

From Crisis Relief to Self-Sufficiency: A Human-Centered Intervention Model to Economic Independence

By: Angela Cutchineal, MSHE¹

¹Bucks County Opportunity Council

Keywords: poverty, self-sufficiency, goal setting, financial assistance, financial support, anti-poverty, family systems theory, BCOC, welfare, government assistance

Abstract

This article examines existing research on the role of participant and family involvement in the pursuit of achieving economic self-sufficiency. While traditional crisis management and short-term relief programs are necessary, a human-centered intervention with participant involvement, through intentional and structured casework, leaning into empowerment and educational pursuits, is critical to diagnose and address the underlying causes of poverty. Drawing on evidence from the Bucks County Opportunity Council's (BCOC) *Economic Self-Sufficiency* (ES) program, the article underscores how individualized coaching, including short- and long-term goal setting, can be used strategically to move individuals away from governmental assistance to a place of self-sustainability. Informed by Ruby Payne's human-centered framework, extending beyond financial means, demonstrating the need for wraparound interventions, the article positions coaching in the center as the model for economic familial change and poverty alleviation. The key themes of this article include the impact of the social workers' ongoing professional development and their approach to counseling, advocacy for clients with an emphasis on the importance of creating an individualized environment, and the effectiveness of coordinated family services, through family systems theory (Friedman 2014; Joseph 2019; Mitchell 2019; Payne 2021; Root 2020).

Executive Summary

Economic independence remains a challenge for families experiencing poverty, particularly when faced with barriers that limit access to education, employment, and resources. Traditional crisis relief programs provide short-term support but typically fail to address the underlying causes of generational poverty. This article argues that a human-centered intervention model creates an environment for long-term change, over generations. Drawing on BCOC's ES program, the model demonstrates how intentional, structured engagement, goal setting, financial literacy, and educational support can move families toward long-term independence. Findings highlight the importance of considering cognitive, emotional, and social capital alongside financial resources, integrating family systems theory, and applying empowerment practices. The article argues that wraparound interventions, combined with professional social work guidance, create a scalable framework for promoting sustainable, generational change in communities affected by poverty.

Overviews of Main Arguments

Achieving self-sufficiency requires the participation of the entire family unit. Education, financial literacy, and counseling, alongside financial assistance, have been identified as the most successful means of escaping poverty. While self-sufficiency remains the overarching goal of welfare reform efforts, the resources and income required to reach this goal have not been clearly defined, which leaves families without a clear path to achieve financial independence (Joseph 2019; Joshi 2022). This underscores the importance of the social workers' intervention in creating a space that encourages financial planning and educational pursuits, alongside financial assistance. An examination of the extent and nature of family participation, the specific ways family members must engage, and the types of counseling required for effective support reveals critical insights into how collective involvement enhances the effectiveness of self-sufficiency programming.

Ruby Payne, educator and researcher, best known for her work on understanding the multidimensional condition that is generational poverty, defines poverty as “the extent to which an individual does without resources” (Payne 2021, 3). According to Payne, resources outside of the financial, when absent, are equally as important to address, and self-sufficiency is dependent upon the culmination of abundance in the areas of social, emotional, mental, and physical. Further, a command of networking skills, knowledge of the hidden rules of social class, and the ability to maintain mentorship are all critical when moving out of poverty.

Researchers are in general agreement that those in the social work field should approach addressing poverty with the goal of promoting economic self-sufficiency, while supplying financial assistance to individuals. One of the themes noted is for social workers to enhance their understanding of the intersectional and systemic factors that prolong poverty, through continuous professional development. It is through this understanding that those in the social work profession can move beyond short-term, financial relief patterns to a more long-term plan with sustainable outcomes. This literature argues a strong emphasis on the necessity for social workers to facilitate long-term, intentional goal-planning practices by providing opportunities for families to engage in continuing education, training, and financial literacy (Bower 2019; Gates 2017; Joseph 2019). Stimulation of the economy, increasing welfare, financial aid, and job creation alone are insufficient for those seeking to leave welfare benefits (Brooks 2018). The need for effective interventions is apparent. It is through integrated services, financial assistance, and participation from the client that families can achieve freedom from governmental assistance programs, particularly those who fear escaping the cliff effect.

Because poverty is an intersectional issue, influenced by decision-making, financial resources, access to transportation and childcare, educational and job opportunities, systemic barriers, and social capital, it exists along a spectrum of interconnected factors that must be addressed with the entire family in mind. Friedman (American Economist) and Mitchell (Housing Authority Director) referenced the *General Systems Theory* work developed by Austrian philosopher and biologist Ludwig von Bertalanffy (1901-1972) in their research. Bertalanffy “became dissatisfied with the way linear cause-and-effect theories explained growth and change in living organisms”

(Friedman 2014, 4). Friedman and Mitchell both made the argument that to achieve self-sufficiency, a family must work as one unit, toward the same goal (Friedman 2014; Mitchell 2019).

Meritocracy and Family Systems Theory

Living in poverty creates a sense of urgency, resulting in short-term thinking versus long-term planning. Those in poverty are more inclined to address short-term needs and prioritize gratification tactics in the immediate, which can affect decision-making in the long term, such as educational needs, career development, and health. A limited time horizon and impulsive decision-making are common consequences of living in poverty within a merit-based society, which can perpetuate the cycle and increase the likelihood of extending generational poverty (Bernheim 2015).

One way to offset the psychological effects of poverty is through the application of *Family Systems Theory*, implemented simultaneously with financial assistance, guided by a coach who supports the family unit using a framework, such as Payne's. When a family identifies their needs and goals as a unified system, it increases the family's chance of success (Mitchell 2019). Bower made note that factors within the home and in the community have a much larger impact on children's ability to achieve self-sufficiency in adulthood than in school. Furthermore, policies that address in-school influences alone are not sufficient in encouraging positive behaviors and long-term decision-making strategies (Bower 2019). The need for a family to function as a system, especially in disadvantaged areas, is paramount.

Implications of Social Work in Addressing Self-Sufficiency

One of the key factors in achieving self-sufficiency is through a coach empowering their clients. "Empowerment practice, more specifically, refers to the process by which clients become decision makers in situations that involve their own lives" (Joseph 2019, 512). According to the research, the idea of empowerment practice and collaboration between social workers and clients was not only the best practice, but also essential to successful outcomes. This success can be seen in BCOC's ES programs. Emotional, social, and psychological factors must be considered, as these factors are intersectional to poverty, and change over time, due to the landscape of the environment in the community. Coaches within BCOC's programs address the entire person and their family unit, on a case-by-case basis, to create a functional plan that leads to long-term financial, social, and emotional change.

Since its inception in 1997, BCOC's ES Program has graduated four hundred and twenty (420) participants. The average household income, at entry, in 2024 was \$17,228 annually. At graduation, the average income increased to \$47,387 (BCOC 2024). During enrollment, in the up to five-year program, clients and coaches work together, with family support, to achieve goals related to education, budgeting, and employment, along with building trust, leading to an increase in social capital potential and the desire for a client to locate additional mentorship opportunities within the community. Within this program, the duty of the coach is to be aware of

the goal orientation of the clients and families they are working with. Because each family system defines self-sufficiency differently, a coach must consider diverse interpretations and tailor their support accordingly. The BCOC coach is aware of the systemic issues while prioritizing individualized services to all clients, believing that each family system has the potential to achieve its unique goals (BCOC 2024). This approach allows for the full spectrum of familial needs, as the family has identified them (Root 2020).

Identified Gaps in Research

The literature across the research expresses a recurring theme of insufficient and inconsistent measurement of self-sufficiency programs. Research gaps include the absence of long-term impact studies, underreported outcomes, minimal randomization, and little qualitative research. These gaps in research can be summed up as a lack of longitudinal research into the interventions within current self-sufficiency programming. Short study timeframes fail to recognize the effects several years after completion. This absence of data limits a researcher's ability to determine if the intervention had lasting effects, as the true impact of a program might not become apparent until subsequent generations have reached adulthood. Furthermore, while some families may have achieved self-sufficiency during the short-term study period, the outcomes reported would not account for instances where families relapsed and reverted to poverty in the years following the study (Bower 2019; Gates 2017; Joseph 2019).

This lack of longitudinal data, in part, leads to additional gaps, such as the lack of successful strategies and outcomes. Further qualitative data is needed to explore the personal experiences of those who participated in self-sufficiency programs (Mitchell 2019). BCOC is an agency equipped to supply the data needed to explore this topic. An investigation of the long-term outcomes, including familial and generational changes, will further identify how human-centered engagement with coaching interventions, while supporting short-term financial needs, contributes to breaking the cycle of poverty. This ultimately could inform scalable models for other community-based agencies to replicate and deploy.

Rationale for Future Study/Conclusion

This highlights the responsibility of social workers in promoting economic self-sufficiency through the combined use of educational programming, career development, family participation, advocacy, and empowerment practices. Interventions that encourage financial literacy and provide a collaborative environment between social workers and clients, in partnership with community support and financial assistance, create space for the change to be meaningful and lasting. Continued research and longitudinal studies, capturing quantitative and qualitative data, can provide valuable insights for policymakers to fund self-sufficiency programs that will empower families to break the cycle of poverty.

References

- Bernheim, B. D., Debraj Ray, and Ş. Yeltekin. 2015. "Poverty and Self-Control." *Econometrica* 83 (5): 1877–1911.
- Bower, C. B., and R. Rossi. 2019. "How Do Promise Neighborhoods' Strategies Align with Research Evidence on Poverty and Education?" *Education & Urban Society* 51 (9): 1172–1201.
- Brooks, F. P., S. E. Mack, A. Chaney, K. Gibson, and M. Caplan. 2018. "TANF Leavers and Economic Self-Sufficiency: Results from a Study in Georgia." *Journal of Poverty* 22 (5): 454–470.
- Bucks County Opportunity Council. 2024. *2023-2024 Annual Report: Changing Lives, Impacting Community*. <https://bcoc.org/wp-content/uploads/2024/11/2024-Annual-Report-1.pdf>
- Friedman, B. D., and K. M. Allen. 2014. "Systems Theory." In *Essentials of Clinical Social Work*, edited by J. R. Brandell, 3–20. Sage.
- Gates, L. B., J. Koza, and S. H. Akabas. 2017. "Social Work's Response to Poverty: From Benefits Dependence to Economic Self-Sufficiency." *Journal of Social Work Education* 53 (1): 99–117.
- Hageman, S. A., M. Sherraden, J. M. Birkenmaier, and V. Loke. 2021. "Economic and Financial Well-Being in the Social Work Curriculum: Faculty Perspectives." *Journal of Social Work Education* 57 (2): 251–263.
- Hetling, A., G. L. Hoge, and J. L. Postmus. 2016. "What Is Economic Self-Sufficiency? Validating a Measurement Scale for Policy, Practice, and Research." *Journal of Poverty* 20 (2): 214–235.
- Joseph, R. 2019. "Poverty, Welfare, and Self-Sufficiency: Implications for the Social Work Profession." *Journal of Poverty* 23 (6): 505–520.
- Joseph, R., M. Potocky, P. Stuart, B. Thomlison, and C. Girard. 2019. "Concurrent Participation in Federally-Funded Welfare Programs and Empowerment Toward Economic Self-Sufficiency." *Journal of Social Service Research* 45 (3): 319–335.

Joshi, P., A. N. Walters, C. Noelke, and D. Acevedo-Garcia. 2022. "Families' Job Characteristics and Economic Self-Sufficiency." *RSF: The Russell Sage Foundation Journal of the Social Sciences* 8 (5): 67–96.

Mitchell, D. 2019. *The Influence of the Family Self-Sufficiency Program: Perspectives and Preferences of Low-Income Families*. Doctoral dissertation, University of Minnesota. ProQuest Dissertations Publishing.

Payne, R., P. E. Devol, Terie Dreussi Smith, and E. K. Krebs. 2021. *Bridges Out of Poverty: Strategies for Professionals and Communities*. Aha! Process, Inc.

Root, K. 2020. *Situational and Generational Welfare Use: Program Managers' Identities and Welfare Implementation in Ohio*. Doctoral dissertation, The University of Akron.