, pulling out participants who identified as Latina and as an immigrant (n=181). These methods included confirmatory factor analysis (CFA) and cross-lagged panel analysis (CLPA) using structural equation modeling (SEM) techniques in AMOS Graphics 21.0.

**Missing Data and Analytic Sample.** The analytic sample for quantitative data analysis was a sub-sample of 181 Latina immigrant survivors of IPV from the overall longitudinal evaluation sample of 457 participants at T1. Of these 181 participants, 63% (n=114) completed the interview at T2, 69.1% (n=125) completed the interview at T3, and 55.8% (n=101) completed the interview at T4. The sample of 181 Latina immigrant survivors was used for both CFA and CLPA approaches.

Various standards exist regarding an adequate sample size in analysis using SEM. However, Worthington and Whittaker (2006) suggest that SEM not be run on sample sizes smaller than 100, and that the participant to parameter ratio should be at least 5:1, with 10:1 being optimal. For CFA with 31 parameters to be estimated, the participant to parameter ratio of the analytic sample (n=181) was 5.84:1, satisfying the guideline of 5:1. For CLPA with between 43 and 49 parameters to be estimated depending on the model being tested, and using the analytic sample (n=181), the participant to parameter ratio

ranged from 4.2:1 to 3.69:1, falling short of the guideline of 5:1. For these reasons, imputation of missing data using estimation of means and intercepts in AMOS Graphics was most appropriate for this study as a means to maintain a sample of 181 participants for both cross-sectional CFA and longitudinal CLPA. The imputation of missing data also allowed for a participant-to-parameter ratio throughout all stages of data analysis that was most closely in line with recognized standards for SEM analysis methods.

**Sample Description.** Descriptive statistics for the full analytic sample (n=181) are provided in Table 1.

Table 1. Sample Characteristics (n=181)

	% or Mean (S.D.)
Age	35.9(7.5)
Time Living in the U.S.	
Less than 5 years	8.8%
5 years to less than 10 years	28.2%
10 years or more	63%
Immigration Status*	
U.S. Citizen	7.4%
Legal Permanent Resident	17%
Temporary Visa	9.6%
Undocumented	60.6%
Other/Unknown	5.4%
Parent Study Experimental Group	53.6%
Completed Survey in Spanish	93.4%
Marital Status	
Married/Civil Union	21.5%
Separated/Divorced/Widowed	50.3%
Single	28.2%

Years of Education**	9.51(3.75)
Employed	55%
Student	10.5%
Financially Responsible for Children	89.5%
Has Health Insurance	23.2%
Receiving Social Services	68%
Food Stamps	84%
TANF/GA	13.7%
WIC – Women, Infants & Children	35.9%
Average Annual Income	
Less than \$10,000	44.1%
\$10,001 - \$15,000	33.9%
\$15,001 - \$25,000	12.4%
More than \$25,000	9.6%

Note: \* Calculated using T4 data, n=94; \*\* Calculated using T4 data, n=100

The average age for participants was about 36 years old. About 22% of participants were married. Half (50.3%) of participants reported being separated, divorced or widowed, and about 28% reported being single or dating. Almost 90% reported being financially responsible for minor children. About half (53.6%) of participants were assigned to the group that received the economic empowerment curriculum as the experimental condition for the parent study.

All participants in this study identified as Latina or Hispanic and were born outside of the U.S.A. Sixty-three percent of participants had been living in the U.S.A. for at least 10 years. About 28% had lived in the U.S.A. between five and 10 years. About 9% had lived in the U.S.A. for less than five years. The majority of participants held undocumented immigrant status (60.6%). Seventeen percent of participants had legal

permanent residency, and 7.4% were naturalized U.S. citizens. Almost all participants (93.4%) had completed the survey for the parent study in Spanish instead of English.

The average amount of education completed by participants was about nine and a half years. More than half of participants reported being employed either part or full-time (55%). About 44% of participants made less than \$10,000 annually, 34% made between \$10,000 and \$15,000 annually, and about 12% made between \$15,000 and \$25,000 per year. Only about 10% of participants reported an annual income of more than \$25,000. Only about 23% of participants reported having health insurance. Sixty-eight percent of participants reported receiving one or more social services. Of those that were receiving social services, 84% were receiving food stamps, about 14% were receiving TANF or General Assistance, and about 36% were receiving services through WIC (Women, Infants and Children).

**Measures.** Quantitative data analysis was conducted using measures of ESS, ESE and random assignment of the experimental condition.

*Economic Self-Sufficiency.* The client-centered measure of ESS tested in the dissertation study is a revised version of the Scale of Economic Self-Sufficiency (Gowdy & Pearlmutter, 1993). The scale asks participants to indicate how often in the past month they have been able to complete specific financial tasks using a 5-point Likert scale. Response options ranged from 1(No, not at all) to 5(All of the time). The revised scale, the SFS-10, was developed using EFA and CFA with the full sample of 457 participants from T1 of the longitudinal evaluation (Hetling et al., In Press). This revision resulted in a 10-item scale with two subscales: Ability to Manage (Immediate) Financial Needs ( $\alpha=.80$ ) and Ability to Have Discretionary Funds ( $\alpha=.75$ ). The overall scale also showed



good internal reliability for the longitudinal evaluation sample, with Cronbach's reliability coefficient of  $\alpha=.84$ . In order to test for the validity of the measurement model of ESS, the SFS-10 was modeled using a latent variable to represent the overall construct of ESS and observed mean scores for individual sub-scales at each time period in the AMOS model.

*Economic Self-Efficacy.* ESE was measured using a revised version of the General Self-Efficacy Scale (Schwarzer & Jerusalem, 1992) adapted to include financial language. For the Economic Self-Efficacy Scale, participants were asked to indicate how strongly they agreed or disagreed with statements related to financial challenges using a 5-point Likert-type scale. Response options ranged from 1 (Strongly Disagree) to 5 (Strongly Agree). EFA and CFA conducted during the initial stages of scale development for the longitudinal evaluation resulted in a 10-item, unidimensional scale exhibiting good internal consistency with a Cronbach's alpha of .88 for the overall sample of the longitudinal evaluation. ESE was modeled using observed mean scores for the overall scale at each time period in the AMOS model.

*Random Assignment.* Random assignment of study participants into experimental and control groups was measured dichotomously. This was modeled as an observed variable at each time period in the AMOS model, with 0=Control and 1=Experimental.

**Data Analysis Strategy – Confirmatory Factor Analysis.** Confirmatory factor analysis was used to confirm the factor structure of a revised version of the Gowdy and Pearlmutter (1993) Scale of Economic Self-Sufficiency, the Scale of Financial Security-10 (SFS-10) (Hetling et al., 2015), using data from T1 of the longitudinal evaluation. Since the Scale of Economic Self-Sufficiency (Gowdy and Pearlmutter, 1993) has not

been largely validated, there is ongoing discussion regarding the theoretical underpinnings of the construct. As a result, CFA was selected as the most appropriate analysis strategy for this phase of the dissertation study given that exploratory factor analysis and CFA had already been used to revise this scale using the overall sample from the longitudinal evaluation (Hetling et al., 2015).

The CFA was run as a first-order model as the individual factors are not theoretically explained by a higher level construct of economic self-sufficiency, where one's level of ESS dictates her ability to manage financial needs or have discretionary funds. These factors are, instead, conceptualized as contributing to one's identification as economically self-sufficient. In other words, when someone is able to manage her financial needs and have discretionary funds, she is considered economically self-sufficient. Bivariate correlation of the two SFS-10 subscales also supported the use of first-order modeling, as there was a correlation between the mean scores for each factor in the SFS-10 [ $r=.514$ ,  $n=181$ ,  $p<.001$ ].

A combination of goodness-of-fit indices was used to determine overall model fit for the SFS-10. In line with Worthington and Whittaker's (2006) recommendations, these fit indices included the chi-square test statistic with corresponding degrees of freedom and level of significance, the root mean square error of approximation (RMSEA) and corresponding 90% confidence interval, and the Comparative Fit Index (CFI). The Standardized Root Mean Square Residual (SRMR) was not available for evaluation since missing values were imputed using estimation of means and intercepts in AMOS Graphics. The Tucker-Lewis Index (TLI) was also assessed to provide additional information about the model fit. For the CFI and TLI, a value of .95 or higher was

considered indicative of good model fit (Byrne, 2009; Worthington & Wittaker, 2006). For the RMSEA, a cutoff of .05 or lower indicated good model fit, values between .05 and .08 indicated reasonable model fit, values between .08 and .10 indicated mediocre model fit, and value high than .10 indicated poor model fit (Byrne, 2009; Worthington & Wittaker, 2006). For discrepancy/df, a value lower than 3.0 was considered indicative of good model-to-data fit (Kline, 1998).

**Data Analysis Strategy – Cross-Lagged Panel Analysis.** Cross-lagged panel analysis using SEM in AMOS Graphics was used to examine how ESE relates to ESS in the context of IPV and immigration, and to assess the validity of the SFS-10 (Hetling et al., 2015) longitudinally. Data from T2, T3, and T4 of the longitudinal evaluation were used for the CLPA. Exclusion of data from T1 allowed for a more desirable participant to parameter ratio, as the study sample size was limited. Missing data for observed scores were imputed via AMOS as a way to maintain adequate sample size longitudinally. Although the effect of the intervention was not the focus of the current study, its large role in the longitudinal evaluation and focus on aspects of economic empowerment could potentially influence both ESS and ESE. As such, random assignment into treatment and control groups was included as a covariate in analysis.

The relationship between ESS and ESE was explored through a series of four models: 1) a baseline model featuring autoregressive effects for ESE and ESS; 2) a model including autoregressive effects and paths with ESE leading to ESS at later time points; 3) a model including autoregressive effects and paths with ESS leading to ESE at later time points; and 4) a fully cross-lagged model with autoregressive effects and paths leading from ESE to ESS at later time points and vice versa. Random assignment of

participants into experimental and control groups was included as a covariate in all four models tested. It was hypothesized that a reciprocal relationship exists between ESS and ESE, and that the fully cross-lagged model would provide a statistically significantly better fit to the data than the three other models.

## **Chapter 4 – Mixed-Method Findings**

This chapter presents blended results from qualitative and quantitative analyses that answer the overall research question, “How does ESS function in the context of IPV for Latina immigrant women?” The chapter is divided into two parts. The first part presents mixed-method findings that integrate qualitative findings that answer the first research sub-question, “How do Latina immigrant survivors of IPV understand and experience ESS?” with quantitative findings from the CFA that answer the second research sub-question, “How does an existing client-centered measure of ESS operate for Latina immigrant survivors of IPV?” Qualitative results suggest that Latina immigrant survivors of IPV experience ESS as an outcome focused on the following sub-themes: Work and ESS; Independence and ESS; ESS Beyond the Basics; and Progress Toward ESS. Qualitative results are presented first, followed by quantitative results for the CFA examining a client-centered measure of ESS.

The second part of this chapter presents qualitative and quantitative findings from the CLPA that answer the third research sub-question, “How does ESE relate to ESS for Latina immigrant survivors of IPV?” Qualitative findings point to a relationship between ESE and ESS for Latina immigrant survivors of IPV that focuses on two sub-themes: Confidence Despite Adversity, and Problem Solving Via Financial Management. Qualitative results are presented first, followed by quantitative results for the CLPA examining the relationship between ESE and ESS.

In both parts of this chapter, quotations used for illustration of qualitative findings have been minimally edited for clarity and ease of reading. No edits were made that threaten the integrity of the analysis or findings presented here. All names used for

attribution of quotations in the qualitative findings have been changed to protect participant confidentiality.

### **Part I: Economic Self-Sufficiency as an Outcome – Mixed-Method Findings**

**Overview.** This part provides mixed-method findings that focus on ESS as an outcome. Qualitative findings are first presented, highlighting participants’ definitions of ESS based on lived experience, answering the question, “How do Latina immigrant survivors of IPV understand and experience ESS?” Quantitative findings from the CFA analysis are then presented, answering the question, “How does an existing client-centered measure of ESS operate for Latina immigrant survivors of IPV?” This mixed-method presentation allows participants’ descriptions of their experiences with ESS when defining the concept for themselves to be put in conversation with ESS experiences as pre-defined via a quantitative measurement tool.

**Qualitative Findings.** Asking participants to reflect on the meaning of ESS and describe their experiences with this concept yielded a variety of responses that point to ESS as an outcome. Included within the larger theme of ESS as an outcome, participant descriptions focused on the following sub-themes: Work and ESS; Independence and ESS; ESS Beyond the Basics; and Progress Toward ESS. Most sub-themes in this part hone in on aspects of ESS that could be measured as concrete characteristics of ESS (i.e. work, independence, having the ability to acquire more than basic necessities). However, the sub-theme of Progress Toward ESS highlights the finer details of the psychological experiences and feelings that participants described while trying to make progress toward achieving ESS. Participants reflected on the meaning of ESS in general terms, and also described their understanding of ESS via personal experiences.

*Work and Economic Self-Sufficiency.* One of the main focuses of discussion about ESS involved the role of work in participants' lives, and its centrality to one's progress toward ESS. Participants described work as a defining characteristic of ESS, and the first step in one's pursuit of economic advancement. Work was described as a means for paying for basic necessities that were considered characteristic of ESS. Work was also described as a means for achieving feelings of security and stability. The obligation to work as an immigrant trying to move forward economically was also discussed.

No sé si habrían otros pasos. No sé. Porque lo único que yo he hecho para poder salir adelante es trabajar. (Alicia)

I don't know if there might be other steps. I don't know. Because the only thing that I have done to be able to move forward is to work. (Alicia)

Venimos como inmigrantes aquí, que no tenemos papeles, no tenemos nada. Y el objetivo de que, es viene uno acá, es salir adelante con nuestra familia, con nuestros hijos. Porque allá en nuestro país... no tenemos esa facilidad que se tiene aquí. Pero, por ser inmigrante, no tenemos nada... Entonces, hay que trabajar y pues yo he trabajado. Desde que yo llegué aquí, yo siempre he trabajado... yo siempre he trabajado para salir adelante... porque usted sabe que tiene uno que trabajar para... pagar nuestros gastos. Como por ejemplo pagar la renta, que luz, que teléfono, que el transporte para ir al trabajo. Todo eso... hay que comprar, hay que pagar, digo, y pues hay que trabajar y yo le doy gracias a Dios porque nos da salud y ... trabajo, que es lo más principal, el trabajo. (Maria)

We come here as immigrants, that don't have papers. We don't have anything. And the objective of that, of coming here, is to move ahead with our family, with our children. Because, there, in our country... we don't have that ease that you have here. But, being an immigrant, we don't have anything... So, you have to work and well, I have worked. Since I arrived here, I have always worked... I have always worked to move forward... because you know that you have to work to... to pay our bills. Like, for example, to pay the rent, the electricity, the telephone, the transportation to go to work. All of that... you have to shop. You have to pay, I tell you, and well, you have to work and I give thanks to God, because he gives us health and... work, which is most important, work. (Maria)

Yo creo que buscar... un lugar donde yo trabaje de manera fija... eso es lo que me debe de salvar. Si yo sé que cada quinceña, cada mes, voy a obtener un cheque de una cantidad fija que no va a moverse... eso sería para mí el principio... de decir, 'Ok, ya puedo pagar mi renta, ya no me voy a atrasar.'

(Monica)

I think that to look for... a place where I could work in a stable manner... that is what would save me. If I know that every fifteen days, every month, I am going to get a check for a fixed amount that isn't going to change... that would be, for me, the first thing... to say, 'Ok, I can pay my rent. I am not going to get behind.'

(Monica)

In addition to viewing work as a way to achieve ESS, participants also described work as an opportunity for personal fulfillment. Participants discussed seeking out a particular type of work that brought feelings of satisfaction. Participants expressed a longing to access employment they had been trained to do in their countries of origin or that they had done previously and had enjoyed. Participants also mentioned the emotional benefit of work and its ability to serve as a distraction from negative things going on in their lives.

...al principio, trabajé como diseñadora textil... trabajaba full-time... tejiendo, tejiendo, tejiendo, tú sabes. Pero... poco a poco me fui descubriendo al mundo del turismo. Me fui metiendo al mundo del turismo y en el mundo del turismo, encontré que trabajaba menos tiempo. Ganaba más dinero de lo que trabajaba tejiendo. Compartía mi idioma y mi cultura y también... inglés con gente y... de otras partes del mundo. O sea, que, para mí, era un trabajo con más calidad humana, sobretodo. Entonces, es un trabajo que me gusta muchísimo y que ahorita, desafortunadamente en este momento está completamente... no es ni la sombra de lo que era... (Fernanda)

...at first, I worked as a textile designer ... I worked full-time... sewing, sewing, sewing, you know. But... little by little, I discovered the world of tourism. I started to get into the world of tourism and in the world of tourism, I found that I worked less time. I earned more money than working in sewing. I shared my language and my culture and, also... English with people and... from other parts of the world... that, for me, was a job with more human quality, above all. So, it's a job that I like a lot and that right now, unfortunately, at this time, it is completely... it's not even the shadow of what it was... (Fernanda)



Pues cada vez que tengo más trabajo, he estado mejor emocionalmente... cuando veo para atrás, digo, '...tantos años que no voy... a Mexico...' Entonces, eso pesa. Eso hace como otra vez vuelve a decir, 'Pues tú fuiste la que decidiste venir aquí... tú estás pasando todo esto.' ...trato de saturarme de trabajo... Yo creo que el trabajo, al contrario, me ayuda. ...Me hace sentir un poquito libre... que ayuda para no pensar tanto... (Monica)

Well, every time I have more work, I have been better emotionally... when I look back, I say, '...so many years that I don't go... to Mexico...' So, that weighs on you. That makes you like, go back and say, again, 'Well, you were the person that decided to come here... you are doing all this.' ... I try to saturate myself with work... I think that work, in contrast, helps me. It makes me feel a little free... it helps to not think so much... (Monica)

*Independence and Economic Self-Sufficiency.* Participants discussed views on independence from private and public assistance and how these relate to ESS. Participants reflected on the concept of independence in a number of ways when discussing ESS. Discussions highlighted the types of assistance received as well as the complex relationship between the use of public and private forms of assistance and ESS. Access to assistance varied based on a number of variables for participants. Participants described accessing forms of public assistance like food stamps or cash assistance through their U.S. citizen children, or their own permanent residency or citizen status. Precarious immigration status and lack of knowledge of how to navigate the social safety net stood as barriers to accessing assistance, and in some cases to leaving an abusive relationship.

Solo por ellas, a mi no... Sí, yo recibo por ellas... porque yo, como no soy legal, no me dan nada. (Linda)

Only for them, for me, no... Yes, I receive for them... because I, since I am not legal, they don't give me anything. (Linda)

Ese tema de la economía es, es de, muy indispensable porque uno se queda [en la relación abusiva] porque tiene ese miedo. Pero por lo mismo que uno no sabe que hay ayuda. Por eso mismo. (Maria)

The topic of the finances is, umm, absolutely necessary, because you stay [in the abusive relationship] because you have that fear. But, also because you don't know that there is [financial] help. For that same thing. (Maria)

Participants also described receiving assistance via family and friends. This included things like the provision of housing, cash assistance, in-kind donations and childcare. Participants discussed situations where minor or young adult children contributed financially to the family. Child support was often described as difficult to obtain due to transient or unreliable ex-partners and was seen only as an extra support when accessible.

Hay mis vecinos... una señora me dio esta mesa. Otra me dio esta, y la que se mudaron, me dieron este mueble y esa lámpara para poner libros... cosas así que, que de pronto aparecen y que yo digo, '¡Hay bueno!' Entonces, no es tan difícil si me ayudan... la comunidad es así que las mamás, '¡Hay! Te doy todos estos libros para que tú los uses para tus otros estudiantes.' (Monica)

There are my neighbors... a woman gave me this table. Another woman gave me this, and the woman that they moved, they gave me this piece of furniture and that lamp to put books on... things like that, that appear all of a sudden and I say, 'Oh, good!' So, it's not so difficult if they help me... the community is like that, where the moms, 'Oh! I'll give you all these books so that you use them for your other students.' (Monica)

... ella [su hija] también tiene un part time... este año empezó con un part time. So, esa es otra ayuda. Y, sí pues, yo creo que ojalá, este año sea mucho mejor. (Natali)

... she [her daughter] also has a part time... this year, she started a part time. So, that is another support. And, of course, I think that hopefully, this year will be much better. (Natali)

Yo sé que no puedo depender de eso [apoyo de niño]. No puedo contar como me valla ese dinero porque no es fijo. Entonces, yo lo que hago, es que con lo que yo gano, trato de cubrir todas las cosas y lo que él pone es como un extra para lo que las niñas necesiten. (Karina)

I know that I can't depend on that [child support]. I can't count on that money because it's not fixed. So, what I do is that with what I earn, I try to cover all the things and what he puts in is like something extra for what the girls need. (Karina)

Support via domestic violence agencies, churches and other private charity sources provided access to in-kind resources like food and clothing. Participants also described accessing helpful financial information and making connections to resources and emotional support that helped them move forward.

...recibí ayuda sin... ellos sin saberlo, de que yo lo necesitaba. Yo, ahí, encontré ropa, comida, digamos en cada ocasiones cuando ya metí al niño en el programa, ya no me preocupaba ya que el niño o no va a comer ahora, porque allá, comía. (Ana)

...I received help without... without them knowing, that I needed it. There, I found clothing, food, let's say, on each occasion when I put the child in the program, I didn't worry anymore whether or not the child was going to eat because there, he ate. (Ana)

...apliqué para la comida que te dan los bancos de comida, que ese es por, que está por acá en la [se menciona nombre de vecindario]... es todos los martes de cada mes y también apliqué para la comida del Salvation Army. Pero, la del Salvation Army, la dejé. Y la comida de los bancos de comida lo que pasa es que este es el segundo mes que no he ido porque no puedo ir con la bebe. Entonces, eso es lo que me balancea. (Agnes)

...I applied for the food that they give you in the food banks, that one that is , that is over here on the [mentions name of neighborhood]... it is every Tuesday each month and also, I applied for the food from the Salvation Army. But, I left the Salvation Army one. And the food from the food banks, what happened is that, this is the second month that I haven't gone because I can't go with the baby. So, that is what balances me. (Agnes)

Participants expressed complex feelings about independence and accepting or utilizing forms of private and public assistance in relation to ESS. Independence was considered a key aspect of moving toward ESS. Participants also described the usefulness and necessity of different forms of assistance in getting back on their feet while seeking employment or immigration stability. Fear regarding the use of assistance and its impact on the possibility of obtaining documented immigration status or citizenship was also expressed.

Uno tiene que buscar ayuda como le decía antes... si usted no busca ayuda y piensa que sola, va a salir... no sé. No digo que no sea posible, pero es más difícil. (Karina)

You have to look for help, like I said before... if you don't look for help and you think that, alone, you are going to move forward... I don't know. I am not saying it's not possible, but it is more difficult. (Karina)

Yo creo que si consigo un trabajo, ya no quiero depender de asistencia pública... Para que yo pueda pagar mis taxes, para que yo tenga ... un futuro mejor. Porque, es muy difícil, yo creo, vivir de asistencia pública todo el tiempo y pues ya para yo sobresalir así en el futuro, yo creo que es pagando mi renta de mi misma. Yo creo que eso ya es como estar saliendo, no, dejar a la asistencia pública y o sea seguir con los gastos y estar un poquito más estable. (Andrea)

I think that if I find a job already, I don't want to depend on public assistance... So that I can pay my taxes, so that I can have... a better future. Because, I think it is very difficult to live on public assistance all the time and well, I already want to move forward in the future. I think that it is paying my rent on my own. I think that is how to move forward, right... to leave public assistance and, well, to continue with the bills and be a little more stable. (Andrea)

... estos papeleos... de por lo menos de la ciudadanía que estoy haciendo, ellos te preguntan todo. Tú tienes que decir todo, legalizado todo, hablando... cien por ciento con la verdad. Una falla que tú tengas, te eliminan... No recibo cupones. No recibo ayuda de nada... una manera también de que se den cuenta es por tu social... Entonces, la mayoría piensan como que tu mientes porque aquí cuando la persona es legal o, o no es legal y tiene un niño Americano, reciben ayuda como quieran.... Buscan y ellos saben que estoy diciendo la verdad. No tengo ninguna ayuda... y yo sola he echado pa' adelante con lo que yo gano y con eso, me sostengo. Económicamente, no recibo ayuda ni de él, ni de nada, ni de ropa, ni de nada, de nada, yo sola. (Maria Teresa)

... those little papers... at least those that I am doing for the citizenship, they ask you everything. You have to say everything, everything legalized... one hundred percent truth. One fault that you have, they eliminate you... I don't receive food stamps. I don't receive any help... one way they notice, also, is by your social... So, the majority think like, that you lie because, here, when a person is legal or, or isn't legal and you have an American child, they receive help however they want... They look and they know that I am telling the truth. I don't have any help... and I, alone, have moved myself forward with what I earn and with that, I sustain myself. Financially I don't receive help, not even from him, not anything, not even clothing, not anything. Nothing. Me, alone. (Maria Teresa)

Participants described the importance of having an independent income and acquiring basic needs without assistance when possible. Feelings of guilt and shame in using assistance, and felt personal responsibility to achieve independence were also described during conversations.

Ahora, cuando mis hijos estén en la escuela. Yo tengo mis dos manos. Yo estoy sana. Voy a trabajar. O sea, no puedo vivir de eso [food stamps]... (Esperanza)

Now, when my children are in school. I have two hands. I am healthy. I am going to work. Or, well, I can't live on that [food stamps]... (Esperanza)

Bueno, una persona que puede proveerse... de pronto una persona independiente, puede ser... Como en mi caso, que de alguna manera puede proveer su economía, ¿no?" De acuerdo a... su trabajo, sus actividades, de cómo puede traer su economía a casa, ¿no? (Fernanda)

Well, a person that can provide for herself... an independent person, it could be... Like, in my case, that, in some way, you can provide your income, right? According to... your work, your activities, to how you bring home your income, right? (Fernanda)

...bueno, lo que te puedo decir es que todo esto, me sirvió para ser la persona que soy ahora. Soy más fuerte. Soy, bueno, sí. Se puede decir que está mal. Soy más auto-suficiente. No espero nada de los demás. Espero de lo que yo pueda obtener. Soy muy exigente porque, soy exigente con migo misma y soy muy exigente con mis hijos también. (Agnes)

...well, what I can tell you is that all of this, it helped me to be the person I am now. I am stronger. I am good, yes. You can say that it is bad. I am more self-sufficient. I don't expect anything from others. I expect what I can obtain. I am very demanding because, I am demanding of myself and I am very demanding with my children too. (Agnes)

Independence from an abusive relationship was also identified as key to moving forward for participants. This sentiment included negative feelings about having to depend on an abusive partner economically. Participants also identified forms of assistance that might be particularly helpful when leaving an abusive relationship as an

immigrant woman, including assistance finding employment, monetary and in-kind assistance, and assistance with immigration paperwork.

...si uno vive con una persona, como mi ex que controla mi dinero, se molesta por todo... empezando por ese es el paso número uno. Yo creo que cualquier persona se debe dar cuenta que no es una buena relación y no va uno a llegar a ningún lado. (Natali)

... if someone lives with a person, like my ex that controls my money, who is bothered by everything... starting with that is the first step. I think that any person should notice that that isn't a good relationship and it's not going to go anywhere. (Natali)

Oh, ¿cuando no tenía los papeles? Sí, eso me desesperaba mucho. Me sentía desesperada porque tenía que estarle pidiendo al, al esposo y a mí siempre me acostumbraron a que yo tenía que ganarme lo mío. Bueno, aunque el esposo también está para ayudarte, pero cómo estaba sufriendo de victim de violencia, me sentía cohibida. Me sentía así como con temor, con miedo de pedirle un centavo. (Maria Teresa)

Oh, when I didn't have papers? Yes, that made me feel really desperate. I felt desperate because I had to be begging my spouse and, for me, they always had me accustomed to, that I had to earn my own. Well, although the spouse is also there to help you, but how I was suffering as a victim of violence, I felt restricted. I felt like that, terrified, scared to ask him for a cent. (Maria Teresa)

... la mayoría estábamos pasando que no encontrábamos trabajo. Después yo pensé, pienso que deberían apoyarla en ese aspecto. Porque apoyan emocionalmente, y todo eso, pero a veces, uno sale adelante emocionalmente, pero a veces, no lo he, como salir adelante económicamente. Uno no encuentra un trabajo, y pienso que ya debería haber ... un lugar donde por lo menos, que ellos estuvieran como movilizarlo a uno para conseguir un trabajo. (Alicia)

... the majority, we were experiencing that we couldn't find work. Afterward, I thought, I think that they should support you in that manner. Because, they support emotionally, and all that, but sometimes, you move forward emotionally, but sometimes, I haven't, like moved forward financially. You don't find a job, and I think that there should already have... a place where, at least, that they were, like, mobilizing you to find a job. (Alicia)

*Economic Self-Sufficiency Beyond the Basics.* Beyond discussing ESS related to one's ability to acquire basic needs independently through work, participants mentioned various lifestyle characteristics that might accompany one's achievement of ESS. These

included the ability to travel for leisure or to visit family in one's country of origin, as well as the ability to spend money on other forms of entertainment. Participants expressed that the ability to make purchases according to one's preferences and engage in self-care might be outward signs of economic advancement.

Si estoy bien económicamente, y tengo... para darme un lujo para poder salir de vacaciones con mis hijas, eso es porque si puedo. Si estoy saliendo adelante con, con mi caso y todo eso. (Alicia)

If I am good, economically, and I have... [enough] to have a way to be able to go on vacation with my daughters, that is because, yes, I can. If I am moving forward with, with my situation and all that. (Alicia)

...no tener que estar tan preocupado de que si uno va al supermercado estar chequeando constantemente los precios, que es lo que está en oferta... sino poder consumer a... sin limites de precio... No es que tampoco... va a gastar el dinero y, comprar, comprar, comprar... sin pensar lo que está comprando. Pero... No sé. Si, quieres ir a comprarte una ropa, no tener que estar fijándote siempre en lo que sale más barato, sino que podéis comprar algo con calidad, algo que salga... o sea, siempre estamos chequeando eso, ¿no? Es como, me parece también, como un estilo de vida que uno tieneo, no estar buscandote siempre lo más barato. Entonces, cómo romper esos patrones, esos limites. (Alma)

...to not have to be so worried that if you go to the supermarket, to be constantly checking the prices, what is on sale... but instead, to be able to consume... without ... price limits... it's not that ... you go spend the money and, buy, buy, buy either... without thinking about what you are buying. But... I don't know. If you want to buy yourself clothing, to not have to always be taking note of what is the cheapest, but instead, that you can buy something of quality, something that.... Or well, we are always checking, right? It's like, it seems to me, also, like a lifestyle that you have, to not always be looking for the cheapest thing. So, how to break those patterns, those limits. (Alma)

Participants also expressed a desire to help others when discussing ESS and economic advancement. The concept of interdependence among family, friends, and others who entered their lives manifested as a relationship of give and take, as well as a desire to give back in thanks for the assistance they had received. Participants made or desired to make contributions to their families via cooking or cleaning, as well as via

monetary assistance for family members in their countries of origin. Volunteering or giving back monetarily to charity was also identified as a way of re-paying what had been provided. Participants also took advantage of the opportunity to share helpful information and resources with others in similar situations.

Sí. Ellos me ayudan, sí. En la comida... a ser una familia nos ayudamos todos, ¿no? Nos repartimos los gastos. Pero, por ejemplo, sí, en estos tres meses que yo estuve sin trabajar, la ayuda vino de ellos. (Alma)

Yes. They help me, yes. With food... being a family, we help each other, right? We share the expenses. But, for example, yes, in these three months that I wasn't working, the help came from them. (Alma)

Si yo llegará a tener suficientemente económicamente, vivir bien, sería ayudar a los niños pobres. Eso sería. (Ana)

If I came to have enough economically, to live well, it would be to help poor children. That would be it. (Ana)

Si yo me detengo, no estoy retornando. Puede ser que hay alguien necesitando. Es como un paso de mano.... Mi vida es así. Un paso de mano. Yo doy, y viene. Doy y viene. Doy y viene... No pienso que nosotros podemos ser auto-suficientes. Siempre necesitamos de alguien... Yo creo que siempre vienen situaciones o personas a tu vida que tu puedes ayudar. (Esperanza)

If I hold back, I am not giving back. There could be someone in need. It's lending a hand... My life is like that. Lending a hand. I give, and it comes. I give and it comes. I give and it comes... I don't think that we can be self-sufficient. We always need someone... I think that situations or people always come into your life that you can help. (Esperanza)

*Progress Toward Economic Self-Sufficiency.* Participants moved on from describing ESS in concrete terms of means for making ends meet to discussion of ESS as a process capped by feelings of doubt and struggle at the one end, and forward thinking and acknowledgement of progress at the other. Discussions of doubt and struggle centered on the struggles they experienced as immigrants, survivors of IPV and mothers trying to move forward economically.



As immigrant women, participants discussed the ways that education level and English language knowledge affected the ability to acquire or maintain employment or complete the training necessary for a job they desired. They also highlighted the employment instability and barriers to achieving an education that accompany undocumented or precarious immigration status.

No he visto ningún cambio, de ahora que yo tengo papeles para poder salir adelante. Porque no sé de qué hay... trabajo donde, porque tenga papeles la puede pagar mejor, pero... El problema mío es el inglés... Entonces, como no sé inglés, no puedo buscar un trabajo mejor donde legalmente yo puedo trabajar. Eso es mi problema en lo que me quedo ahorita como, estancada. Es la educación. (Alicia)

I haven't seen any change, now that I have papers, to be able to move forward. Because, I don't know what there is... work where, because you have papers, they can pay you better, but... My problem is English... So, since I don't know English, I can't look for a better job where I can legally work. That is my problem that I am stuck in right now. It is education. (Alicia)

... la educación, acá, es importante. Y yo creo que si hubiera estudiado más, quizás también podría haber tendido otro trabajo mejor. Pero, la raíz de todo son los documentos. O sea, si uno no tiene los documentos en regla, puedes ir a la escuela, pero al final no te dan el diploma. O sea, vas a tener que pagar la cuota regular porque el Estado no te va a dar ayuda, ninguna. O sea, tiene que pagar más dinero, pero al final no te den el diploma. (Alma)

... here, education is important. And I think that if I would have studied more, maybe I would have also had a better job. But, the root of everything is the documents. Or, well, if you don't have your documents in order, you can go to school, but at the end, they don't give you the diploma. Or well, you are going to have to make the regular payment because the State is not going to give you any help. Or well, you have to pay more money, but at the end, they don't give you the diploma. (Alma)

No, usted sabe que cuando uno no tiene la posibilidad de tener sus papeles en forma, ¡uno tiene que hacer lo que le aparezca! (Celia)

No, you know that when someone doesn't have the possibility of having their papers in order, you have to do what appears! (Celia)

Participants also described struggles to moving forward economically as survivors of IPV, particularly those related to making the decision to leave, as well as experiences of economic control and employment sabotage. Abusive partners used attacks on participants' confidence, suggesting they wouldn't be able to find work. Participants also expressed having been isolated and restricted from working or pursuing an education, or were made to believe there was no need for them to work.

En el principio, yo no dejaba al papá de las niñas porque tenía miedo de poder salir adelante, yo sola. Yo tenía miedo, a pesar de que, ¿quién trabajaba más? y ¿quién sacaba adelante? Sí, era yo. Pero, él me había hecho creer que sin él, yo no podía salir adelante. Y, que yo no iba a poder. Entonces, para mí, era bastante difícil encontrar otro trabajo. Porque yo había pensado en dejarlo. Pero, tenía que conseguir otro trabajo donde él no conociera, y irme lejos, y empezar una nueva vida. Pero, tenía miedo de ese cambio. Yo tenía mucho, mucho miedo al, al ese cambio. (Alicia)

In the beginning, I didn't leave the girls' father because I was scared of moving forward, me, alone. I was scared, even though, who worked more, and who moved ahead? Yes, it was me. But, he made me believe that without him, I couldn't move forward. And, that wasn't going to be able. So, for me, it was really difficult to find another job. Because, I had thought about leaving him. But, I had to find another job where he didn't know, and go far away, and start a new life. But, I was scared of that change. I was really, really scared of, of that change. (Alicia)

...trabajaba haciendo limpieza, pero a veces él no me dejaba salir de la casa y así es que yo a veces perdía los trabajos. (Andrea)

...I worked, doing housekeeping, but sometimes, he didn't let me leave the house and that's how I, sometimes, lost the jobs. (Andrea)

No terminé mi educación. Ya estaba en la Universidad, pero por la misma situación en la que yo vivía antes, como comentarios, '¿Para qué la escuela?' 'Eso no sirve!' 'Ya estás muy grande.' No terminé mis estudios. Me salí. Tenía trabajo. Entonces, ese es un error, ese es uno de los consejos que yo doy a cualquier persona ahora... Vaya por su educación. Prepárense. Esa es una arma para uno defenderse en la vida. (Karina)

I didn't finish my education. I was in college, but due to the same situation that I was living before, like, comments, 'School, what for? That is useless!' 'You are already really old.' I didn't finish my studies. I left. I had work. So, that is a

mistake. That is one of the pieces of advice that I give to everyone now... Go get your education. Prepare yourself. That is a weapon that you have to defend yourself in life. (Karina)

For mothers in the group, there was potential to experience additional restrictions related to employment and movement toward ESS due to their responsibilities for their children. These constraints varied based on whether the participant was able to easily schedule her work around her children's schedules, whether she needed childcare at all, or whether the participant viewed staying home with her children as a positive opportunity.

Lo que pasa es que, si yo me haga puesto a trabajar más, tendría que dejar los niños con la babysitter. Y yo tendría que pagar, entonces qué caso tiene que trabajar más si lo tengo que dar a la persona? Por eso, yo, mejor, prefería trabajar solo el part-time con algo, nada más. (Montserrat)

What happens is that, if I work more, I would have to leave the kids with the babysitter. And I would have to pay. So, what sense does it make to work more if I have to give it to the person? That's why, I, better, I would prefer to work only part-time with something, no more. (Montserrat)

Cuando eran más pequeños... se me hacía más difícil porque no los podía dejar solos y cosas así... ahora que están en high school... más fácil para mí, porque ya estoy un poquito más relajada de que sé que no tengo que estar tan y tan pendiente. Tengo que estar pendiente, pero no así tanto. Puedo hacer un poquito más de horas porque mi hijo, como ya tiene dieciséis, pues, se puede quedar un momento como si yo hago over time dos horas, pues se puede quedar con mi hija y así, hago un poquito más de dinero. (Isabel)

When they were little... it made it more difficult for me because I couldn't leave them alone and things like that... now that they are in high school... easier for me, because I am already a little more relaxed because I know that I don't have to be so so available. I have to be available, but not so much. I can do a few more hours because my son, since he is already sixteen, well, he can stay for a moment like, if I do two hours of over time. Well, he can stay with my daughter and like that, I make a little more money. (Isabel)

Me gustaría trabajar... pero también me gustaría tener tiempo, porque yo no disfruté y digamos que ninguno de mis dos primeros hijos, no los disfruté. (Ana)

I would like to work... but also, I would like to have time, because I didn't enjoy, and we'll say that, neither of my first two children, I didn't enjoy them. (Ana)

Despite experiencing multiple struggles on the pathway to ESS, participants also described an orientation toward the future and acknowledgement of progress they had made economically. When discussing forward thinking, participants described the need to evaluate personal desires, set goals based on these desires, and take steps to achieve those goals as necessary steps in moving forward economically.

Yo creo que los pasos para eso sería... ser responsable, y también tener meta porque si... ¿qué vale que yo esté luchando y luchando y no tenga un propósito? So, necesito tener meta, tener fuerza... de hacerlo, no nada más decirlo. Yo creo que ese sería el deseo. No decirlo, sino hacerlo para poder echar adelante. (Isabel)

I think the steps for that would be... to be responsible, and also, to have a goal because if... what is it worth to be fighting and fighting and to not have a purpose? So, I need to have a goal, to have strength... to do it, not just say it. I think that would be the wish. Not just say it, but to also do it, to be able to move ahead. (Isabel)

...si usted tiene una meta o... usted siempre deseo algo y usted lucha poquito a poquito y consigue eso, eso es una señal que usted está avanzando, que usted está saliendo... (Karina)

...if you have a goal or... you always wished for something and you fight little by little and you achieve it. This is a sign that you are advancing, that you are moving forward... (Karina)

Participants also described the desire for personal growth and engagement in career related training possibilities that could aid them in achieving their economic goals.

...teniendo un trabajo mejor... Mejor como... si tomara un curso como de enfermería... Algún curso que me ayude a tener un trabajo mejor pagado y de menos horas. Así es cómo yo me veo, creo en un futuro. (Natali)

...having a better job, umm... Better, like... if I would take a course, like for nursing... Some course that would help me have a better paying job and with fewer hours. That is how I see myself, I think in the future. (Natali)

Yo pienso que es tener un plan. Si tiene un trabajo, usar como base el trabajo, pero seguir mirando a ser mejor. Por ejemplo, yo quiero ser mejor, prepararme, buscar un mejor trabajo y yo sé que eso me va a dar una mejor estabilidad económica. (Karina)

I think that it is to have a plan. If you have a job, to use the job as a foundation, but to continue looking to be better. For example, I want to be better, prepare myself, to look for a better job and I know that that is going to give me better economic stability. (Karina)

Along with setting and working toward personal goals, participants discussed their feelings about the progress they had made in moving forward economically. Some participants described general progress in the area of their finances.

Desde llegué aquí... a los Estados Unidos... mi situación económica mejoró un poquito. Un poquito, porque nuestros países, es muy poco lo que gana... y se pasa la semana- [semana] trabajando por lo menos que usted se pasa aquí es una semana. Entonces, mejoró un poquito... (Celia)

Since arriving here... to the United States... my financial situation has improved a little. A little, because our countries, it's very little, what you earn... and you spend a week working, at least, what you make here in a week. So, it has improved a little... (Celia)

No suficiente, pero estamos, ¿cómo se dice? Estamos bien porque no... hasta ahorita, no nos ha faltado nada. Pues, nos regalan cosas... jackets, lo que sea. Pero, no nos hace fal-, por ahorita, no. Pero no tengo suficiente dinero. Pero, estamos estable. (Linda)

Not sufficient, but we are, how do you say it? We are ok because... until now, we haven't been without anything. Well, they give us things... jackets, whatever. But, we are not without-, for right now, no. But, I don't have sufficient money. But, we are stable. (Linda)

Given restrictions due to having experienced an abusive relationship, participants described economic progress specific to having left those relationships. Of particular interest were expressions of freedom in financial decision making and lower levels of stress related to spending and saving.

...Tú te sientes segura. Tú sabes, tú puedes salir hacia adelante. Tú puedes tomar tus propias decisiones, valerte por ti misma, sentirte segura y si tienes un, un

esposo que, que eres victima, eres victima... de algo, de lo que sea, violencia o abuso, todo, tú tienes que sentirte segura como tú puedes salir hacia adelante. (Maria Teresa)

...You feel sure. You know, you can move forward. You can make your own decisions, value yourself, feel sure and if you have a, a spouse that, that you are victim, you are victim... of something, of whatever, violence or abuse, everything, you have to feel sure that you can move forward. (Maria Teresa)

Ahora, yo ya me doy el lujo de comprarme lo que yo me gusta. Yo voy a una tienda ahora, me doy el lujo de comprarme lo que antes, con mi esposo, yo no lo tuve. Ahora, lo tengo. (Maria)

Now, I have the chance to buy myself whatever I want. I go to a store now, and I have the chance to buy myself what, before, with my spouse, I didn't have. Now, I have it. (Maria)

...tengo una sensación diferente de mi vida, de... más tranquila... Tengo ese tiempo de salida. Puedo comprar cosas en especial. Puedo ir al supermercado y caminar y recortar cupones. Porque antes, no hacía eso porque tenía que hacer todo rápido. Llegar y comprar y agarrar todo y ahora, no. Ahora, me siento con esa tranquilidad y siento que ahorro más y que compro cosas más en especiales que antes. So, económicamente, pues, ahorro bastante. (Natali)

...I have a different sensation about my life, of... more calm... I have that time to go out. I can buy things on sale. I can go to the supermarket and walk and use coupons. Because, before, I didn't do that, because I had to do everything fast. Arrive, shop, and grab everything and now, no. Now, I feel calm and I feel that I save more and that I buy things more on sale than before. So, financially, well, I save a lot. (Natali)

Participants also commented on the complex nature of making economic progress and pointed out that ESS is not a concept that is all or nothing. They, instead, felt that ESS was a step-by-step process involving the acknowledgment of small advances, as well as acceptance of their current realities and prospects for advancing.

...uno lo puede hacer. Tal vez no... con la amplitud que a uno le gustaría, no, pero sí, sí, una forma modesta, una forma se puede aceptar, se puede sacar adelante a la vez... (Karina)

... you can do it. Maybe not... with the amplitude that you would like, no, but yes, yes, a modest form, in a form you can accept, you can move forward at the same time... (Karina)

Bueno, en mi caso, salir adelante no significa que yo tengo que ir a gastar y hacer cosas. Para mi, salir adelante es como mi caso anteriormente... Me mandaban mucho a la corte por no pagar mi, mi renta. Para mi salir adelante ahora es que ya yo no tengo ese problema. Yo pago mi renta. Eso, par mi, es un logro. (Isabel)

Well, in my case, moving forward doesn't mean that I have to go and spend and do things. For me, moving forward is like my situation before... They sent me to court a lot for not paying my rent. For me, moving forward now is that I don't have that problem anymore. I pay my rent. That, for me, is an achievement. (Isabel)

A repeated sentiment throughout discussions of progress toward ESS was also the expression of gratitude for where participants were at on their journey. Some participants felt grateful for the small advances they had already made. Others expressed overall satisfaction with the process of trying to move forward economically, and felt there was more to achieving ESS than just money.

...y puedes hacer maravillas, porque yo, en medio de todo... Ok, no puedo pagar la renta. Pero, en estos momentos, en estos momentos, tengo comida en mi nevera. Tengo el techo todavía. Mi teléfono está funcionando y puedo tener Internet, lento, pero lo tengo. Tengo todas las herramientas en estos momentos. Gracias a Dios, no me ha faltado nada. Me falta y no me falta. Pero el comparado con antes, definitivamente, no, nada, del cielo a la tierra. (Fernanda)

...and you can do miracles, because I, in the middle of everything... Ok, I can't pay the rent. But, in those moments, in those moments, I have food in my pantry. I have a roof still. My telephone is working and I can have Internet, slow, but I have it. I have all the tools in those moments. Thanks to God, I haven't been without anything. I am without, and I am not without. But, compared to before, definitely, no, nothing, from the sky to the ground. (Fernanda)

...Estoy bendecida porque antes, no tenía nada. Recuerdo cuando vivía con mi prima, me traje una ropa de verano. Después, ya que regresé a México, en ocasiones iba a regresar, no teníamos ropa. Cuando iba a la biblioteca a estudiar, pues, el único Internet que tenía era el de la biblioteca... Entonces, digo, 'No... estoy perfecto de esta tecnología de tener aquí Internet. Voy afuera y es perfecto.' (Monica)

...I am blessed because before, I didn't have anything. I remember when I lived with my cousin, I brought summer clothing. Later, when I returned to Mexico, on occasions I went to return, we didn't have clothing. When I went to the library to study, well, the only Internet that I had was at the library... So, I say, 'No... I am

perfect with this technology of having the Internet here. I go outside and it is perfect.’ (Monica)

Me, creo que de faltan muchas cosas pero, creo que lo importante, la estabilidad y la tranquilidad que es lo principal, creo que las tengo. Que es lo creo que yo, que es lo más grande que lo he logrado. Sí, eso, pero, sí, me hacen falta muchas cosas, que quisiera... (Natali)

I think that there are many things missing but, I think what is important, the stability and the tranquility, which is the most important, I think I have those. Which is what I think is the biggest thing that I have achieved. Yes, that, but, yes, I am without many things that I would like... (Natali)

Qualitative findings in this part suggest an understanding of ESS that aligns with conceptualizations found in literature on ESS in some ways, but that also diverges in placing importance on ESS as a process. Quantitative findings are presented next as a means to further examine the way that ESS functions for Latina immigrant women who have experienced IPV.

**Quantitative Findings.** Quantitative examination using the SFS-10 (Hetling et al., In Press) provides another angle from which to examine participants’ experiences with ESS as an outcome. Mean scores for individual items suggest some difficulty for participants in their ability to manage daily financial needs and have discretionary funds. These findings align with the qualitative findings in that participant discussions often focused on much of the content present in the individual scale items. Participants discussed both challenges and successes in meeting their obligations with regard to paying for rent, utilities, food, and other basic necessities. The qualitative findings also reflected the varied experiences of participants in relying on the assistance of friends and family to make ends meet as is also described in the quantitative findings. Descriptive statistics for each item in the SFS-10 are listed in Table 2.



Table 2. Descriptive Statistics for 10-Item Scale of Financial Security (SFS-10) (n=181)

Item	1= Not at All (%)	2= Occasion- ally (%)	3= Some- times (%)	4= Most of the Time (%)	5= All the Time (%)	Mean (S.D.)
Factor 1: Ability to Manage Daily Financial Needs						
Meet your obligations	6.6	11	17.7	34.3	30.4	3.71(1.20)
Buy the kind and amount of food you like	17.1	13.8	24.9	22.7	21.5	3.18(1.38)
Pay your own way without borrowing from family or friends	24.3	13.3	24.3	16	22.1	2.98(1.47)
Pursue your own interests and goals	20.4	16.6	30.9	16.6	15.5	2.90(1.33)
Do what you want to do when you want to do it	23.8	18.8	29.3	16.6	11.6	2.73(1.31)
Make payments on your debts	30.3	11.2	20.8	19.1	18.5	2.84(1.50)
Stay on a budget	40.2	15.1	19.6	12.8	12.3	2.42(1.43)
Factor 2: Ability to Have Discretionary Funds						
Buy extras for yourself and your family	56.7	17.8	19.4	2.8	3.3	1.78(1.06)
Put money in a savings account	68.9	12.8	10.6	3.9	3.9	1.61(1.08)
Afford to take trips	85.6	5	5.5	1.1	2.8	1.30(.85)

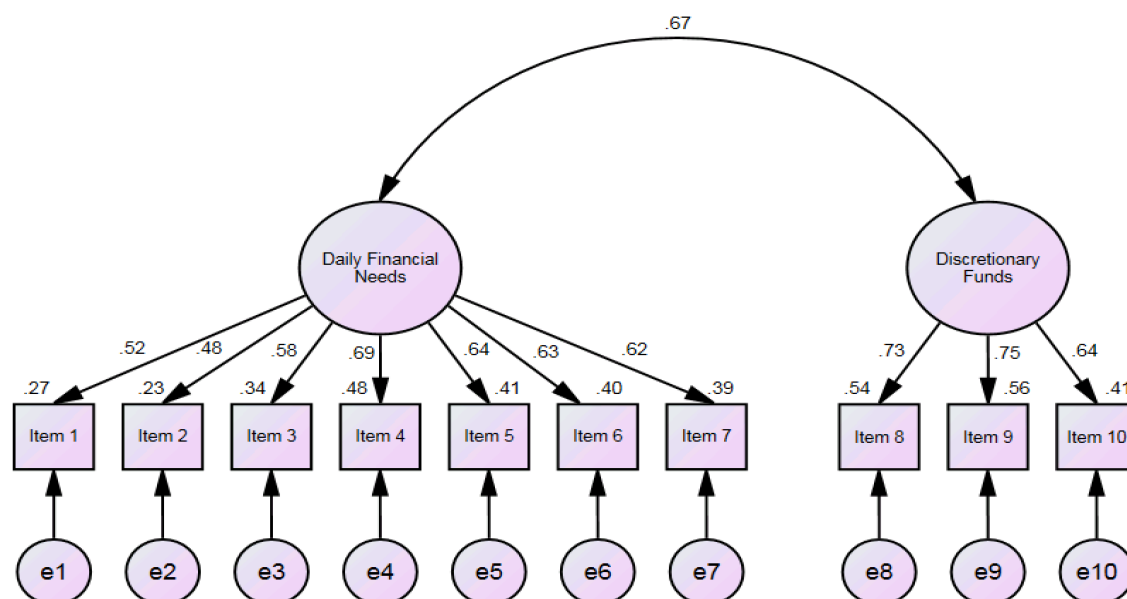
A first-order CFA was performed using SEM procedures in AMOS 21.0 to assess the factor structure of the SFS-10 (Hetling et al., 2015) using a sample of 181 Latina immigrant participants. Chi-square value for the overall model fit was significant,  $\chi^2(34) = 67.578$ ,  $p < .001$  suggesting a lack of fit between the hypothesized model and the data. However, other fit indices were assessed due to the sensitivity of  $\chi^2$  in large samples (Kline, 1998). Assessment of fit indices indicated a marginal fit between the model and

the data, ( $\chi^2=67.578$ ,  $\chi^2/df=1.988$ , CFI=.929, RMSEA=.074, TLI=.885). Modification indices were not available for review as means and intercepts were estimated for cases with missing data. As such, the first order model was accepted and no post-hoc analyses were conducted. Table 3 shows fit indices for the two-factor model. Figure 1 shows a visual depiction of the model as it was run in AMOS along with individual factor loadings for each item.

Table 3.  
Overall Fit Statistics for Scale of Financial Security (SFS-10)  
Confirmatory Factor Analysis (n=181)

Measures of Fit	Two-Factor Model
	First Order SFS-10
Discrepancy $X^2$	67.578
<i>df</i>	34
p-value	.001
Discrepancy/ <i>df</i>	1.988
TLI	.885
CFI	.929
RMSEA (90% CI)	.074 (.048, .100)

Figure 1. CFA Model for SFS-10



## Part II – The Relationship Between Economic Self-Sufficiency and Economic Self-Efficacy – Mixed-Methods Findings

**Overview.** This part provides mixed-method findings that focus on the relationship between ESS and ESE. Qualitative findings are presented first, illustrating the ways that ESE manifests as an influential characteristic of participants' journeys toward ESS. Quantitative findings from the CLPA are presented second, providing additional considerations for how ESS and ESE affect each other over time.

**Qualitative Findings.** Economic self-efficacy emerged as a theme in discussion with participants as they described the need to have confidence despite adversity during the process of moving forward economically. Alongside a focus on confidence, participants also described applying financial knowledge and utilizing practical financial management tools as a way for harnessing confidence and solving problems in an effort to move forward.

*Confidence Despite Adversity.* As participants described their experiences moving forward toward ESS, confidence despite adversity surfaced as key in addressing their struggles and moving forward economically in spite of them. Participants identified financial knowledge as contributing to their confidence in moving forward independently, particularly as survivors of abuse and immigrants. Participants described barriers to gaining financial knowledge and managing their finances in relation to their experiences with abusive partners, as well as the realities of entering a new country as an immigrant. Abusive partners exhibited economic control and manipulation that negatively affected participants' confidence related to financial management. As immigrants, participants also described challenges related to a lack of familiarity with how financial institutions like banks and the credit system function in the USA.

...Ya yo venía con ese conocimiento y yo pienso que no se me ha hecho tan difícil. Solamente se me hizo difícil fue cuando yo llegué aquí, que viví con mi esposo. Que me sentía como él me hacía sentir, que era una emigrante, que si salía a la calle, me metían presa. Me agarraba la policía. Me llevaba. Me sentía cohibida. Y cuando llegué a ir a las clases de inglés, ahí, conocí. Que me llevaron a la organización. Ahí, fui aprendiendo, fui abriendo los ojos y me fui, me busqué mi trabajito y todo eso. Me fui abriendo lentamente, como ya yo tenía conocimiento, yo no me dejaba enredada. Pero, sí, como que me querían hacer sentir mal, como que no podía trabajar tampoco, todo eso. Pero salí adelante. (Maria Teresa)

...I came with that knowledge and I think that it hasn't been that difficult for me. It was only difficult when I arrived here, that I came with my spouse. That I felt like he made me feel, that I was an immigrant, that if I went out in the street, they would throw me in jail. That the police would grab me. They would take me. I felt restricted. And when I went to the English classes, there, I learned. They brought me to the organization. There, I opened up slowly, since I already had the knowledge, I didn't leave myself tangled. But, yes, as if they wanted to make me feel bad, as if I couldn't work either, all that. But, I moved forward. (Maria Teresa)

...como no tenía la información de cómo abrir una cuenta, me sentía como muy cerrada como, no sabía cómo por dónde empezar. No sabía la información básica de, no solo de la importancia, sino de que es importante hacer un crédito, y no

sabía que era una tarjeta de crédito, ni cómo funcionaba... so, eso me ayudó bastante. (Natali)

...since I didn't have the information about how to open an account, I felt like, really closed off like I didn't know where to start. I didn't know the basic information about, not only the importance, but also that it is important to have credit, and I didn't know what a credit card was, nor how it functioned... so, that helped me a lot. (Natali)

Yo, he escuchado muchas cosas del, a veces, no puede tener el dinero en el banco por lo mismo que uno no es legal... Nos piden tantos papeles, y uno no lo tiene... ahora, también cuando yo estuve buscando un apartamento, me estaban, nos estaban pidiendo muchos requisitos. Que tuvieramos, un crédito... (Linda)

I have heard many things about, sometimes, you can't have money in the bank because you aren't legal... They ask us for so many papers, and you don't have them... now, also, when I was looking for an apartment, they were asking me, us for so many requirements. That we have, credit... (Linda)

For those participants who did not have a financial knowledge base previously, opportunities to increase that knowledge had a positive effect on their confidence and ability to manage their finances.

...Yo leo mucho. Yo me instruyo. Eso es algo que yo no lo hacía. Por ejemplo, antes, le daba miedo todo. Ahora, no. Ahora, yo busco mi información. Si quiero saber algo, voy a la Internet. Busco. Me instruyo. Y esas son armas para uno actuar, porque cuando usted no sabe, no, no lo hace. (Karina)

... I read a lot. I instruct myself. That is something that I didn't do. For example, before, everything scared me. Now, no. Now, I look for my information. If I want to know something, I go to the Internet. I search. I teach myself. And those are weapons for you to be able to act, because when you don't know, you don't, don't do it. (Karina)

Pues, del tema de las finanzas, que eso me ayudó mucho a ser organizada con mi proceso de yo poder pagar todo a tiempo y de tener dinero para las otras cosas que antes no podía hacerlo. Yo pagaba unas cosas dejaba otras. Ahora, yo tengo más organización. So, las finanzas, sí, ayudan cuando uno está subiendo solo con sus hijos, sí. Es, es muy importante porque si tú no tienes eso, si tú no tienes, cómo darle estabilidad a tus hijos, va a vivir en shelter. Va a vivir hacienda cosas, o por lo menos, eso, sí, me ayudó bastante. Sí. Porque ya yo soy una persona más organizada. Ya, yo sé que tengo que hacer. No, no tengo esa ignorancia. Ya por lo menos, ese, ese, ese curso [economic empowerment course] que tomamos, sí, me ayudó bastante, sí. (Isabel)

Well, on the topic of finances, that helped me a lot to be organized with my process of being able to pay everything on time and to have money for the other things that before I couldn't do it. I paid a few things, I left others. Now, I have more organization. So, the finances, yes, they help when you are moving up on your own, with your children, yes. It is, it is very important because if you don't have that, if you don't have, a way to give stability to your children, you are going to live in a shelter. You are going to live doing things, or at least, that, yes, it helped me a lot. Yes. Because I am an organized person now. Now, I know what to do. I don't, don't have that ignorance. Now, at least, that, that, that course [economic empowerment course] that we took, yes, it helped me a lot, yes. (Isabel)

When discussing confidence on the pathway to ESS, participants also described how developing a sense of confidence helped them overcome challenges and move forward independently from abusive relationships.

...yo tenía miedo porque, separarme de él... tenía yo miedo no poder sacar mis hijas adelante... sin tener quién la, ayuda para la renta... Pero, ahora, no sé. Poco a poco, he ido, no sé... Puedo. (Linda)

...I was scared because, to separate from him... I was scared to not be able to move forward with my daughters... without having someone, to help with the rent... But, now, I don't know. Little by little, I have gone about, I don't know... I can. (Linda)

...la esperanza es esa de desarrollarme en la parte económica, contar mi historia, y quizás, también, mi historia puede ayudar a muchas mujeres que han pasado por violencia domestica... No sé porque, pero la mujer, como que vuelve a caer otra vez, sino es con el mismo abusador, es con otro... Pero, me parece que eso también, como te digo, es por falta de educación, por falta de asociarse con personas que, que sean positivas. Personas que te dan la mano, y te van a ayudar a salir adelante. Con personas que te traigan un, un mensaje de esperanza. Por eso, me encantaría poder, o sea, como ser un ejemplo y ayudar a otras personas u otras mujeres que, 'Sí, se puede.' O sea, si uno realmente busca oportunidades, se puede. Sí. (Alma)

...the hope is to develop myself in the financial part, tell my story, and maybe, also, my story can help many women that have experienced domestic violence... I don't know why, but the woman, that ends up falling again, even if it's not with the same abuser, it's with another... But, it seems to me that that, also, like I said, it's due to a lack of education, lack of associating with people that, that are positive. People that give you their hand, and they are going to help you move forward. With people that bring you a, a message of hope. For that, I would love

to be able, or well, be like an example and help other people or other women that, 'Yes, you can.' Or well, if you really look for opportunities, you can. Yes.  
(Alma)

Participants described the source of their confidence in varied ways. For some participants, this confidence came from inside themselves. For others, God and religion served as a source of confidence in their ability to move forward despite challenges. Some discussed confidence as a result of finding motivation and support from others in their lives. Hope and the pursuit of happiness also served as motivating forces in addressing barriers on the pathway to ESS.

...para mí, hay un dicho que uno tiene que caer y volverse a levantar y saber cómo hacerlo, ¿no? Y, pues, buscar trabajo. Buscar otras cosas, otras alternativas que hacer porque, imagínate. Uno no puede quedarse ahí, a esperar... al que no va a llegar. (Celia)

...for me, there is a saying that you have to fall and get back up and know how to do it, right? And, well, to look for work. To look for other things, other alternatives to do because, imagine. You can't stay there, to wait... for what isn't going to come. (Celia)

Claro que sí, encontrará otra solución. Tal vez, trabajando, o pidiendo ayuda. Pero, sí. Encontraría una solución. (Montserrat)

Of course, I would find another solution. Whether working or asking for help. But, yes. I would find a solution. (Montserrat)

Yo creo que Dios hace lo que nosotros no podemos hacer. Nos da los instrumentos para poder buscar a las necesidades. O sea, digo, él es mi proveedor. Pero, yo tengo que ir a food stamps y decirle, 'Bueno, yo estoy sola con mis hijos, necesito food stamps.' (Esperanza)

I think that God does what we can't do. He gives us the instruments to be able to look for necessities. Or, well, I say, he is my provider. But, I have to go to food stamps and say, 'Well, I am alone with my children, I need food stamps.'  
(Esperanza)

Entonces, está que la alegría y la felicidad tienen que estar por encima de todo eso para poder mover todo eso, porque es que, sino, entonces se muere uno. ¿No? Es demasiado. (Fernanda)

So, it's that the joy and the happiness have to be ahead of everything to be able to move all that, because it's that, if not, then one dies. No? It's too much.  
(Fernanda)

*Problem Solving via Financial Management.* As participants described an acquired confidence in their ability to move forward independently, they also stressed the importance of problem solving via application of financial knowledge through specific financial management practices. Financial management was seen as a way to take concrete steps toward ESS and as a means for reinforcing the confidence that participants could move forward by addressing financial challenges. One participant highlighted the connection between knowledge and action clearly.

...me parece que, como cualquier otra cosa que tu aprendas, si no lo pones en práctica, es como lo mismo que la nada, ¿no? (Alma)

...it seems to me that, like any other thing that you learn, if you don't put it in practice, it's like the same as nothing, right? (Alma)

Specific financial management practices were described as integral in participants' movement toward ESS. They discussed the importance of managing spending on a daily basis through budgeting, organizing expenses, planning for spending, and living within one's means. Participants also described the need to identify priorities in spending and to be cognizant of shifts in priorities in order to make ends meet.

...yo no tenía la facilidad de poder administrar el dinero de mi casa. Lo que entraba y lo que tenía que pagar. Ahí [programa de empoderamiento económico], nos enseñaron, a tener un... como cuando tu organizas que tienes que pagar y que no. Yo no sabía nada de eso. Yo, a veces, quitaba... de un pago para cubrir otro. Entonces, realmente, seguía en lo mismo y poniéndome peor y peor. So, ahora, ya yo tengo organización. Ya, yo hago mis metas. Yo escribo cuanto me entra, cuanto pago y ahora, estoy bien. Ya, no estoy atrasada en mi renta, mi luz y gas está pagada. (Isabel)

...I didn't have the ease to be able to manage the money of my house. What came in and what I had to pay. There [economic empowerment program], they taught us, to have a... like when you organize what you have to pay and what you



don't. I didn't know any of that. I, sometimes, took... from one payment to cover another. So, really, I continued doing the same thing and made myself worse and worse. So, now, I am organized already. I do my goals already. I write down how much comes in, how much I pay and now, I am good. I am not behind on my rent now, my electricity and gas are paid. (Isabel)

Fue bien difícil pero, sí, lo logré. Uno lo puede lograr siempre y cuando tu tengas una meta hasta dónde tú tienes que gastar tu dinero, hasta dónde tú tienes que economizar, que debes comprar y que no debes comprar. En qué te lo tienes que gastar. Si te lo estás gastando innecesariamente. Si te, si te conviene comprar eso. Si, de verdad, lo necesitas, si no lo necesitas. Todo tienes que tener un límite y estar consciente de cuáles son los pasos que tú vas a tomar. (Maria Teresa)

It was really hard, but, yes, I achieved it. You can achieve it as long as you have a goal, even including what you have to spend your money on, to where you have to cut back, what you should buy and what you shouldn't buy. On what you have to spend. If you are spending unnecessarily. If you, if it makes sense to buy that. If, truthfully, you need it, if you don't need it. You have to have a limit with everything and be conscious of which steps you are going to take. (Maria Teresa)

Participant views on debt and the use of credit as a financial tool varied. Some participants expressed a strong aversion to acquiring debt and using credit. Others stated the need for participation in the credit system in the USA as a way to access things like mortgages or car loans.

La verdad, que he visto, cuando esos amistades que han salido más que nosotros, sí, es cierto, tienen un poquito más. Pero, también, tienen un montón de deudas más. En vez de tener un montón de deudas para estar como están, prefiero estar como estoy. (Montserrat)

The truth, that I have seen, when those friends that have moved ahead more than us, yes, it's true, they have a little more. But, also, they have a ton of debt. Instead of having a ton of debt to be how they are, I prefer to be how I am. (Montserrat)

...yo dije que a mi no me gustaba tener crédito. Yo, todo lo pagaba cash. Entonces, me dijo que sin el crédito, tú no podías comprar un carro. Tú no podías comprar nada. Porque era como si tú no existieras acá. Entonces, ahora estoy haciendo mi crédito. (Agnes)

...I said that I don't like to have credit. I pay for everything with cash. So, she told me that without credit, you couldn't buy a car. You couldn't buy anything. Because it's like you don't exist here. So, now I am doing my credit. (Agnes)

The act of acquiring financial savings was also viewed as an important part of moving toward ESS, even for those who expressed difficulty in saving. Participants expressed a desire to save what was possible, whenever they could. However, for some, there was simply no money left over to set aside each month.

...cuando yo trabajaba y cuidaba, ¿sabe qué? Yo iba guardando dinero... Yo, cuando me fuí del hogar... yo llevaba como dos mil dólares para empezar. Si yo no hubiera tenido ese dinero, y ese dinero se fue en menos de dos, tres meses. Si yo no hubiera tenido eso hubiera sufrido más. (Ana)

...when I worked and saved, you know what? I was saving money... I, when I left home... I brought about two thousand dollars to start. If I wouldn't have had that money, and that money went in less than two, three months. If I wouldn't have had that, I would have suffered more. (Ana)

¿Autosuficiente? ... Bueno, teniendo trabajo, teniendo mucho trabajo y sabiendo, pues, equilibrar el dinero y guardar también un poco. Pero, ahorita no se puede guardar... porque como ahorita, hay muchas expectativas. No se puede guardar. Yo... en mi mente, estoy que quiero guardar. Pero ahorita, no he podido, porque ha habido otras prioridades. (Agnes)

Self-sufficient? ... Well, having work, having a lot of work and knowing, well, to balance the money and save a little too. But, right now, I can't save... because, like, right now, there are a lot of expectations. I can't save. Me, in my mind, I am wanting to save. But right now, I haven't been able to, because there have been other priorities. (Agnes)

Qualitative findings suggest a relationship between ESS and ESE for Latina immigrant survivors of IPV as they make decisions about their finances and their futures. Quantitative findings are presented next as a way to further examine this relationship over time.

**Quantitative Findings.** Cross-lagged panel analysis using SEM procedures in AMOS 21.0 was conducted to examine the relationship between economic self-efficacy and economic self-sufficiency over time. Four specific models were tested: (1) a baseline model with autoregressive paths, (2) a model with autoregressive effects and

economic self-efficacy (ESE) predicting economic self-sufficiency (ESS) at later time points, (3) a model with autoregressive effects and ESS predicting ESE at later time points, and (4) a fully cross-lagged model with autoregressive effects and both ESE and ESS predicting each other at later time points.

In each of the models, the baseline observed variable of ESE and the latent variable representing ESS were hypothesized as correlated. Direct paths were then hypothesized between each of the observed ESE variables. Direct paths were also hypothesized between each of the latent variables representing ESS. The error terms associated with the observed variables of ESE and latent variables representing ESS at follow-up time points were hypothesized as correlated. The error terms for observed variables of ESS factors measured at baseline and follow up time periods were also hypothesized as correlated. It was assumed that factors contributing to measurement error in any observed variable would be consistent over time. As such, error terms for observed variables were hypothesized as correlated.

Table 4 presents the fit indices for each model that was tested using data from the full sample of respondents ( $n = 181$ ). As presented in Table 4, each of the four models provided an adequate fit to the data. Comparative Fit Index (CFI) values ranged from .974 to .991. The (TLI) values ranged from .926 to .969. Root mean square error of approximation (RMSEA) values ranged from .039 to .060. Chi-square values for all models but Model 2 were non-significant. Participation in the experimental condition for the parent study, receipt of the economic empowerment curriculum, demonstrated a significant relationship with both ESS and ESE at time 2 in all four models.

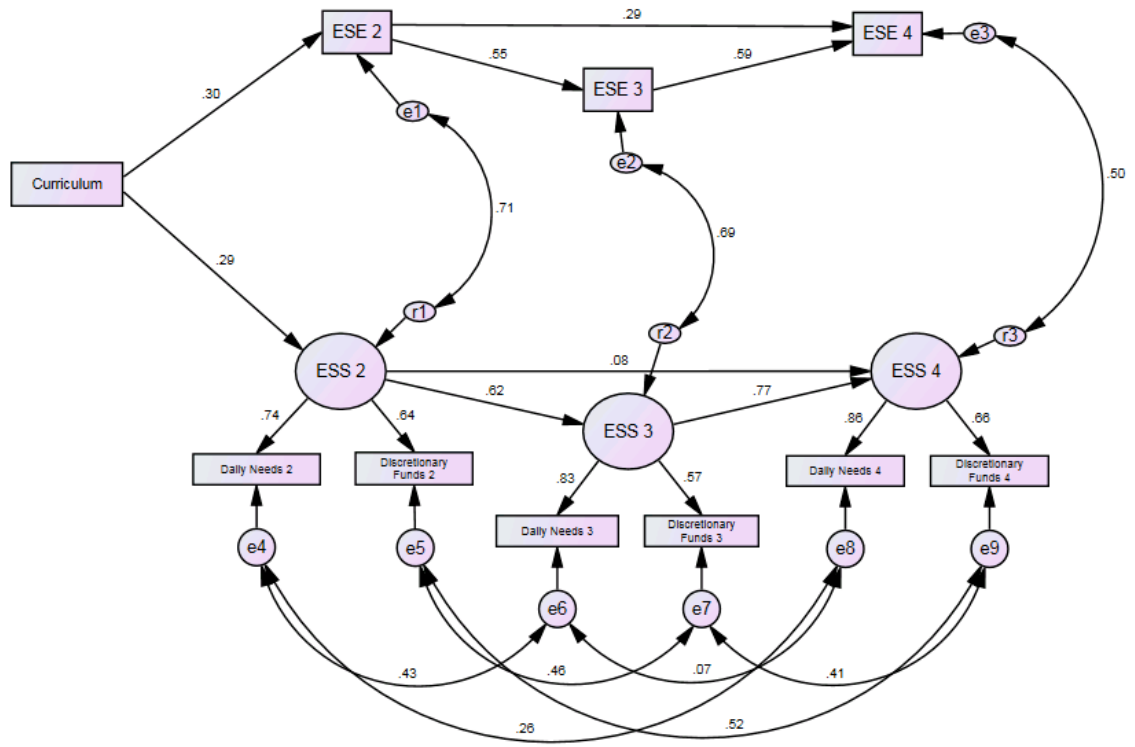
Table 4. Summary of Model Fit Indices  
Causal Relationship between Economic Self-Efficacy  
and Economic Self-Sufficiency at T2, T3 and T4

Measures of Fit	Model 1 Baseline Auto- regressive Effects	Model 2 Auto- regressive and ESE Predicting ESS	Model 3 Auto- regressive and ESS Predicating ESE	Model 4 Fully Cross- Lagged Model
CFI	.980	.974	.989	.991
TLI	.951	.926	.968	.969
RMSEA	.049	.060	.039	.039
$\chi^2$ Value	31.318	31.152	24.225	20.306
<i>df</i>	22	19	19	16
p-value	.090	.039	.188	.207
Difference in $\chi^2$ Test				
Model Compared	---	Model 1	Model 1	Model 1
Change in $\chi^2$	---	.166	7.093	11.012
Change in <i>df</i>	---	3	3	6
p<	---	NS	NS (.10)	NS (.10)

The baseline model is of interest for this study as it allowed for evaluation of the underlying measurement model for ESS and the stability of the construct over time. Figure 2 presents a visual depiction of the baseline model as drawn in AMOS 21.0. The fit indices in Table 4 indicate that the measurement model for ESS provided a good fit to the data in this study ( $\chi^2=31.318$ , CFI=.98, RMSEA=.049, TLI=.951). The autoregressive path for ESS between Time 2 and Time 4 was not significant, ( $B = .106$ ,  $p = .572$ ). However, autoregressive paths for ESS between Time 2 and Time 3 ( $B = .587$ ,  $p < .001$ ), and between Time 3 and Time 4, ( $B = 1.03$ ,  $p < .01$ ), were significant, indicating that the measurement model was stable over three time periods. All loadings

between observed variables measuring individual factors in the ESS measurement model and the latent construct of ESS were significant.

Figure 2. Baseline Model with Autoregressive Effects



Since models were hierarchically nested, chi-square difference test was used to compare models for this analysis. Results of the chi-square difference test presented in Table 4 shows that Model 1, the baseline model with autoregressive effects, provided the best fit to the data  $\chi^2(22) = 31.318, p = .090$ . Model 2, showing autoregressive effects and ESE predicting ESS, provided a good fit to the data,  $\chi^2(19) = 31.152, p = .039$ , but was not statistically significantly better fitting than the baseline model (Model 1),  $X^2_{\text{diff}}(3) = .166, p > .05 \text{ ns}$ . Model 3, showing autoregressive effects and ESS predicting ESE, provided a good fit to the data,  $\chi^2(19) = 24.225, p = .188$ , but was not statistically significantly better fitting than the baseline model (Model 1),  $X^2_{\text{diff}}(3) = 7.093, p = .10 \text{ ns}$ . Model 4, the fully cross-lagged model, also provided a good fit to the data,  $\chi^2(16) =$

.20.306,  $p = .207$ , but was not statistically significantly better fitting than the baseline model (Model 1),  $X^2_{\text{diff}}(6) = 11.012$ ,  $p = .10$  *ns*. Although each competing model provided a good fit to the data, none offered a statistically significantly better fit to the data when compared to Model 1, the baseline model with autoregressive effects.

## **Chapter 5: Discussion and Implications**

### **Summary of Key Findings**

Latina women who have experienced financial challenges associated with immigration and IPV experience ESS in unique ways. Despite its relevance for a broad range of individuals seeking overall economic well-being, few studies have examined the construct and measurement of ESS outside the context of social welfare policy. Scholars have begun to examine ESS from the perspective of those it affects and acknowledge the nature of ESS as a continuum or process instead of a dichotomous, all-or-nothing concept. Few studies, however, have looked at the relationship between ESE and ESS, and no studies have sought to understand this concept on an in-depth level in the context of abuse and immigration for Latina women.

The current study sought to: explore the nuanced experiences of Latina immigrant survivors of IPV with regard to ESS; examine whether a hypothesized two-factor model of a client-centered ESS scale provided a good fit to the data from the sample of participants; and determine the direction of causality between ESE and ESS, and whether this relationship was reciprocal, for the sample of participants. A mixed-method analytic approach using qualitative data from 17 Spanish-speaking Latina immigrant survivors of IPV and quantitative data from 181 Latina immigrant survivors of IPV suggested that ESS is a complex construct characterized by concrete, measurable attributes as well as more abstract, subtle psychological experiences that contribute to and accompany one's advancement toward ESS.

Qualitative findings that explore ESS as an outcome highlight participants' experiences with ESS via concrete characteristics such as one's access to basic

necessities via work, freedom to achieve and movement toward increased levels of independence, and potential for acquiring material items or lifestyle characteristics that go beyond basic necessities. Qualitative findings also point to a range of psychological experiences that mark one's progress toward ESS. Participants expressed having feelings of doubt and struggle upon taking the first steps necessary to establish financial independence. Participants also described development of an orientation toward the future and acknowledgment of the progress they had made toward ESS. The concept of interdependence and reciprocity was salient throughout all levels of discussion of characteristics and experiences in making progress toward ESS.

Quantitative findings examining ESS as an outcome using the SFS-10 (Hetling et al., 2015) confirm the representation of ESS via concrete, measurable characteristics with a focus on acquisition of basic needs, as well as lifestyle characteristics that move beyond basic necessities to acquisition of "extras" and use of discretionary funds. This particular measure of ESS, however, leaves out the important aspects of work and independence that have been found in the literature on ESS and that were identified qualitatively by participants in the current study as relevant in the conceptualization and measure of ESS. This scale also does not fully capture the psychological experiences described by participants in relation to their progress toward ESS.

Additional insight into the subtle psychological experiences of Latina immigrant survivors of IPV as they make progress toward ESS was gleaned from qualitative findings that tap into the relationship between ESE and ESS. These findings highlight the importance of having confidence despite adversity, as well as acquisition of a base of financial knowledge and application of this knowledge via financial management



practices as participants solve problems and make strides to move forward economically. Quantitative findings from the CLPA suggested that no reciprocal relationship exists between ESS and ESE. However, qualitative results suggested otherwise, as participants described how ESE played a relevant role in their ability to move forward economically, and how this forward movement also gave them confidence to continue on despite challenges. This discrepancy between quantitative and qualitative findings leads to additional questions regarding the potential statistical relationship between ESE and ESS, and highlights the need for further research in this area.

### **Contributions to the Literature**

The current study provided a unique look at the in-depth experiences of Latina immigrant survivors of IPV as they strive to make progress toward ESS. Study findings confirm and build upon characteristics of ESS as defined in current literature on the topic. They also reinforce the need to consider psychological aspects of the process of moving forward toward ESS. These advancements in the conceptualization of ESS point to the need for a measure of ESS that more thoroughly captures these defining characteristics and psychological aspects of the construct.

**Confirming and Building Upon Defining Characteristics of Economic Self-Sufficiency.** Findings from the current study both confirm and build upon defining characteristics discussed in the literature on the construct and measurement of ESS. Quantitative findings validate the factor structure of the SFS-10 (Hetling et al., 2015) overtime for this sample of Latina immigrant survivors of IPV. Qualitative findings highlight the importance of work as a means for obtaining basic necessities, while also suggesting the need to consider access to employment and freedom to work as relevant

for the conceptualization of ESS. Along with a focus on employment, independence was confirmed as a defining characteristic of ESS in the current study. Findings also move the conceptualization of ESS forward by bringing to light the reality of interdependence and reciprocity as one makes progress toward ESS.

*Validating the SFS-10.* Quantitative examination of the SFS-10 (Hetling et al., 2015) via CFA and CLPA supports its use as a measure of ESS over time. The CFA, although only providing a marginal fit to the data, supports the two-factor structure of the scale with a focus on one's ability to manage daily financial needs and ability to have discretionary funds. These aspects of ESS are also confirmed by qualitative findings from the current study, as participants described the importance of acquiring basic needs as well as having the ability to obtain lifestyle characteristics that go beyond basic needs.

*Work and ESS.* Literature on the meaning and measure of ESS points to the importance of finding and maintaining employment as a first step in achieving ESS. Findings from the current study confirm the role of work in one's journey toward ESS, and build upon this understanding by suggesting that one's access to and freedom to work are equally important for the conceptualization of ESS.

Access to work was highlighted as an integral aspect of achieving ESS in participant descriptions of their struggles to find work as immigrant women. Restrictions experienced by immigrant survivors of IPV that decrease their access to gainful employment are numerous. Immigrant survivors might have undocumented or unstable immigration status that leads to lack of work authorization and isolation due to fear of deportation, restricting the options they have for work. Immigrant survivors may have limited knowledge of the English language that might otherwise allow for additional

employment opportunities. In some cases, education level or lack of recognition of one's education in the country of origin poses restrictions for employment opportunities. As such, findings from the current study align with literature that highlights the financial challenges experienced by immigrant survivors of IPV, while also situating these challenges as relevant for the concept of ESS.

Freedom to work is also a new consideration for the conceptualization and measurement of ESS that was unearthed in conversations related to work and experiences with abuse. In the case of survivors of IPV, one's level of ESS may be affected by her lack of freedom to go out and seek employment that might contribute to the ability to acquire basic needs via income acquired through work. A survivor's ability to seek or maintain employment may be greatly affected by her experiences with economic abuse in the form of employment sabotage. An abusive relationship presents circumstances where an individual might be forcefully restricted from taking the first steps necessary to make progress toward ESS. This finding is much aligned with literature on IPV, including that of economic abuse, and its effect on employment opportunities for survivors of IPV (Adams et al., 2008; Brown et al., 2005; Crowne et al., 2011; Moe & Bell, 2004; Postmus et al., 2012; Postmus et al., 2013; Swanberg et al., 2005; Wettersten et al., 2004). It is also an important consideration for ESS, as one must have the freedom to work in order to obtain the work that might contribute to her progress toward ESS.

When thinking about the measurement of ESS, we must consider not only whether or not an individual is working, but also whether that individual has the ability and freedom to access employment in the first place. While the SFS-10 (Hetling et al., 2015) captures the importance of measuring one's ability to obtain basic necessities in its

subscale, “Ability to Manage Daily Financial Needs,” it does not include a measure of the means for obtaining basic necessities. If ESS is to be truly understood as a process involving various steps that facilitate progress toward increased levels of self-sufficiency, then the means that facilitate that forward movement should also be included in that measure. As such, a measure that incorporates access to employment and freedom to work might include items that explore possible barriers to employment for the context in which the measure is being used. For immigrant survivors of IPV, these might be related to abuse and immigration. In other contexts, barriers relevant to those specific contexts might be included in such a measure.

*Independence, Interdependence and Reciprocity.* Literature on the construct and measure of ESS also includes, at its core, the concept of financial independence. The type of independence described in literature that seems to receive the most attention is that of freedom from social welfare assistance (Johnson & Corcoran, 2004; Long, 2001). The current study supports the idea that financial independence is part of the concept of ESS. However, findings also suggest that the achievement of other types of independence, and consideration for the role of interdependence and reciprocity, might be more relevant depending on one’s situation or what led that person to depend on another entity for financial or in-kind support.

For the qualitative sample in the current study, financial independence from both public and private entities was described as a key aspect of ESS. The SFS-10 (Hetling et al., 2015) does not include a measure of financial independence from public assistance, as it was removed during development of the scale using a sample that included a large percentage of immigrant survivors (Hetling et al., 2015). Hetling and colleagues (2015)

suggest that freedom from public forms of assistance might not be a relevant measure of ESS for this particular group due to their potential lack of access as a result of undocumented immigration status. However, qualitative findings from the current study suggest that financial independence from the State is, in fact, a relevant characteristic of ESS for immigrant survivors of IPV, despite experiencing limited access to the social safety net.

Additionally, financial support via public and private entities was also described as an important means for achieving independence from an abusive relationship for the qualitative sample of the current study. Given the nature of economic abuse and increased levels of isolation experienced by immigrant survivors, public and private support serves as a safety net allowing for survivors to leave abusive relationships and get back on their feet. These findings suggest the need to consider a pathway to achieving ESS for immigrant survivors that first focuses on achieving financial independence from an abusive partner via public and private means that, in turn, allows for a survivor to leave that abusive relationship. Only once this freedom from abuse is achieved, might a survivor then begin the process of achieving increased financial freedom from those private and public entities.

Of particular interest when considering the role of independence in the conceptualization of ESS for Latina immigrant survivors of IPV, is the reality of their experiences with interdependence and reciprocity. Participants in the current study discussed the ways that they received assistance from others and returned favors or provided assistance to those in need when they were able. For many, this careful play between give and receive was not only a means for making progress toward ESS, but it

also served as a sign that one was advancing economically. Participants described a desire to give back, and classified the ability to act on this desire and provide assistance to others as a characteristic of ESS.

The reality that one is never truly financially independent was also brought to light as participants described their experiences with interdependence and reciprocity. This finding supports the conceptualization of ESS as a process or continuum in that it points to the nature of making progress toward ESS within the boundaries set by the changing dynamics and setbacks experienced while seeking financial stability in the context of abuse and immigration.

Findings of the current study suggest the need to re-incorporate a measure of financial independence from public assistance into a larger measure of ESS. However, this is not the only type of independence that needs to be considered. Findings also suggest the need to incorporate measures of independence that are context-specific. In the context of abuse and immigration, a measure of independence from an abusive relationship might be included as a way to understand whether one's dependence on an abusive partner is a barrier to achieving increased levels of financial independence. As such, a series of items that better captures different forms of context-specific independence might lend itself to a more thorough measure of ESS that can be adapted based on the population in which it is being used.

Study findings also point to the need to incorporate the concepts of interdependence and reciprocity into the measure of ESS. These might be included via inquiry about one's ability to help others financially, and might also differentiate as to whether this assistance comes from one's discretionary funds or funds that they could be

using to address their own basic necessities. A series of questions that captures various ways that participants make contributions or give back in a reciprocal nature might provide an even more thorough measure of the construct and understanding of how individuals make progress toward ESS.

**Consideration for Psychological Aspects of ESS.** Findings from the current study further extend the conceptualization of ESS by placing additional focus on the role of psychological experiences that accompany or contribute to one's progress toward ESS. Qualitative findings suggest the need to consider psychological markers that signify progress toward ESS, while also highlighting the importance of the concept of ESE in one's progress toward ESS. Quantitative analysis did not find a relationship between ESS and ESE for this study population via CLPA, suggesting the need for further research to better understand the relationship between these concepts.

*Markers of Making Progress Toward ESS.* Qualitative study findings point to experiences moving toward ESS in the context of abuse and immigration marked by feelings of doubt and struggle for this sample of Latina immigrant survivors of IPV. In addition to noting doubt and struggle, participants described an acknowledgement of progress as the capstone for their experiences at the time of the interview, and also described an orientation toward the future, suggesting an understanding that there was still progress to be made.

Participants described, in detail, their struggles to move forward economically as immigrants and survivors of IPV. These discussions highlighted various challenges and struggles, including education and English language knowledge, as well as restrictions in findings employment related to abuse and immigration status. Those with children also

described barriers to economic advancement toward ESS related to their responsibilities as mothers. Participants also focused on the progress they had made despite these struggles and reported having an orientation to the future including the desire to set financial and personal goals and work toward them. They talked about economic progress overall, as well as with specific reference to having achieved financial freedom from an abusive relationship or different forms of public or private assistance. Participants also described feelings of gratitude for how far they had come, despite still having much work to do to continue making progress toward ESS.

A measure that captures these psychological characteristics might manifest as a facet of ESS with items representing a range of emotional responses to one's location on the continuum of ESS. Participant uncertainty about their financial situations or ability to move forward might be considered as a marker of a negative psychological state accompanying the challenges experienced while starting out on the journey toward ESS. The description provided by participants of increasingly positive feelings including acknowledgment of progress and gratitude, as well as an orientation toward the future might be considered as psychological signs of forward movement. Inclusion of these psychological characteristics in a measure of ESS would allow for a more thorough quantitative understanding of the concept.

*Economic Self-Efficacy and Economic Self-Sufficiency.* Although quantitative CLPA findings from the current study did not support the existence of a relationship between ESE and ESS, qualitative study findings suggest that ESE plays an important role in Latina immigrant survivors' experiences in making progress toward ESS. Participants discussed ESE via descriptions of both confidence despite adversity and



problem solving to address financial challenges, attributes that align with Bandura's (1997) definition of self-efficacy, particularly with the task-specific concept of ESE. Although participants experienced numerous challenges and barriers that inhibited movement toward ESS, they described finding the confidence to address these challenges and make progress toward ESS in spite of them.

When participants discussed ESE, they also talked about problem solving in the form of application of financial knowledge via financial management practices. They viewed a basic understanding of financial systems and money management, in addition to savvy financial practices as important in acquiring financial confidence and as key in making progress toward ESS. This form of financial problem solving suggests the need to consider the role of financial knowledge and financial management practices in aiding Latina immigrant survivors of IPV in acquiring ESE and in making progress toward ESS.

The importance placed on ESE for this sample of Latina immigrant survivors goes hand in hand with their description of markers of making progress toward ESS. In this sense, ESE emerged as a tool that aided participants in moving from the doubt and struggle they described upon beginning their journey to the acknowledgement of progress and orientation toward the future they described as they continued to make progress toward ESS. ESE seemed to facilitate this forward movement toward ESS, while also aiding participants in maintaining a positive attitude when faced with challenges.

The lack of support for a relationship between ESS and ESE provided by the CLPA is surprising, particularly given the importance of ESE described by participants during qualitative interviews. It is possible that the limited sample size available for quantitative analysis in the current study affected the outcome of the CLPA. As such,

future research might also investigate a reciprocal relationship between ESS and ESE using a larger sample. It is also possible that despite appropriate modeling for the individual measures of ESS and ESE, as suggested by the strength of the autoregressive model, the relationship between ESS and ESE is not one of reciprocity. This leads to the question of whether ESE might be better measured as part of the construct of ESS, instead of as a separate construct that influences or that is influenced by ESS. Further research might examine this possibility through CFA that tests a second-order model of ESS including those facets presented here in the SFS-10 alongside a facet representative of ESE and other facets of ESS that might be uncovered with additional qualitative research in varied contexts.

### **Limitations**

This mixed-method study generated nuanced understandings of how ESS is experienced in the context of abuse and immigration. In addition to confirming various underpinnings of ESS, findings suggested a need to consider psychological aspects of ESS, including the role of ESE in making progress toward ESS, for this sample of Latina immigrant survivors of IPV. Quantitative findings regarding the relationship between ESS and ESE point to the need for further study in this area. These findings are tempered by a number of limitations.

With regard to qualitative methodology, grounded theory methods (Strauss & Corbin, 1998) call for concurrent collection and analysis of data to allow for full development of theory. Due to the nature of qualitative data collection and time constraints for the current study, I was not able to include concurrent collection and analysis of data in the research design. Although I took steps to continuously reflect

upon interview content as a way to ensure collection of relevant data at all times, it is possible that additional insights could have been produced if concurrent data collection and analysis had occurred.

Qualitative findings are also tempered by limitations that arise when conducting cross-cultural research in a second language. To reduce the potential for miscommunication and mis-interpretation, I took a number of steps to build the rapport necessary to encourage participant comfort in sharing in-depth experiences with me. I also made sure my ability to conduct qualitative interviews, analyze and interpret data was of a sufficient level to ensure accuracy in my analysis and interpretation of data. However, it is possible that cultural and linguistic differences could have affected the process of data collection, analysis and interpretation.

Another limitation of the qualitative part of this study is the reliance on self-report of participant experiences with ESS and potential for response bias. Although I reassured participants that there were no right or wrong answers during our conversations, it is possible that participants provided responses they thought I wanted to hear instead of their true experiences with ESS. As such, the positive nature of some participant responses with regard to making progress toward ESS, or expressions of gratitude with what had been achieved may have been influenced by participant desire to provide me with the “right” answer.

With regard to quantitative methods, limited sample size and the imputation of missing data presents limitations as the use of SEM techniques calls for large sample sizes to ensure validity of findings. Although I took steps to maximize the sample size and improve the participant to parameter ratios for analysis in the current study, these

limitations suggest the need for additional examination of these constructs with larger study samples.

Various limitations related to the study sample must be considered for both qualitative and quantitative findings. The study sample for the parent study was a purposive sample and was not randomly selected from a population of IPV survivors. Participants self-selected to participate in the parent study and were already connected to IPV-related resources. Additionally, the quantitative sub-sample for the current study was purposively selected from the overall sample of the parent study based on whether or not a participant identified as Latina and immigrant to the U.S. in the parent study. Participants for the qualitative portion of the current study also self-selected to continue participating beyond completion of the parent study. As such, one must consider the potential differences that could exist between those survivors who chose to participate in the parent study and those who did not, as well as potential differences between survivors seeking resources and those who do not. There may also be potential differences between those who chose to participate in the qualitative portion of the current study and those who did not.

### **Implications of the Current Study**

Despite study limitations, findings not only add to the literature regarding theoretical conceptualizations of the construct of ESS, but also offer possibilities for improving existing measures of this construct. Findings from the current study offer a nuanced perspective regarding the construct of ESS that can be applied in practice, policy, and research settings.

**Implications for Practice and Policy.** Implications for practice and policy center on the ability of study findings to inform the understanding and measurement of ESS used in developing programs, setting program goals and evaluating progress toward those goals. Both practitioners and policy makers could benefit from an understanding of the importance of access to employment and freedom to work, the reality of interdependence and reciprocity, and the role of psychological aspects of ESS when developing, implementing and evaluating programs that aim to move individuals toward ESS.

Further revision of the SFS-10 (Hetling et al., 2015) based on findings from the current study may provide a useful tool for social work practitioners working with immigrant survivors of IPV who are in the process of making progress toward ESS during or after leaving an abusive relationship. Practitioners would also benefit from an understanding of the role of ESE in the decision to leave abusive relationship while experiencing economic hardship or when a survivor has a history of financial dependence. Understanding the different facets of ESS identified here might aid practitioners as they implement interventions to address client needs and evaluate the effectiveness of those interventions.

ESS is also an important concept for practitioners who are working with survivors to address concerns related to immigration. The immigration process is arduous for those who enter the U.S.A. with documented status, and even more so for survivors of IPV who access documented immigration status via provisions through VAWA. Practitioners need to have an understanding of how to aid immigrant survivors in addressing barriers to ESS, particularly at foundational levels of the process highlighted by the current study

(i.e. access to employment, financial knowledge, freedom to work, apply financial knowledge). Work authorization may be seen as a formal first step toward employment for immigrant survivors. However, as was also highlighted by participants, there is a need for connection to potential employers and a basic foundation of financial knowledge that immigrant survivors may need to start making progress toward ESS.

Policy makers should take into consideration the experiences presented here when defining and measuring ESS with diverse populations. In the field of policy and program development related to IPV, this nuanced understanding of ESS might inform the provision of funds specifically related to economic empowerment programming for survivors of IPV given identification of financial knowledge and ESE as important aspects of one's journey toward ESS. The current study also identified the importance of considering contextual barriers to ESS. As such, barriers that might affect access and freedom to move forward financially should be considered when policy makers have ESS in mind as a goal for social policies affecting broader populations, as well as when considering funding of social welfare programs. Using a measure of ESS that allows for consideration of those basic aspects that enable someone to begin forward movement toward ESS would allow for better measurement and understanding of foundational aspects of one's progress toward ESS.

**Implications for Future Research.** The findings of the current study have a number of implications for future research. Further study might include revision of the SFS-10 (Hetling et al., 2015) to incorporate the nuanced ESS experiences of Latina immigrant survivors of IPV described here. This revised measure might be tested with larger samples of Latina immigrant survivors of IPV, as well as with immigrant survivors

of IPV from diverse ethnic backgrounds. Researchers interested in ESS with diverse populations might test the validity of the SFS-10 (Hetling et al., 2015) or a further revised version more broadly to better understand its usefulness and applicability with diverse populations in diverse contexts.

Study findings suggest that ESS is more complex than what might be captured by a set of items that reflect self-sufficiency based on the use of personal income to make ends meet or buy “extras.” Given the potential for addition of various concepts as part of the construct of ESS, future research might also examine measurement of ESS as an index that incorporates both formative and reflective measures.

Given the importance of ESE described qualitatively by study participants, future research might also further examine the relationship between ESE and ESS. As the CLPA for the current study faced limitations related to sample size, future research might include examination of the relationship between ESS and ESE using a larger or more diverse sample. Future research might also examine ESE as part of the construct of ESS, instead of as a separate construct.

Discussions with participants also pointed to the importance of financial knowledge and application of financial knowledge via financial management practices in acquiring ESE and making progress toward ESS. As such, these concepts might be of interest for future examination as influential in the process of achieving ESE and ESS. If considered as foundational aspects of ESS, these concepts might also be examined as part of the construct of ESS.

## **Conclusion**

The current study built upon existing research in the area of conceptualization and measurement of the construct of ESS. Using both quantitative and qualitative analysis methods, this study drew on the voices of Latina immigrant survivors of IPV to uncover nuanced understandings of ESS, and examined how an existing measure of ESS functions and relates to ESE for these particular women. For these Latina immigrant survivors of IPV, ESS is not just about acquiring basic necessities or having discretionary funds. It is not just about achieving financial independence via income acquired through employment. For this particular group of survivors, ESS is about securing the foundation for making progress, and acquiring the tangible and psychological tools needed to address challenges that arise along the way. These findings expanded the way we think about and measure ESS in the context of IPV and immigration, ultimately providing new insight for how ESS is understood and applied in policy, practice, and research settings.



## **Appendix A – Qualitative In-Depth Interview Guide**

### **Economic Security and ESS**

- Can you tell me about your economic story since (work, making ends meet, financial resources)
  - Arriving in the U.S.
  - Before, during and after being in an abusive relationship

### **Economic Self-Sufficiency**

- What does economic self-sufficiency mean to you?
- Can you describe the characteristics of someone who is economically self-sufficient/moving forward financially?
- What are the steps required to become economically self-sufficient/move forward financially?
  - Meeting basic needs
  - Emotional/Mental/Psychological aspects
- Someone who is able to...
  - Meet financial obligations?
  - Do what she wants, when she wants to do it?
  - Be free from government programs like TANF, food stamps, GA, etc...?
  - Pay her own way without borrowing from family or friends?
  - Afford to have a reliable car, transportation?
  - Afford to have decent housing?
  - Buy the kind and amount of food she likes?
  - Afford to take trips?
  - Buy extras for her family and herself?
  - Get healthcare for herself and her family when needed?
  - Pursue her own interests and goals?
  - Put money in a savings account?
  - Stay on budget?
  - Make payments on her debts?
  - Afford decent childcare?
- What can help someone achieve economic self-sufficiency/move forward financially?

### **Challenges on the Pathway to ESS**

- What challenges do you face?
  - How do they affect you?
  - How are you addressing these challenges?
- What are some of the challenges you have faced related to money and finances since coming to the United States?
- What are the barriers to you having as much money as you need?
- What are the barriers that make it difficult for you to get a job/get a better paying job?
- Are there skills or abilities that you lack that make it difficult to get a job or have as much money as you need?

*IPV and ESS*

- How does IPV affect...
  - Your efforts to become economically self-sufficient/move forward financially?
  - What financial challenges have you experienced when you have tried to leave past or current abusive relationships?
  - Your immigration status, education or employment?

*Immigration and ESS*

- What economic challenges have you faced because of your immigrant status?
- How has your immigrant status affected...
  - Your ability to find or keep a job?
  - The way you manage your finances?
  - Your access to public benefits?
- Have you experienced any changes in your immigrant status?
  - How have those affected the way you manage your money?
  - Have these changes created challenges related to money or managing money for you? How so?

*Education and ESS*

- How has your education affected your financial well-being?
  - Finding or keeping a job
  - Making enough money to support you and your family
  - Other tasks related to money

*Language and ESS*

- How has your ability to speak English affected your financial well-being?
  - Finding or keeping a job
  - Making enough money to support you and your family
  - Other tasks related to money

*Motherhood and ESS*

- How have responsibilities related to being a mother affected your financial well-being?
  - Finding or keeping a job
  - Making enough money to support you and your family
  - Other tasks related to money

*Other*

- What other challenges have you experienced related to money?
- What other challenges have you experienced in trying to support yourself/family?

**Sustainability and Hopefulness**

- Do you feel like you have enough money to support yourself and your family now?
- Do you feel like you will have enough money to support yourself/family in the future?
- How do you see yourself moving forward financially in the future?

## **Financial and Emotional Well-Being**

### *General*

- Do you feel like your financial situation affects how you feel emotionally? How so?

### *Financial Stress/Strain*

- How does having money make you feel? How does not having it make you feel? (Please explain why it makes you feel this way.)
- Is there anything related to money that is stressful for you or that you worry about? Please describe.

### *Depression/Anxiety*

- Does your financial situation make you feel sad, anxious or nervous?
- How do you try to deal with those feelings?

### *Quality of Life*

- How does your financial situation affect the things you and your family do?
- What would you like to change about your financial situation?

### *IPV*

- *How does IPV affect your financial or emotional well-being?*

## **Allstate Economic Empowerment Program Questions**

### *Experimental Group*

- Which information from the economic empowerment curriculum are you still using to manage your finances?
- What information about economics and/or finances was not addressed that you wish had been brought up?
- How does the economic empowerment curriculum apply to your life as an immigrant?
- What information have you shared with other people?
- Please describe the ways that your participation in the economic empowerment program has affected your life in general.

### *Control Group*

- Please describe any type of financial information that you think would be helpful to you as an immigrant.

## **Demographic Questions**

- Country of origin
- Education history
- Relationship Status
- Housing status
- Time in the U.S.
- Immigration Status
- Work Authorization
- Employment status
- Type of employment – formal vs. informal
- Access to/using federal or state public benefits? How?

- English Language Ability (Comfort level speaking/reading/writing/comprehension)
- Children both in the U.S. and in their countries of origin
- Children and/or other family members (in U.S. and country of origin) that they support economically
- People that help the participant economically

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