Fostering Financial Management Skills with Homeless Teens
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Abstract: This investigation assessed the efficacy of occupation-based group intervention to improve the financial management skills of homeless adolescents. Participants were recruited between the ages of 11-17 residing at San Jose Family Supportive Housing to participate in twice weekly groups. Preliminary results identified gains were obtained in all goal areas and demonstrated a self-perceived need for financial management.

Participants will:
1. Identify barriers that homeless teens experience in terms of developing financial management skills.
2. Identify how occupational therapy services can foster the development of financial management skills for homeless teens.

On a single night in January in California 21,522 homeless people living in families with children were homeless (Henry et al., 2017). There is a strong connection between homeless status in youth and increased likelihood of homelessness as an adult (Aviles et al., 2006). The unique circumstance of homeless adolescents creates several barriers that prevent optimal life skill development. Transience, the impermanent situation of residence, and lack of educational continuity lead to decreased opportunity for acquiring necessary skills (Aviles et al., 2006; National Center for Homeless Education, 2017). Additionally, the absence of healthy social support in family, schools, and/or neighborhood environments can negatively impact skill development (Aviles et al., 2006). Teens from low income families have fewer opportunities to engage in financial educational programs offered to the general population (Zhan et al., 2006). The transition of adolescence is an ideal time to acquire basic financial skills, to encourage habituation of healthy money practices (Vroman, 2015). Chan et al. (2007) suggest that a shelter is a good environment in which to offer residing teens client-centered collaborative occupational based services to aid in increasing their money management competence. As leisure pursuit is the main context of adolescent occupational engagement, a leisure-based group may be an effective modality for introducing financial skills to teens (Passmore, 2003).

Occupational therapy literature has demonstrated the efficacy of life skill interventions for the homeless population in a shelter environment (Helfrich et al., 2006). An intervention utilizing leisure activities was delivered to teens in a family shelter two times per week and the teens determined their improvement on self-selected goals, using the Goal Attainment Scale (GAS). Self-selected, individualized goals result in more successful goal attainment as opposed to goals selected by another individual (O’Neill & McMahon, 2005). Using GAS as an outcome measure with adolescents in the homeless shelter allowed the participants to subjectively rank their success towards a goal that is intrinsically motivating. Self-directed learning provided the individual with a sense of control and encourage them to be more engaged in therapy, which may increase the likelihood that they will use the skills they learn.
References


