Guidelines for Opening Up:

Conversations with Families

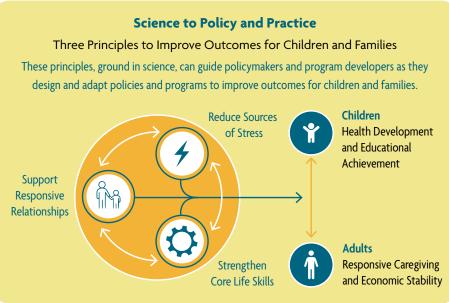
Introduction

The Bridge to Child and Family Self-Reliance is a tool used to set individualized specific goals – informed by the family's cultural values. As you introduce the Bridge to a family, it is helpful to introduce each individual pillar to understand how interconnected they are with one another. Once each pillar is introduced, you can follow up with a variety of questions to stimulate additional conversation. You do not have to ask all of the questions below, and this is not an exhaustive list. Select questions you think will be most relevant to the individual. Use this guide to help you understand the research behind each pillar and gather the information you need for goal setting conversations with families. Mobility Mentoring is

Harvard's Center on the Developing child recommends the following to build adult capacities².

- Adopt coaching models that help individuals identify, plan for and meet their goals.
- Focus on small, incremental steps with frequent feedback; for example, break down the goal "find housing" into steps like finding out what's available, what neighborhoods are best, contacting landlords, visiting, asking questions, etc., with opportunities for responsive feedback along the way.
- Create regular opportunities to learn and practice new skills in age-appropriate, meaningful contexts, such as playbased approaches in early childhood, planning long-term school projects in adolescence and role-playing a difficult conversation with a boss in adulthood.
- Scaffold skill development with tools such as goal-setting templates, text reminders, timelines and planners.

 $2. \ \ https://developing child.harvard.edu/science/deep-dives/adult-capabilities/$



1. www.dcyf.wa.gov/sites/default/files/pubs/EL_0020.pdf

a relationship-based coaching

practice that aims to increase

adult capacities.





- Housing expenditures that exceed 30% of household income have historically been viewed as an indicator of a housing affordability problem. (Callis, Robert and Cavanaugh, Linda, Housing and Vacancy Survey Annual Statistics:2007)
- For centuries, structural racism in the U.S. housing system has contributed to stark and persistent racial disparities in wealth and financial well-being, especially between Black and white households. These differences are so entrenched that if current trends continue, it could take more than 200 years for the average Black family to accumulate the same amount of wealth as its white counterparts. (Chuck Collins and others, "The Ever-Growing Gap" (Washington: Institute for Policy Studies, Racial Wealth Divide Initiative, and Corporation for Enterprise Development, 2016)
- Housing is the single largest expense for households, and far too many pay too much for housing, particularly low-income families and households of color. High housing costs squeeze household budgets leaving few resources to pay for other expenses, save for emergencies or make long-term investments. (National Equity Atlas 2015)

Introductory Statement:

It is easier to move forward toward economic independence when you have a stable, safe and affordable living situation.

- How do you feel about the place you live in currently?
- Do you have any plans for moving?
- Do you ever find yourself thinking of your dream future home?
- Tell me about any plans in the future in regards to housing.
- Talk to me about how you manage to make rent payments.

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- A child who is living in an environment with supportive relationships and consistent routines is more likely to develop well-functioning biological systems, including brain circuits, that promote positive development and lifelong health. (Center on the Developing Child Harvard University 2020)
- Much like playing "I Spy" with your child can create a moment of connection and help to build resilience, there are many other simple, free and age-appropriate activities that can build your child's brain, and can even create a stronger bond between you. (Center on the Developing Child Harvard University 2020) Get suggestions for these sorts of games in the Activities Guides¹.
- In early childhood, research on the biology of stress shows how major adversity, such as extreme poverty, abuse² or neglect can weaken developing brain architecture³ and permanently set the body's stress response system on high alert. Science also shows that providing stable, responsive and nurturing relationships in the earliest years of life can prevent or even reverse the damaging effects of early life stress, with lifelong benefits for learning, behavior and health⁴. (Center on the Developing Child Harvard University 2020)

Introductory Statement:

Parents work hard to meet their children's needs. The following pillar is **not** about whether you are a good parent or not. The pillar asks about how much time and energy you have to devote to meeting your family's needs, and how much that effort takes away from the time and energy you can devote to working on your own goals (especially work and school).

- https://developingchild.harvard.edu/resources/activities-guide-enhancing-andpracticing-executive-function-skills-with-children-from-infancy-to-adolescence/
- 2. https://developingchild.harvard.edu/science/deep-dives/neglect/
- 3. https://developingchild.harvard.edu/science/key-concepts/brain-architecture/
- 4. https://developingchild.harvard.edu/science/deep-dives/lifelong-health/

- How would you describe your family's needs and the effects those needs have on you and your family?
- What types of things would you like to be able to do with your family?
- Tell me about how you like to spend time with your children? Activities you like? Favorite places you go to?
- What do you know about wellness supports in your community?

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- High parenting stress is an important environmental risk variable. It has been associated with numerous undesirable outcomes, including parent depression (Anastopoulos, Guevremont, Shelton, & DuPaul, 1992; Deater-Deckard et al., 1998¹; Hastings, Daley, Burns, & Beck, 2006²), marital conflict (Kersh, Hedvat, Hauser-Cram, Warfield, 2006³; Suárez & Baker, 1997⁴), poorer physical health (Eisenhower, Baker, & Blacher, 2009⁵; Oelofsen & Richardson, 2006⁶), less effective parenting (Coldwell, Pike, & Dunn, 2006⁷; Crnic, Gaze, & Hoffman, 2005⁸) and, of most importance to the present study, increased child behavior problems (Baker et al.,2003⁹; Briggs-Gowan, Carter, Skuban, & Horwitz, 2001¹⁰; Donenberg & Baker, 1993¹¹; Johnson & Mash, 2001¹²).
- Children with delays are more likely to have family environments with high levels of parenting stress.
 Parents of children with delays typically report more parenting stress than parents of typically developing children (Baker et al., 2003¹³; Emerson, 2003¹⁴; Hauser-Cram, Warfield, Shonkoff, & Kraus, 2001¹⁵).
- Numerous scientific studies support these conclusions: providing supportive, responsive relationships as early in life as possible can prevent or reverse the damaging effects of toxic stress. (Center on the Developing Child Harvard University 2020)
- 1. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4861150/#R27
- 2. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4861150/#R48
- 3. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4861150/#R59
- 4. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4861150/#R81
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- 13. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4861150/#R7
- 14. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4861150/#R35
- 15. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4861150/#R49

Introductory Statement:

This section will now focus on family dynamics and parenting. Like above, these questions are not about whether you are a good parent. Additionally, this section can help you identify areas you find interest in learning more about.

- What techniques do you use to help yourself calm down in a stressful situation?
- What specific challenges do you face in parenting your child?
- How much time do you spend doing activities (in or out of the home) with your children?

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Connection to Self and Others: Well-Being

Notes:

Research:

- Humans are social beings. You need to have connections with people to feel supported.
 Finding a sense of community whether at work, with a religious organization or through shared activities, such as organized sports is important to your well-being. Enjoying a shared activity allows you to find support and foster relationships that can be supportive in difficult times. (Mayo Clinic Health Systems March 2019)
- For adults, healthy relationships also boost well-being, providing practical assistance and emotional support and strengthening hope and confidence, all of which are needed to survive and weather stressful situations. (Center on the Developing Child Harvard University 2020)
- Adopting a healthy lifestyle could substantially reduce premature mortality and prolong life expectancy in U.S. adults. (Impact of Healthy Lifestyle Factors on Life Expectancies in the US Population, Circulation. 2018; 138:345–355)

Introductory Statement:

Physical, mental health and overall well-being issues can make it more difficult to make progress toward your self-sufficiency goals.

- How would you describe your physical health and mental health?
- What impact, if any, do health or mental health issues have on your ability to focus on school, work or family the way you would like to?
- Tell me how have you managed health or mental health issues in the past? Are you using these same strategies now?

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Sense of Belonging: Well-Being

Research:

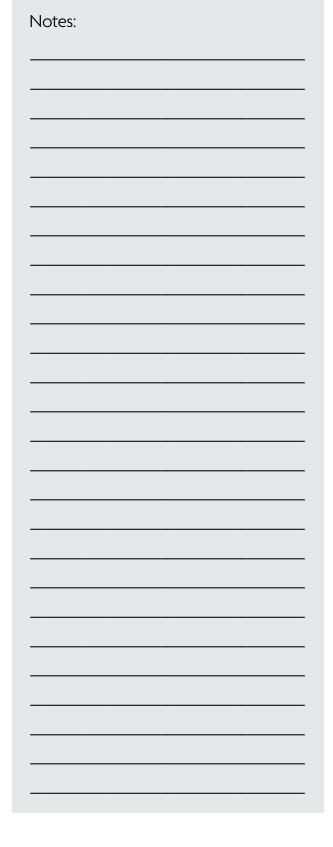
- The social ties that accompany a sense of belonging are a protective factor helping manage stress. When we feel we have support and are not alone, we often cope more effectively with difficult times in our lives. Coping well with hardships decreases the physical and mental impact of these situations. (Mayo Clinic Health Systems March 2019)
- A sense of belonging is a human need, just like the need for food and shelter. Feeling that you belong is most important in seeing the value in life and in coping with intensely painful emotions. (Create a Sense of Belonging, Psychology Today March 2014)
- In North America, the word "diversity" is strongly associated with racial diversity. However, that is just one dimension of human reality. We also differ in gender, language, manners and culture, social roles, sexual orientation, education, skills, income and countless other domains. (Greater Good Science Center at UC Berkeley¹)

Introductory Statement:

I am included in and contributing to my diverse community.

- How accepting do you feel you are of people with a different heritage or background than your own?
- How are your beliefs, values and outlook on life different from people in different cultures?
- What experiences have you had if you are unsure of acceptable cultural behaviors? For example, personal space, food and greetings. How did you handle the situation?
- What are some ways your family is currently connected to your community?

1.	https://ggsc.berkeley.edu/?_
	ga=2.125500746.1977548824.1593114149-347016989.1593114149















Connection to Self and Others:

Personal and Professional Supports

Research:

- A strong social support network can be critical
 to help you through the stress of tough times,
 whether you've had a bad day at work or a year
 filled with loss or chronic illness. And the lack of
 social support can lead to isolation and loneliness.
 Since supportive family, friends and co-workers
 are such an important part of your life, it's
 never too soon to cultivate these important
 relationships. (Mayo Clinic Health Systems)
- Social support is exceptionally important for maintaining good physical and mental health.
 Overall, it appears that positive social support of high quality can enhance resilience to stress, help protect against developing trauma-related psychopathology, decrease the functional consequences of trauma-induced disorders, such as posttraumatic stress disorder (PTSD), and reduce medical morbidity and mortality. (Southwick SM, Vythilingam M, Charney DS. The psychobiology of depression and resilience to stress: Implications for prevention and treatment. Annu Rev Clin Psychol. 2005; 1:255–91)

Introductory Statement:

Your ability to make progress toward your goals can be affected by your support system, whether people in your life are draining or supportive, whether the people around you think your goals are important and can share resources to help you make progress.

- How would you describe your networks, both personal and professional?
- When you think about the important relationships in your life, which ones are supportive and which ones are draining?
- Tell me about the people in your life who can help you make progress on your goals (e.g., give you advice about school, provide job leads, serve as a mentor and give you other information or resources that could help you)?
- Can you share with me what you know of programs in your community that offer support and resources? Are you using any of these supports?











Money Management: Expenses

Research:

- People and communities of color have been disproportionately targeted for highcost, predatory loans, intrinsically risky financial products that predictably lead to higher delinquency and default rates than non-predatory loans. As a consequence, Blacks and Latinos are more likely than their white counterparts to have damaged credit¹.
- Debt has become a big problem for U.S. households. According to the Federal Reserve, total consumer debt (which excludes home mortgages and home equity loans) is currently around \$2.6 trillion, or \$11,000 per adult. (S Pressman - 2010)
- Low-income consumers have been influenced in recent times to take on more debt, which has placed these vulnerable households at risk for debt problems including debt delinquency lead to foreclosure or bankruptcy, further complicating the future of the low-income families. Debt delinquency often has created long-lasting effects on a household such as loss of assets and decreased credit scores of borrowers. (Sherraden & McBride, 2010 JFCP28-2_Final_A4_196-212.indd 197 10/10/17 8:02 AM 198 Journal of Financial Counseling and Planning, Volume 28, Number 2, 2017)

Introductory Statement:

Owing money can cause stress and can prevent you from moving forward economically.

- How would you describe your debt?
- How are you feeling about your current expenses?
- What are your future hopes about your expenses?
- What do you know about financial resources that exist in your community?

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http://www.washingtonpost.com/business/economy/for-black-americansfinancial-damage-from-subprime-implosion-is-likely-to-last/2012/07/08/ gJQAwNmzWW_story.html











Money Management: Planning

Research:

- Participants are the experts of their own lives. They are driven by personal values and motivations, but undeniably capable of setting and achieving goals. Conversations about financial wellness facilitate discussions that ultimately lead to action, by stimulating thinking and helping change how people see themselves. (The Prosperity Agenda)
- Research has shown that most low- and moderate-income households have significant unmet emergency savings needs: They lack adequate financial resources to pay for unexpected expenditures such as car repairs or emergency dental treatment. Low-income households report that they need around \$1,500 in emergency savings. Yet less than onethird of these households have a savings account, less than three-tenths say they have emergency savings of at least \$500 and the median account balance of those with a checking and/or savings account is only \$600. (Understanding the Emergency Savings Needs of Low- and Moderate-Income Households, Stephen Brubeck Consumer Federation of America November 2008)
- People with a checking or savings account will be referred to as banked, while those without either type of account are considered unbanked. Fiftyfour percent of all banked respondents had both a checking and savings account. African Americans (65%) were most likely to have both types of accounts, followed by AAPIs (53%) and Hispanics (47%). (Banking in Color: New Findings on Financial Access for Low- and Moderate-Income Communities, National CAPACD¹)

Introductory Statement:

It is easier to cope with changes or crises if you have money saved to pay for the things you need and want. Financial planning doesn't always mean saving money; it could also be about personal asset mapping.

- If your income stopped today (but all other benefits — such as subsidized housing or child care — continued), how would you be able to pay for your expenses?
- What are some of your previous experiences with saving money?
- Savings doesn't allow mean setting aside money in the bank. What are some ways in the past you were able to find savings?
- What are some of your personal assets? (Personal assets are things of present or future value owned by an individual or household.)

Notes:		

www.nationalcapacd.org/wp-content/uploads/2017/08/banking_in_color_ report.pdf











Education and Training Planning: Learning

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Research:

- A growing body of research indicates that a child whose parents model achievement-oriented behaviors (for example, obtaining advanced degrees, reading often and encouraging a solid work ethic) and provide achievement-oriented opportunities (such as trips to the library and after-school enrichment programs) tend to believe that achievement is to be valued and pursued. In turn, this belief should lead to the pursuit of higher learning and successful careers. (Correlation Between Parents' Education Level and Children's Success, Lamar University April 2019)
- In most studies, parental education has been identified as the single strongest correlate of children's success in school, the number of years they attend school and their success later in life. (How Family Background Influences Student Achievement, Education Next, Spring 2016)

Introductory Statement:

Education and training can position you to get a job that pays a family-sustaining wage.

- Can you tell me what kind of participation you have been involved in a job training program? If so, what type?
- Tell me your thoughts about enrolling in education or training.
- Talk to me about your experiences in learning settings.

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Introductory Statement: ECEAP uses a tool called The Self Sufficiency Calculator for Washington State¹ that helps people figure out how much they would need to earn to be self-sufficient. Generally, economic self-sufficiency means being able to support your family without getting any government assistance (such as food stamps, TANF and subsidized housing or child care). You may only work on part of your journey while you are in ECEAP. During that time, we want to make sure we support you to make as much progress as you can.

Current Population Survey data indicate that rural workers were more likely than urban workers to be poor or near-poor. Poor and near-poor rural workers were more likely than other workers to be southern, young, and in a minority group. Barriers to livable-wage employment included low educational attainment, being a single mother, and having young children. (Family Structure and Employment Characteristics Differentiate Poor from Near-Poor Workers, Dagata, Elizabeth M.)

Many of the severe labor market problems that American workers experience today, and will experience in the coming decade, are rooted not in the shortage of jobs, or in the quality of workers themselves, but in the quality of jobs employers offer. The most devastating effects of declining job quality, especially for workers with less than advanced degrees, has been stagnant or declining real (inflation-adjusted) wages and compensation, growing wage inequality, and the increasing incidence of low and poverty-wage jobs—especially

pronounced for young workers (ages eighteen to thirty-four). (Declining Job Quality in the United States, David R. Howell)

Open-Ended Questions:

- Can you discuss your current employment, are there opportunities for growth in your current job?
- What did you learn from previous jobs about what you enjoyed most or were good at?
- What skills or knowledge would you bring to a job?
- What type of career interests you?

Notes:		

1. www.thecalculator.org











GUIDELINES FOR OPENING UP CONVERSATIONS WITH FAMILIES