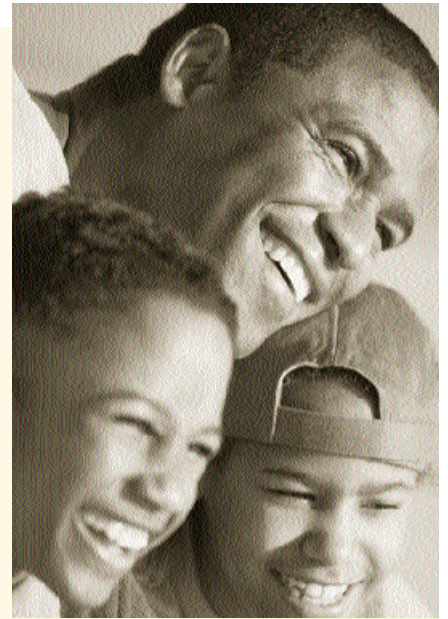


Income and *Family Strength* in North Carolina



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Income and Family Strength in North Carolina

BY ALMOST ALL ACCOUNTS, families are not doing well today. Almost half of all marriages end in divorce. Children frequently bounce back and forth between parents and sometimes do not even know both parents. Family conflicts and violence make the headlines daily. The ripple effects of troubled families play havoc in the classroom, at the workplace, in the neighborhood, at places of worship, and even at the grocery store.

We decry the problems of families but fail to look carefully at what makes them weak or strong. We often confuse issues of family strength with other issues such as family income, poverty or single parent status. In this report, we examine some factors that help to make families strong, irrespective of their income or family status. We provide information from representative samples of families that point to areas where many families are doing quite well and where many are not doing well at all. We will see that family income is an important factor in family strength but we will also learn that many families are not strong, and that is true across all income categories.

Understanding family strength

UNDERSTANDING WHAT makes families successful is essential to helping families who are not strong. Traditionally, social programs have focused their primary attention on individuals, but program managers and others are recognizing the importance of the relationships surrounding individuals such as im-

Just the Facts

Some demographic information regarding the 1,168 North Carolina families who participated in the survey from 1997 to 2000.

Income

- 13% of the families had an annual income under \$20,000
- 51% of the families had an annual income over \$40,000

Children

- 46% have one child under 18 years old
- 37% have two children under 18 years old

Education

- 11% of the heads of households did not complete high school
- 26% of the heads of households have graduated from college

Marital status

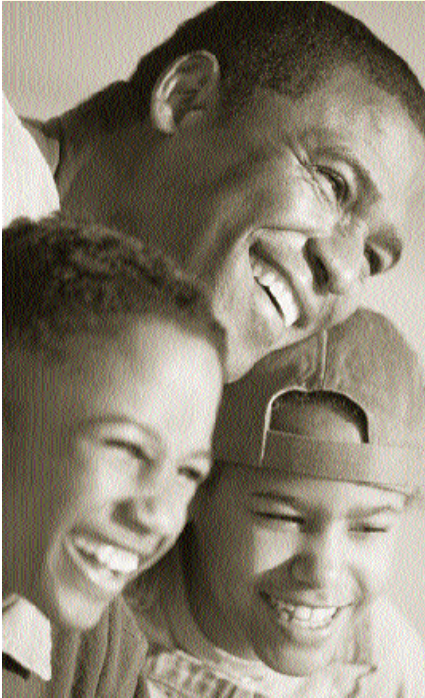
- 74% are married or widowed
- 17% are separated or divorced
- 9% have never married

Race

- 21% are African American
- 74% are Caucasian

mediate families, extended family and friends and communities. While individuals may be the building blocks of society, it is in families that we learn to live together and function effectively in society. When families are not strong, the individuals in them suffer and society suffers as well. We need to know what makes a family strong and how those strengths can be improved.

We have constructed a Family Strengths Index to assess the factors that are associated with a family's ability to cope and adapt to the challenges they face. This Index is based on aspects of a family or "assets"



Family Strength Assets

- *Economic-ability to manage finances and make ends meet.*
- *Communication-ability to talk and share ideas with others.*
- *Problem-solving-ability to work together to solve problems.*
- *Social Support-having connections to others and able to get help when needed.*
- *Family Cohesion-having a sense of unity and sharing of common values.*
- *Religious Support-having a quality spiritual life.*

that prior research has demonstrated are linked to positive family outcomes. The index is composed of six dimensions of family strength with 32 key assets that assess the status of families. From this perspective, assets are the building blocks that all families need in order to be strong, caring, and productive. These assets represent the positive relationships, opportunities, skills, and values that help families meet the needs of their members. A family that is strong on this Index will be able to manage its' finances, communicate well, solve problems, maintain social connections, share a common identity, and have a spiritual foundation.

A family that possesses these assets will be more likely to stay together, to provide for the needs of family members and to be able to adapt in times of crises.

Relationships between the adults and between the parents and children will improve. Also, parents will be able to get children into activities that will help them succeed.

Data

THE DATA FOR this study were compiled from commissioned random telephone surveys of North Carolina family households between 1997 and 2000. An earlier six-item version of the Family Strength Index was included in the '94, '95 and '96 Carolina's Poll. In order to confirm the structure of family assets in this new version of the Family Strengths Index, we used a database including

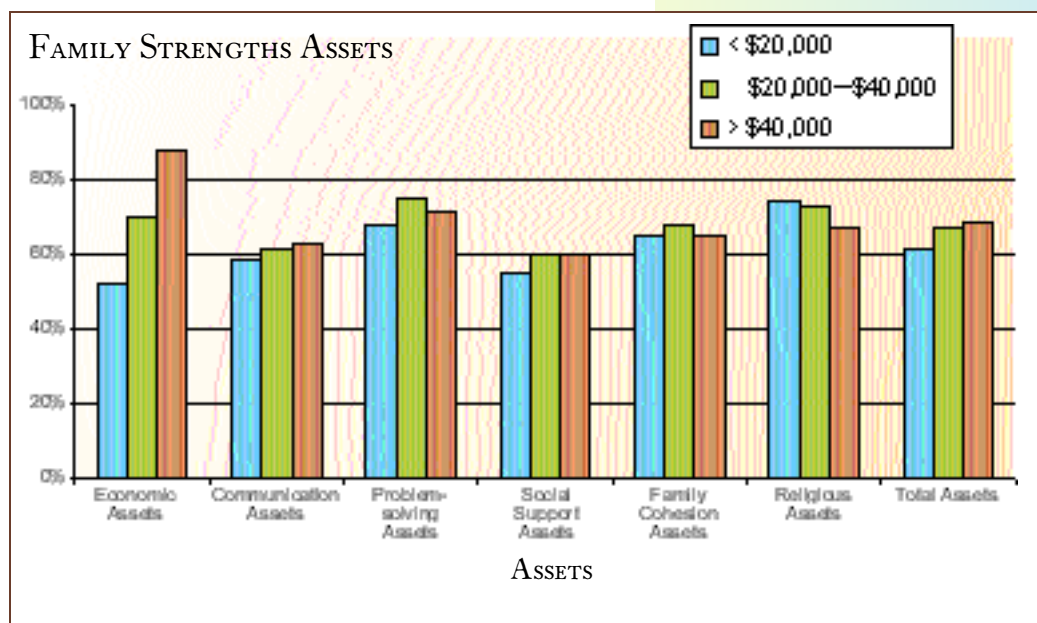
1,168 families with children from North Carolina and 517 families with children from a random sample of United States families. In the majority of the analyses below we used the dataset including 1,168 North Carolina families. We also used smaller datasets to examine some of the outcome measures.

Findings

THE AVERAGE North Carolina family possesses twenty out of thirty assets reviewed all four years, about 67%. Racial differences are small after considering economic differences. Although the analyses resulted in many interesting findings, we have chosen to focus on the key findings listed here.

Key Findings

- *Low-income families suffer in several areas important to family strength.*
- *Overall family strengths are low across all income groups.*
- *Poor family strength assets are related to significant family problems.*



Low-income families are challenged

IN MOST AREAS of family strength, low-income families, those with an annual income of \$20,000 or less, look just like other families in

North Carolina. That is the good news. The bad news is that these families still suffer markedly in areas that could improve their ability to buffer the

stresses that often come with economic insecurity. Not surprisingly, low-income families are much less likely to be able to afford basic necessities such as food and clothing. They are also much less likely to be able to pay their bills on time, making them vulnerable to creditors and other schemes that can rob them of their scarce resources. The fact that only one-third of the families have savings can make them very vulnerable when the inevitable crisis occurs.

This sense of economic insecurity is reinforced by worries over the home and neighborhood in which they live. One-third of low-income families live in homes that need serious repairs. Their neighborhoods tend to be less safe and members of their family often have serious health problems. They are also the most likely to report that when they do have problems they cannot turn to their friends or seek outside help for solutions. Some people may have the impression that the poor are weak in economic resources but strong in relationship resources. This study points out that they are typically weak in both.

Internal family communication strengths also tend to be weaker in low-income families. They are the least likely to say that they talk together about decisions that

Percent of Families with Specific Family Strength Assets and Risk Factors

	< \$20,000	\$20,000–\$40,000	> \$40,000
<i>Economic strength asset</i>			
Can afford basic necessities	39%	62%	87%
Everyone covered by med insur	70%	81%	95%
Paid all bills last 6 months	53%	67%	85%
Will pay all bills next 6 months	57%	76%	89%
One month cash reserve	36%	62%	81%
<i>Social support strength asset</i>			
Turn to friends	48%	51%	60%
Help others	78%	79%	83%
People come over to help	39%	49%	45%
Seek outside help if problem	52%	60%	56%
<i>Communication strength asset</i>			
Can express feelings freely	83%	83%	82%
Don't say things that hurt	35%	39%	39%
Talk about decisions	60%	64%	71%
Talk together every week	52%	50%	53%
Don't have trouble talking together	61%	66%	70%
Don't avoid talking about it	63%	70%	74%
Everyone knows what's happening	52%	56%	56%
<i>Problem-solving strength asset</i>			
Can depend on each other	89%	90%	89%
Everyone works together	52%	60%	55%
Know we can handle it	54%	63%	62%
Do what we have to do	66%	74%	67%
Each one does his best	73%	80%	77%
Pull together	78%	80%	79%
<i>Family cohesion strength asset</i>			
Agree on values	55%	59%	60%
Everyone knows what's going on	65%	63%	62%
Agree on important things	55%	59%	53%
Do things as a family	60%	61%	59%
Family enjoys time together	75%	78%	74%
Family has clear rules	83%	87%	84%
<i>Religious support strength asset</i>			
Someone attends church weekly	68%	72%	73%
Family seeks divine help	69%	75%	68%
Respondent considers religion important*	91%	82%	82%
Respondent reads holy writings*	71%	55%	49%
<i>Safety/risk factors</i>			
Neighborhood safe for children	85%	87%	94%
No crime victims	90%	88%	92%
Family has transportation	91%	96%	100%
No home repairs needed	68%	80%	87%
No one w/serious health problem	67%	79%	87%
No one w/alcohol or drug prob.	97%	96%	96%
No one arrested in last 12 months	94%	96%	99%

*Includes responses from 1999 and 2000 only.

have to be made. They are also the most likely to avoid talking about problems and generally have difficulty talking together as a family. This means that their internal abilities to communicate well suffer in some of the same ways as their external communication with friends and family. This kind of relational independence does not bode well for building economic security since it is through strong internal and external connections that most people get the help they need to improve their lives.

Many families are not strong

IT IS EASY TO highlight the challenges facing low-income families in North Carolina. But the overall picture for families is one in which most of our families are not very strong. This is true across all income groups. The average family in North Carolina only has about 67 percent of the strength related assets we are measuring. Higher income families are not markedly more successful, they are only likely to have a few more family strength assets than low-income families.

For example, good communication and strong social support networks are key ingredients to family success. These are both somewhat weaker among low-income families but these family assets are quite weak among most families. Fewer than half of all families say that when they are in trouble they can count on people to come over and help them. Only about half of all families say that they take time each week to talk about how everybody is doing. While family scholars and therapists agree that good communication and strong family connec-

tions are important ingredients of family success, these relational assets are clearly inadequate in many families.

This pattern of modest family strength carries over into other areas of strength related assets. On some indicators of problem solving or internal family cohesion assets, families at all income levels are doing quite well. For example, most families report that their members know they can depend on each other and that their families have clear rules about what is right and wrong. On the other hand, fewer than two in three families say that everyone works together to solve problems or that in difficult times they know that they can handle it or that they even agree on what is really important to their family. It is not surprising that communication is weak among our families today when only 60% say that they do things together as a family at least once a week.

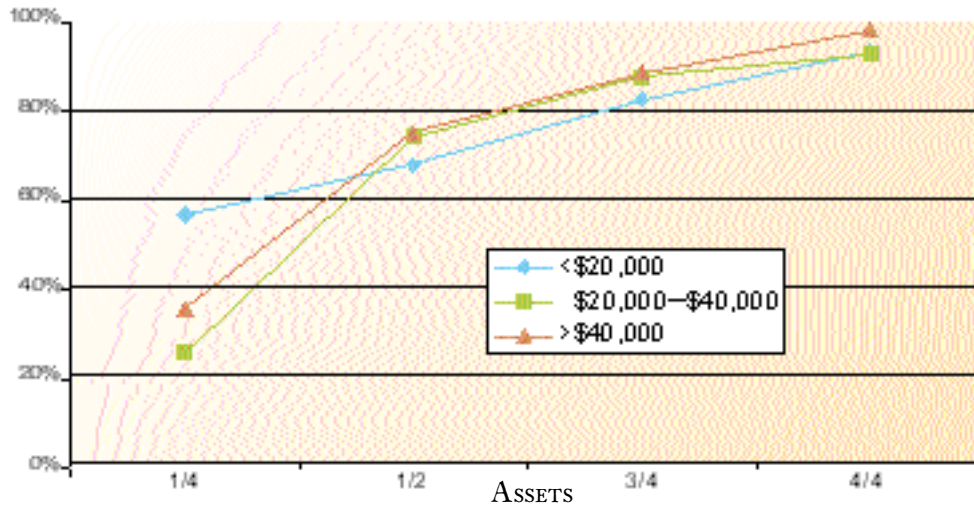
Spiritual support is one area where low-income families appear to shine. They are more likely to see religion as important in their lives and to read scripture as a source of strength. Still, only about two-thirds of all families are connected to a church that they attend regularly. A similar percentage say they pray or otherwise seek divine help



Strengthening North Carolina Families

What can policies and programs do to strengthen families in North Carolina? Are there interventions that will especially help low-income families? The answer to these questions is yes!

PERCENT OF FAMILIES THAT FELT THEY COULD
OVERCOME FUTURE PROBLEMS



petence in critical areas of family life.

For example, families were asked how often they are able to solve personal and family problems that occur during the course of everyday living. Among families with at least three out of four family strength assets, about 80 percent of them indicated that they can always solve these problems (see graph). Among families with fewer than one-quarter of the assets

when their family has problems. While the faith component is one of the strongest areas of strength for North Carolina families, even this area is weak for one in four families.

Family strength makes a difference

THIS STUDY raises serious questions about the strength of many North Carolina families.



But what difference does this really make? Are families with fewer relational assets really worse off? To answer this question, we examined the relationship between the number of strength related assets reported by families and data on how well these families were doing in important areas of their family life. What we found is not surprising.

The more strength assets families report, the more likely they are to demonstrate com-

measured, only about 10 percent of them indicated they could solve their personal or family problems. When asked if they could overcome problems they might face in the future, over 90% of the families with the most assets said they could do so. Among families with few assets less than half of them felt they could overcome future problems. Family income made some difference in the ability of families to solve problems and overcome challenges but much more important was the total number of the family strength assets they possessed.

We also examined the link between the number of strength assets of the family and the level of success of adult - adult relationships and parent - child relationships. Once again the pattern of assets was highly predictive. Families with more strength related assets were the most likely to report that relationships between adults in the household were strong, that relationships between adults and children were strong, and that no adult in the household had consid-

ered leaving the relationship in the past year. Thus, a North Carolina family with more indicators of strength is more likely to be stable, less likely to get divorced, and more likely to provide a good environment for rearing children. This is true at all income levels.

When we examined the factors particularly important for achieving positive outcomes for families and children, we found that all of the family strength assets that we measured contribute to these outcomes for all income groups. This analysis confirmed our expectations: families who can solve problems and maintain healthy relationships are those with reasonable economic strength, strong communication and problem solving skills, cohesion around common values, spiritual support, and good connections to family and friends. Each of these measures contribute significantly to how well families are able to adapt and cope with demands put on them.

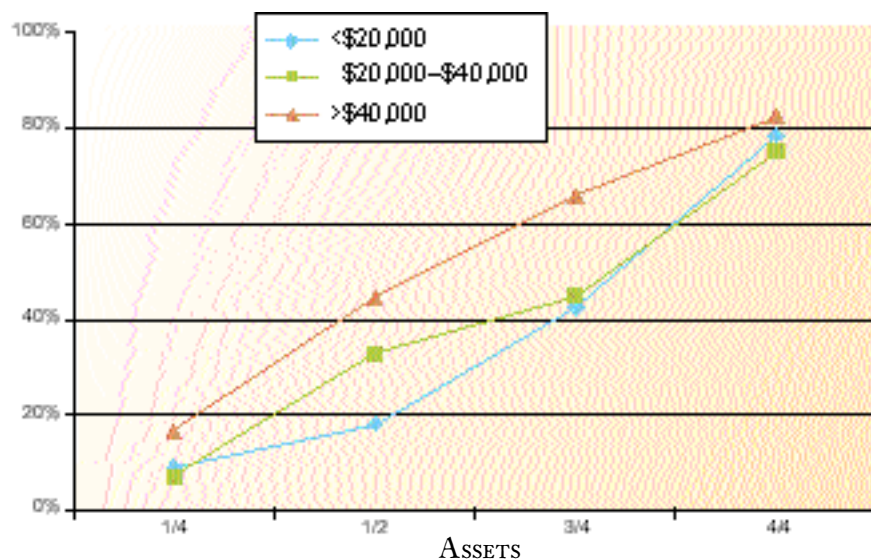
Managing money better

NORTH CAROLINA public and private agencies are doing a good job helping families at the economic margins find jobs. Helping them find jobs that pay a decent wage and provide family benefits is the next big hurdle. Another critical need is basic education and job skills training for job and career advancement.

Another need reflected in this study is basic economic literacy. Too many low and moderate income families are not spending their scarce money wisely. They are burdened with debt, unable to pay their bills, and have no savings. It is

a poor investment in economic assistance to help people find jobs but give them little or no help in acquiring the basic tools for money management. These families need to learn to make good financial decisions. When families understand the “ins and outs” of interest rates, loan appreciation, and buying on credit, they will be more likely

PERCENT OF FAMILIES WHO SOLVE EVERYDAY PROBLEMS



to make sound decisions about spending and saving. They also need Individual Development Accounts or other incentives to begin saving toward a home, education, a new career or a rainy day fund.

Local Departments of Social Services certainly have a role to play in building the economic assets of families, but they should not be the only players. Employers and industry will benefit from workers with less stress and lower turnover rates. Community colleges and other human service agencies must recognize the value in strengthening families economically.

Wouldn't it be better to strengthen families from the beginning than to deal with the all the problems that are created later?

We need to...

- strengthen marriages
- provide access to counseling
- ensure that children's needs are protected
- encourage employers to give priority to family needs of workers
- adopt policies that assesses the impact of legislation and programs on families

For further information contact

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Getting families connected

FAMILIES WERE never designed to operate in the isolated fashion many do today. Healthy families spend time together, turn off the TV, get together with friends and relatives, and seek and give help to and from others in times of need.

Unfortunately, this is not the norm today, as our data show.

We are increasingly aware of the need to strengthen America's communities. We should also be aware of the need to strengthen the connections inside and outside our families.

Many of our human services programs talk about families but do little to actively strengthen them. We require welfare mothers to work and help them with childcare but do little to develop skills in family communication and problem solving.

We work on the practical need to engage men in making child support payments but offer no help in making them better fathers.

We treat the mental health related problems of adults or teens but often neglect to engage their families in practices that help to sustain and strengthen their conditions.

State and local programs should be required to examine the ways they strengthen and even weaken family connections. Schools, mental health agencies, social services, employment services, housing offices and so on can be held accountable for helping families work together more effectively. Families can become more active partners in their service delivery, not just people that get in the way of services to individuals. Public park and recreation programs, for example, all too often focus on individuals rather than on strengthening families. Even

churches can do a much better job in getting their families connected to each other.

Making families a priority

AS A STATE, North Carolina has made children a priority. Our next step is to make this the "Good Families State". We need to help make parental roles better understood and supported in our schools and other agencies. We need to strengthen marriages so that couples take their vows seriously and have access to counseling when their relationships are strained. We need to ensure that children's needs are protected when adult relationships break up. We need to encourage employers to give priority to family needs of their workers as much as to their bottom line profitability. We have no consistent policy that assesses the impact of our legislation or programs on the strength of our families. Strengthening families should be everyone's priority.

The data in this report indicates that too many families are living in poor quality relationships. That is the reason that half of our marriages end in divorce. It is also the reason that the majority of our children will spend some time in a single parent home. Part of the problem is poverty and low income. But most of the problem comes from weak family ties. Unless we develop new strategies to strengthen the "ties that bind", family life will continue to be of poor quality and adults and children will continue to be hurt. And State and local services will be asked to pick up the pieces. Wouldn't it be better to strengthen families from the beginning than to deal with the all the problems that are created later? ■