Effectiveness of a Leisure-Based Financial Management Group with Homeless Adolescents
San Jose State University
OCTH 295B – Master’s Project
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Abstract

More than 200,000 individuals under the age of 18 in California are homeless (California Homeless Youth Project, 2011). These adolescents are often not given the support or opportunity to gain life skills necessary for the transition into young adulthood (Helfrich, Aviles, Badiani, Walens, & Sabol, 2006; Aviles & Helfrich, 2006). To meet the needs of homeless youth, a leisure-based money management program is crucial to facilitate social, intellectual, and educational development in a supportive and trusting environment (Aviles & Helfrich, 2006; Vroman, 2010). Using the Ecology of Human Performance framework, occupational therapists can help adolescents remove barriers and establish the skills necessary to facilitate the transition from the streets to a productive role in the community (Brown, 2009; Grandisson, Mitchell-Carvalho, Tang, & Korner-Bitensky, 2009). A quantitative investigation using a pretest posttest design with the Goal Attainment Scale (GAS) was conducted to determine the effectiveness of an occupational therapy intervention in increasing money management skills with homeless adolescents.

Methodology

The leisure-based money management group occurred twice weekly for three months at San Jose Family Shelter (SJFS). Participants included 13 English-speaking adolescents between the ages of 11 and 16 years, living at SJFS. During the first session of the week, the teens used anticipatory problem solving to plan a leisure activity within a ten-dollar budget. They participated in the activity on the following day. The Ansell-Casey Life Skills Assessment (ACLSA) was used to identify baseline money management skills. The GAS was used as an outcome measure to determine progress toward goal attainment related to money management. Visual analysis was used to demonstrate goal attainment.
### Results

**Table 1**

**ACLSA Level II: Ages 11-14 Years**

<table>
<thead>
<tr>
<th>Participant</th>
<th>Communication</th>
<th>Daily Living</th>
<th>Social Relationships</th>
<th>Work and Study Skills</th>
<th>Total Score</th>
<th>Raw Arithmetic Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>CB</td>
<td>78%</td>
<td>64%</td>
<td>86%</td>
<td>64%</td>
<td>71%</td>
<td>0/5</td>
</tr>
<tr>
<td>CD</td>
<td>22%</td>
<td>79%</td>
<td>86%</td>
<td>64%</td>
<td>63%</td>
<td>2/5</td>
</tr>
<tr>
<td>CE</td>
<td>22%</td>
<td>14%</td>
<td>57%</td>
<td>27%</td>
<td>27%</td>
<td>3/5</td>
</tr>
<tr>
<td>HS</td>
<td>22%</td>
<td>50%</td>
<td>86%</td>
<td>82%</td>
<td>59%</td>
<td>1/5</td>
</tr>
<tr>
<td>LJ</td>
<td>56%</td>
<td>7%</td>
<td>14%</td>
<td>18%</td>
<td>22%</td>
<td>1/5</td>
</tr>
<tr>
<td>MD</td>
<td>33%</td>
<td>50%</td>
<td>86%</td>
<td>60%</td>
<td>55%</td>
<td>3/5</td>
</tr>
<tr>
<td>MM</td>
<td>22%</td>
<td>64%</td>
<td>57%</td>
<td>64%</td>
<td>54%</td>
<td>0/5</td>
</tr>
<tr>
<td>PA</td>
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<td>29%</td>
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<td>44%</td>
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</tr>
<tr>
<td>ST</td>
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<td>36%</td>
<td>29%</td>
<td>27%</td>
<td>24%</td>
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</tr>
<tr>
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<td>57%</td>
<td>86%</td>
<td>82%</td>
<td>63%</td>
<td>0/5</td>
</tr>
<tr>
<td>WC</td>
<td>56%</td>
<td>64%</td>
<td>86%</td>
<td>82%</td>
<td>71%</td>
<td>0/5</td>
</tr>
</tbody>
</table>

**Table 2**

**ACLSA Level III: Ages 15-16 Years**

<table>
<thead>
<tr>
<th>Participant</th>
<th>Communication</th>
<th>Daily Living</th>
<th>Housing and Money Management</th>
<th>Social Relationships</th>
<th>Work and Study Skills</th>
<th>Total Score</th>
<th>Raw Arithmetic Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>MR</td>
<td>88%</td>
<td>78%</td>
<td>0%</td>
<td>100%</td>
<td>100%</td>
<td>58%</td>
<td>0/5</td>
</tr>
<tr>
<td>RE</td>
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<td>89%</td>
<td>50%</td>
<td>86%</td>
<td>88%</td>
<td>69%</td>
<td>5/5</td>
</tr>
</tbody>
</table>

**Figure 1.** GAS scores for goals pertaining to saving money for a desired item.
Figure 2. GAS scores for goals pertaining to creating and using a budget.

Figure 3. GAS scores for goals pertaining to limiting spending.

Figure 4. GAS scores for goals pertaining to exploring ways to earn money.
Discussion

The leisure-based money management group was effective in facilitating progress toward financial goal attainment for adolescents living in a homeless shelter. SJFS does not have a designated space conducive to participation in after school activities. The group fostered support and consistency in a social context, and cultivated a sense of belonging and empowerment. It provided a safe space where teens could develop critical life skills.

The researchers empowered the teens to actively participate in planning group activities. In previous literature, adolescents reported disinterest in independent living skills programs because they did not anticipate having money or jobs (Paul-Ward, 2009). The use of activities maintained relevancy of money management to the teens’ lives. This motivated the youth to apply money management skills into their present lives while providing them the opportunity to engage in enjoyable leisure activities.

The study conducted at SJFS was innovative in its specific focus on financial management skills with homeless teens. Along with the leisure-based group, a budgeting worksheet was beneficial in assisting youth to understand the concept of a budget. They were able to determine how budgeting could be helpful when considering whether to purchase desired items.

Overall, this group allowed teens to achieve personal financial goals. Occupational therapists can make an impact with this population, and there is a need for more groups devoted to skill development.

Limitations

Due to ethical considerations, a control group was not used. Therefore, extraneous variables could not be ruled out and improvements in money management skills could not be attributed solely to the leisure-based money management group. Instruments relied on self-report and may have led to inaccuracies since they required participants to be skilled in self-appraisal. Volunteer bias could have skewed results since those who volunteer for studies are often more motivated to improve than those who do not volunteer. A nonrandom selection of the sample and inadequate sample size limited the generalizability of the study. Some teens were not able to attend both of the weekly sessions due to parental obligations, which may have caused them to miss important components of the group.
References


