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Erica Tobe

*Michigan State University*, [tobee@anr.msu.edu](mailto:tobee@anr.msu.edu)

Barbra D. Ames

*Michigan State University*

Marsha Carolan

*Michigan State University*

Esther Onaga

*Michigan State University*

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## **Surviving the Recession: Implications for Practitioners to Better Support Pre-Retiree Housing Counseling Clientele**

**Erica Tobe**

**Barbara D. Ames**

**Marsha Carolan**

**Esther Onaga**

*Michigan State University*

*The Great Recession resulted in significant job loss, producing a decrease in income for many families. Others struggled with unaffordable loans and underwater home mortgages. As a result of the multiple challenges after the recession, housing instability was prevalent. To offer support, local agencies provided education and assistance. Existing research provides an understanding of the economic influence of foreclosure and counseling services on communities, yet little is known about the experience of families during and after crisis. Using Seidman's (2012) three-stage interview process, a series of phenomenological, semistructured qualitative interviews were completed to give voice to a sample of participants, aged 50-64, who sought housing counseling services at a midwestern university Extension housing counseling office and identify practice implications for counselors. Findings revealed the importance of understanding the unique experience of housing instability and a need to provide information and support to aid coping efforts. Implications for Extension educators and human service professionals, employers, lenders, and policymakers are provided.*

*Keywords:* family, housing, recession, instability, qualitative

### **Introduction**

From December 2007 through June 2009, U.S. families experienced what has been referred to as the "Great Recession" (Economic Policy Institute, n.d.). During this time, families witnessed significant job loss and faced difficulty seeking quality re-employment. Subprime lending became a concern and housing values plummeted, creating an increase of underwater mortgages. Due to the persistent challenges in the economy, housing instability (defined as a difficulty maintaining adequate housing) increased, prompting family stress. In some instances, households sought foreclosure prevention services for support. This article explores the in-depth experiences of four families, aged 50-64, who participated in housing counseling services at a local Extension office located in a financially challenged, midwestern community.

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Direct correspondence to Erica Tobe at [tobee@anr.msu.edu](mailto:tobee@anr.msu.edu)

## **The Financial Crisis and the Family**

Since the recession, unemployment has been a pervasive problem in the U.S. As defined by the Bureau of Labor Statistics (U.S. Bureau of Labor Statistics, n.d.), an individual is classified as unemployed if he/she is not currently working, actively seeking work, and available to work, if given the opportunity. According to the U.S. Bureau of Labor Statistics (2010), *Mass Layoffs in June 2009*, midwestern states experienced 76,301 initial claims for unemployment insurance. This same report revealed that much of the job loss nationally was related to the manufacturing industry, accounting for “27 percent of all mass layoff events and 33 percent of initial claims filed” that month (U.S. Bureau of Labor Statistics, 2010, pp. 2–3).

Prior to this period, some limited resource homeowners received unaffordable mortgages, known as subprime loans. Schloemer, Li, Ernst, and Keest (2006) found that between 1998 and 2006, 2.2 million subprime loans had or were projected to result in foreclosure. Underwater mortgages (occurring when a loan balance is higher than a home’s fair market value) also became a significant concern, with some midwestern states ranking as high as fifth in residential home negative equity in 2012 (Core Logic as cited in Fannie Mae, n.d.)

Additional research suggests that an influx of unsecured debt can lead to family financial instability. According to Traub and Ruetschlin (2012), 40% of U.S. households relied on credit cards to pay for basic living expenses, with average debt totaling \$7,145 in 2012. Increase in medical debt and health concerns also have been found. Robertson, Egelhof, and Hoke (2008) found that approximately half of study respondents indicated a foreclosure filing due to medical concerns, suggesting that “off-time,” or nonnormative life cycle health situations, can influence the financial stability of a family. Elimination of health insurance was a major concern related to job loss, prior to the implementation of the Affordable Care Act (ACA). Supporting this claim, Fairlie and London (2009) found that unemployed individuals prior to the ACA were the most at risk for loss of health insurance.

## **Role of Housing Counseling Assistance in Providing Foreclosure Prevention Programming**

Due to the circumstances resulting from the Great Recession, some midwestern households experienced difficulty in meeting and maintaining their monthly mortgage expenses. In response, housing counseling services were made available to support struggling homeowners. Established in 1937 by the U.S. Housing Act (U.S. HUD, n.d.a), the U.S. Department of Housing and Urban Development - Office of Housing Counseling has historically provided funds to local agencies to offer housing counseling services. As of August 2014, over 1,700 agencies had counseled 1.8 million U.S. households in foreclosure prevention programming (NeighborWorks America, 2014), providing support regarding buying a home, mortgage defaults, and navigating the foreclosure process (U.S. Housing and Urban Development, n.d.b). Other programs have

been established at the federal level, such as the Home Affordable Modification Program (HAMP), to help families obtain loan modifications and remain in their homes (U.S. Housing and Urban Development, n.d.c). Serving as a mediator, local counselors work jointly with families and loan servicers to assist families in avoiding foreclosure.

### **Needs of Families in Crisis**

While programs were available to offer support, often total family needs were not met. Van Horn and Zukin (2011) identified depleted financial resources, limited re-employment options, increased family stress, and a distrust of government assistance as concerns for families during financial crisis. However, the needs of families go beyond financial challenges. The potential loss of a home can severely influence a family's physical and emotional state. Foundational research by Kantor and Lehr (1975) found that space regulates the physical, mental, and emotional dimensions of a family. Using a community development approach, Fullilove's "Root Shock" theory suggests that those experiencing home loss can have a traumatic reaction, producing an emotional loss to one's ecosystem (Su & Jagninski, 2013). Thus, when a family experiences the threat of housing loss, both a physical and emotional disruption can occur, negating the ability to retain memories and create traditions.

### **Theoretical Framework and Research Questions**

The purpose of this study was to identify implications for Extension educators and other professionals to better support households coping with housing instability. The primary research question was, "What was the experience of families who coped with a housing crisis?" A secondary question addressed the role of information/support for families in crisis.

The theoretical model that has been used to explain the needs of families is an integration of life course and family stress theories. According to Lerner (2002), life course theory illustrates the interconnections between our lives and significant events occurring at distinct times and places. During financial crisis, especially during a recession, families experience "off-time" events, such as unexpected job loss, that for some, may result in financial and housing instability and prompt need for service. When this occurs, the social timing within one's life becomes altered, producing strain on the family. For some mature homeowners, those aged 50 -64, the "off-time" nature of housing instability may be a larger concern. Johnson and Butrica (2012) found that families often drain their savings and/or retirement funds to survive during job loss. When homeowners of pre-retirement age experience financial distress, greater financial challenges may arise. Smallen (1995) found that social timing, or the normative age for events within the life cycle, needs to be considered. This is especially true when developing intervention strategies for families in crisis. Family stress theory, as explained by Patterson's (2002) Family Adjustment and Adaptation Response (FAAR) Model, examines a family's ability to adjust or adapt during

crisis. By providing appropriate support and understanding the stress endured, strain can be managed appropriately.

### **Methods**

This study emerged as a result of a mixed methods analysis of a local county Extension housing counseling program in a midwestern urban community. Between 2008 and 2013, Extension staff conducting foreclosure prevention services at this office counseled 3,085 households. First, a quantitative study provided baseline data for 300 clients who sought foreclosure prevention and counseling services at the Extension office between June 2010 and November 2010. Second, a series of qualitative interviews conducted three years after counseling services assessed a sample of families from the quantitative study and identified the resilient coping behaviors and information and support needs identified after services ended. This qualitative study included four participants, 50-64 years of age, who were interviewed three times, and two former housing counselors, serving as key informants, who were each interviewed once. Study participants were recruited through purposive sampling from the full quantitative data set. They were contacted by university Extension staff to determine if they fit the criteria of having received foreclosure counseling services between June 2010 and November 2010 and were willing to participate in the study. A three-stage interview protocol utilizing three distinct 30-45 minute semi-structured interviews was completed. The two former housing counselors also were interviewed, and each completed one 45-60 minute interview. This manuscript highlights the results from the qualitative study and provides insight into the experience of households and their respective needs for information and support.

A phenomenological approach shaped this study and gave voice to participants' lived experience. Often with the researcher as the study instrument (Lincoln & Guba, 1985), data are collected through informant interactions to understand and develop a topical knowledge base (Matthews, 2005). A series of semi-structured interviews explored the economic circumstances of research study participants after services were completed. Two past housing counselors helped to identify family needs and practice implications. This study was a collaboration between a midwestern public university and a local Extension HUD certified agency.

### **Interview Site Demographics**

Community demographics included a total county population of 841,000, comprised primarily of Caucasians (84%) and African Americans (9.9%) (U.S. Census Bureau, n.d.). As of June 2010, the community unemployment rate was 17.3%, significantly higher than the state average of 13.9% (Federal Reserve Bank of St. Louis, n.d.). This community led the state in completed home foreclosures, with one in twenty-two units foreclosed on, twice the national average (RealtyTrac, 2010). Consistent with the community population, sixty percent of the overall

quantitative data set participants were male ( $n = 180$ ), 61% were married ( $n = 183$ ), and 84.7% reported race as white ( $n = 254$ ). Mean (with standard deviation) monthly gross income for the full sample was \$3,879 (\$2214.69).

### **Interview Design and Protocol**

The study protocol used Seidman's (2012) three-interview study design. In this approach, content from the interview took into account the meaning, intent, and nonverbal cues expressed by participants. First, the *focused life interview* was used to understand the participant's experience during crisis and after receiving counseling services. Participants identified emerging needs and examined the stress endured throughout the process. Second, the *detail of the experience interview* was used to identify coping strategies. Participants were asked to describe the services received and identify the supports and barriers experienced in coping with their current housing situation. Last, the *reflection on the meanings and themes interview* included member checks to ensure the researcher portrayed an adequate interpretation of the phenomenon of interest (Seidman, 2012). Member checking allows the researcher to "share data and interpretations with participants" (Marshall & Rossman, 2011) so researchers can incorporate findings from previous interviews to glean deeper knowledge of the participant experience. All interviews took place within a one-month time period to reduce attrition, and participants received one \$50 gift card for participation. The first interview was conducted face-to-face; the other interviews were completed by phone. Two former housing counselors completed one in-person interview to provide a deeper context and better understanding of the counseling experience. All interviews were digitally recorded and included participant informed consent. Study participants were assigned pseudonyms to protect their anonymity. The University Institutional Review Board approved the study.

### **Data Analysis Procedures**

Data analysis in phenomenological research focuses on the development of themes to help convey the experience. Creswell (2007) described an approach that uses transcription of the recorded interviews to understand the phenomenon of interest. Each statement is treated equally to develop the overall description (Everhardt, 2009). Within this study, the principal investigator completed an initial code of the transcripts, which revealed key phrases and quotes. The data were then grouped into themes to inform the study codebook. The codebook provided organization and oversight to ensure trustworthiness of the data. Marshall and Rossman (2011) define trustworthiness as the "goodness" of qualitative research drawn from the natural environment. Throughout the process, an audit trail documented study procedures. Both former housing counselors and past clientele confirmed the appropriateness of the findings. The three-interview series design (Seidman, 2012) ensured accurate data were collected, with the third interview used as a member check to ensure appropriate interpretation of the data.

## Results

Study participants experienced significant instability prior to accessing services in 2010. When interviewed three years later, participants, 50-64 years of age, revealed a changed financial condition, new housing arrangements, and new employment. Although participants received a similar intervention and were of similar age range, the specific needs for services varied. Understanding each unique experience provides insight into the phenomenon.

### Description of the Study Participants

Amy is a 59-year old, white female, married to Alan. Alan lost his federal position, prompting the need for counseling. After working with the local Extension office, the family received a loan modification to remain in the home. During crisis, the couple amassed \$15,000 in credit card debt. In the first interview, Amy revealed that the couple had recently paid off the debt. When asked about their situation, Amy shared, “we don’t have the debt we had before and we don’t have the income we had before, but we don’t spend the money like we used to.”

Bob is a 51-year old, white male, married to Brenda. Brenda and Bob have one son, who has a chronic health condition. Bob and Brenda sought housing counseling services after Brenda was forced to leave her job due to her own chronic health issue. The couple experienced difficulty in meeting their monthly obligations and entered the foreclosure process. After working with the local Extension office, the family received a loan modification to remain living in their condominium. Although still struggling with meeting monthly obligations, Bob revealed, “we’re not starving, but we’re paying our bills...we’re not going crazy...we’re getting by.”

Carl is a 64-year old, white male with four children, married to Cindy. Carl, an insurance salesman, experienced income loss during the economic downturn. Exacerbating the situation, Cindy had a health condition that further stressed family finances. After working with the Extension office, they received a loan modification from their lender to remain in their home. Carl is partially retired and relying on his pension for support. He shared, “we are able to make ends meet. We aren’t driving the latest cars...but I get her health insurance...and the mortgage paid on time.”

Deb is a 51-year old, white, single mother of two, who experienced job loss due to the economic downturn. After counseling, Deb completed a short sale, and with her parents’ help, purchased a new home [A short sale is an alternative to the home foreclosure process and occurs when the sale of a home results in less than what a seller owes on his/her home mortgage [U.S. Consumer Financial Protection Bureau, n.d.).] Deb has since started her own business, and although struggling, the family is financially rebuilding. Deb revealed, “We still live very meek...but the stress...is subsiding.”

## Findings

During the interview process, participants reflected on the crisis experience. The interview design provided the opportunity to revisit statements and better understand the phenomenon of interest. This paper explores the overall experience of households during and after receiving services and identifies the role of education for family support.

**The Experience of Families in Crisis.** The crisis experience revealed participant economic stress and strain. One participant comment revealed, “When you are losing your house...it’s just the final straw.” For some, this experience resulted in a changed reality for families. Subthemes focused on the changed experience, the importance of time, and the roles of lenders and policy in family support.

***Navigating a new reality.*** The experience of housing instability required a changed perspective and led to the recognition that new habits needed to be formed. Participants revealed, “I’ve downsized everything...if...shopping, it’s for necessities” and “[I] no longer worry about material things.” Participants needed to adjust to this new financial situation. Confirming this difference, one participant shared, “what’s normal anymore? You...lose a sense of what normal is. This becomes the normal.”

***Recognition of the element of time.*** The salience of housing instability as an “off-time” event emerged. A former housing counselor, shared, “when people come in...they want an answer...they’ve already been having sleepless nights.” This research reaffirms that families who experience instability had not expected to be in crisis at this time in their lives.

Participants also learned about the importance of time in working with lenders. A housing counselor shared, “don’t take so much time to get back with the client...It shouldn’t take six months.” As a result, participants learned the importance of being patient. Comments included, “[it is important to] deal with events as they are, not as you wish they might be” and “when I reflect on things, [I understand that] you can’t control everything.” This reaffirms the fact that sometimes the decisions that will affect one’s life are beyond the family’s control and the family needs to adapt to the situation presented.

Concern about the experience was another finding related to time conveyed by participants. Some families expressed their concern of leaving their home after years of being a stable homeowner. One participant shared, “It’s the idea of walking away with nothing [that is really difficult].” However, maintaining hope for an improved outcome was sometimes challenging. Another participant shared, “[after experiencing foreclosure myself,] now my parents are...about to lose their house.” Although markedly improved, families are still feeling the effects of instability.



***The role of the lender.*** Participants conveyed both positive and negative sentiments towards lenders as a result of the experience. Negative responses included, “you...rely on your broker... you just hope that what [they are] saying to you isn’t just...because they want to make money” and “I always grew up to trust people...I found out...that you can’t.” Feelings of distrust and resentment were voiced in this research. A former housing counselor shared, “remember you are talking to human[s]...people...who came on hard times.” This suggests that the personal nature of crisis should be considered.

Although many participants felt frustration towards the lending institutions, one participant conveyed a sense of appreciation in his acknowledgement of receiving a loan modification. He added, “they didn’t have to do it at all [referencing the fact that the lender could have refused to provide assistance].” Consequently, mixed emotions were expressed.

***Perceptions of policy.*** Participants discussed their perceived role of policy in coping with the crisis experience. Comments from former counselors included, “laws [should be available] to protect [families]” and “[the laws are] still not in place...these big banks are too...overpowering for the average person.” This suggests that there are policy voids, and although existing policies aim to be supportive, economic and political barriers that affect access are prevalent.

The inability to access effective programs also was an identified barrier. One former counselor shared, “[in reference to federal programs] we couldn’t get at the money...[It] made people even angrier ‘cause nothing is worse...than to raise the hopes and not to deliver.” Some felt that there was an absence of effective policies. One participant supported this claim stating, “There was nothing in place for anybody to take advantage of anything to get them through tough times...“ She suggested an “affordable buyback program. Why force people onto the streets...[if] you’re just going to give my condo [away], to someone else [for a fraction of what we paid], that was very frustrating.”

Meeting the unique needs of families requires flexibility. Housing counselors’ comments included, “policies...don’t necessarily cover the...people,” policymakers would do well to talk to the people who work in the field so that they can understand what laws need to be passed,” and “If it was your mother, your brother...would you be doing these policies?” This suggests that policymakers should consider the concerns of families.

***Importance of Information and Support for Families.*** Findings revealed a need for targeted, situation-appropriate resources to be offered to families to aid coping efforts during crisis. Comments from housing counselors included, “do people understand what happened to them?” and “people when they are in the midst of crisis...they don’t know how to handle it.” Therefore, providing situation appropriate information and support services focused on supporting families during and after foreclosure is critical. Findings revealed the importance of a financial check-up,

identification of family goals, improvement in credit and debt management, access to resources, and a need for post-transition support.

**Importance of a financial check-up.** Participants identified the importance of a financial check-up. Comments included, “to make sure that we never got that way again,” “everything needs to be evaluated,” and “people did not understand what they were getting into.” Thus, understanding key financial management principles, such as developing a budget, may be useful. Participants affirmed this notion stating, “[you need to learn to] live below your means...” and “so you are earning money up here, and you are spending money up here, but then...your income drops.” As a result, conducting an analysis of a family’s financial health after crisis is critical. One participant added, “We are still...real careful about how we spend our money. We really learned our lesson.” Thus, applying lessons learned is critical to ensuring future stability.

**Identification of family goals.** Understanding family goals is important. One counselor shared:

“The clientele has changed; [in the past] a lot of people were holding on...for their homes but with people having shrinking incomes...we are seeing a different...group of people...unmoved by the situation...because...[the] house is just not worth anything.”

This finding suggests that understanding one’s audience is critical to applying strategies to meet participant needs. In addition to changing demographics, housing counselors noted the need for client engagement, adding, “there has to be a certain amount of engagement [by the homeowner]...this is your home...you have to participate.” This sentiment suggests that families need to be ready to change their financial practices if home retention is the goal. Participants supported this claim sharing, “we felt like if...[we] aren’t willing to sell...[our] toys...[we] aren’t willing to get rid of debt.” This reaffirms the belief that surviving a crisis can be difficult, but changing financial practices may help build financial stability. One strategy recommended in the interviews was helping families during counseling to acknowledge the crisis experience, reflect on why the crisis occurred, and apply the relevant knowledge to seek a positive outcome for the future. “[Families] have to understand what happened...understand what the situation is now...How can we create an alternative future?” This approach to helping families reassess their situation may be effective.

**Improvement in credit and debt management.** Education directed towards improving a family’s credit history and learning effective debt management practices was identified as a critical need. A former housing counselor shared, “Ok, we got the mortgage settled, but you have...credit card debt...and once you help...[the client] see that if we don’t get a rein on this, you’re going to be right back here [in financial distress].” One participant confirmed this notion sharing, “we had \$15,000 in credit card debt...we sold everything and paid the credit card...we wouldn’t get in credit card debt again...[we would have] bought a [cheaper] house.” Another agreed, suggesting

his credit difficulties were a result of “allowing [me] to get talked into easier credit which had me greatly overextended.” Finally, one participant revealed, “I’ve never had bad credit before...now all of a sudden, I have bad credit...it’s like a boomerang effect.” When asked about solutions to avoid future instability, one participant shared, “sell all your toys.”

***Provide access to resources for families.*** Participants voiced the need for access to appropriate community resources to meet diverse family needs. Comments included, “not enough people know about...[housing counseling services]” and “there’s no one you can just call up and say this is my situation...[what help can you provide?].” Thus, helping families access a network of resources for support is critical. One participant suggested the creation of specialized assistance for families, adding “what services are out there for me?”

Housing counselors voiced additional sentiments regarding the role of the lender in informing clients of available resources. One counselor shared, “monies...are available but we need you to help direct the people...it’s frustrating when I have to educate...[the lender] who is making the decision of whether or not my client gets to keep their home. Therefore, helping lenders understand their role may be beneficial in helping a family cope during crisis.

Finally, employers were identified as a potential connection to community resources. Responses from counselors included, “before you take a reduction, call everybody together and say you are facing a problem and [consider] solutions” and offering families the opportunity to “learn...how to budget...[and] understand [their] finances” can be useful. However, sensitivity is needed with this population. Consulting a network of community partners to provide information to employees could be considered.

***Need for post-transition support.*** Feelings of lack of support after housing counseling ended were voiced by participants. Comments from counselors included, “[there are] really no other supports...that help... [clients] transition [post experience]” and “[we need] to follow up with families to find out what happened.” This recommendation reflects the importance of the reciprocal relationship between human service professionals and clients. Helping the family develop goals and plan for the future can assist them in their transition after services. Participants agreed stating, “maybe a month afterward...[ask] ok, how did everything go?” “Knowledge is Power!” and as one participant suggested, “[clients] should have a choice to go...to a counselor...and...[identify available] programs.” Providing assistance in navigating resources could bolster family resilience efforts after services end.

Finally, helping a family enjoy the success of surviving after crisis is critical. One counselor revealed, “People go through these things and they are in such disarray that sometimes the family unit needs to be [put] back together.” This research suggests the need for applying strategies that incorporate positive family development. For example, one participant added, “after [the loan

modification] was completely done and after we save[d] enough money, we took a vacation... [It] was a good time.” Thus, recognizing the toll the crisis takes on the family and making efforts to re-build the family after crisis is important.

### **Discussion**

This study gives voice to two former housing counselors and four foreclosure counseling participants. Key themes described the experience of families and identified the role of information and support as a coping mechanism. This study reinforces the need to address the unique experience of families who cope with instability and complete counseling services. For many, this experience results in lifestyle changes and altered financial practices.

Consistent with life course theory and the concept of social timing (Neugarten, 1977, as cited in Schlossberg & Leibowitz, 1980), the experience of using community resources, such as foreclosure prevention services, can be uncomfortable. This is especially true for older homeowners who have never used such services and should be normalized. Jefferson, Spader, Turnham, and Moulton (2012) found that 99% of the participants assessed in a national sample of housing counseling agencies were first time clients of their respective organizations. Thus, special approaches are needed to aid families not accustomed to seeking services, especially concerning foreclosure issues. Additionally, providing support services that address the needs of clientele aged 50-64 should be considered so that content-appropriate support can be provided pertinent to pre-retirees.

Human service professionals, including local Extension professionals, can play a critical role in providing situation-appropriate information and support. Consistent with this study's findings, Rothwell and Han (2010) found that intervention strategies and policies that promote family asset development positively influence family functioning. Discussing topics such as basic budgeting, managing credit and debt, and building a financial foundation may assist families in their return to financial stability. Cooperative Extension has a long history of providing pre-purchase homebuyer education and financial education courses to meet the needs of families (Battelle, 2015). Promoting existing courses to clientele who are struggling to maintain their monthly mortgage payments could provide important information to households. Practitioners could provide information to key policymakers and employers on the difficulties faced by families when “off-time” financial crisis events occur. Consistent with research by Johnson and Butrica (2012), financial education that addresses preserving retirement investments and addressing debt management needs for pre-retirement aged homeowners may be critical. Hosting educational events that highlight the various dimensions of loss when the threat of foreclosure occurs could be important for decision makers and inform future policy efforts.

The experience of housing instability creates a new and often difficult financial reality. Helping families understand that successful financial planning takes time is an important concept to be offered in Extension pre-purchase education. Practitioners, including housing counselors and Extension educators working with foreclosure clientele, could conduct one-on-one follow up assessments three to six months after crisis to ensure needs are met and the family stays on the path to success. Orthner, Jones-Sanpei, and Williamson (2004) found that helping families identify and use local resources positively influenced resilience and could provide support during the transition period. Incorporating key information on community resources could be beneficial to families. Thus, promoting pre-purchase financial education classes to past foreclosure prevention participants could aid in ensuring that households receive the best information for support after crisis.

Consistent with prior research, human service professionals need to understand their clientele and apply intervention and prevention strategies to meet the unique coping mechanisms of the family (Benzies & Mychasiuk, 2009). Extension educators and other practitioners could offer additional support to families by helping to acknowledge the experience, reflect on the instability, and apply new knowledge to seek a more successful future outcome for their household. Helping families understand why the crisis occurred is important. Supporting families with a network of resources, such as income supports and social networks, is needed for family resilience (Orthner et al., 2004). Offering informative support programs for prevention also is recommended. Pre-purchase housing education, budgeting, and credit and debt management can help families avoid crises. Lenders still can play a pivotal role in helping families renegotiate loans, if financially appropriate, to be able to help a family remain in a home. Patterson (2002) found that financial instability produces major obstacles, often pushing the household into crisis mode. Extension educators could support lenders by providing professional development opportunities and educational support programs for their staff, including explaining the role of foreclosure prevention services and the role of the counselling agency as a mediator for the family. By providing this education, more transparency between lenders and housing staff members could occur.

Employers also can play a powerful role in aiding families. Schlossberg and Leibowitz (1980) found that the presence of a formal support system introduced by the employer was the most effective buffer to decrease trauma during the job loss experience. Communicating with employees can be important if wage or work reductions occur. O'Neill and Xiao (2011) found that providing families with opportunities for situation-appropriate content during "teachable moments" is essential during crisis. Extension educators could work collaboratively with community partners, such as religious leaders, government, and nonprofit assistance programs to help to disseminate best-practice strategies for employers in an inviting and informative way. Working with key community leaders can foster an atmosphere of support, which is crucial during "off-time" events, such as income loss during an economic downturn.

Policies aimed at helping families experiencing housing instability are essential. Wenger and Walters (2006) found that policies developed for families need to be flexible and adapt to their unique situations. Bogenschneider (2006) added that broad-based policies are needed in health, housing, and income security to provide a buffer for families. Therefore, a “one-size fits all” approach will not suffice. This is especially critical when identifying the unique needs of families in crisis. Also, recognition of the unintended consequences and barriers that exist within policies is integral to the design of future policies.

### **Limitations**

Several limitations exist within this study. Consistent with qualitative research, the findings represent a deep but narrow perspective of the experience of all households who have experienced housing instability. Further research is needed to explore racially and ethnically diverse populations and communities that differ in characteristics such as population size and geographic location. More research is needed to understand the particular interventions and strategies that normalize the experience and help households’ weather housing crisis. Thus, the interventions that have been identified need to be evaluated.

### **Conclusion**

This paper resulted from a larger mixed methods study to assess the general experience of families who live through housing instability. A phenomenological approach was used to examine the “off-time” instability during the recession. Extension staff from this community played a significant role in the education and support of families during this critical and difficult time. Learning from the families that participated in services may help practitioners better understand the education and support needs of families who may face this challenge in the future. Life course and family stress theories, within a resilience framework, were used as the theoretical framework and provided insight into the unique “off-time” and often new experience for families. Incorporating foundational human development theories helped to portray the experience of households within this midwestern community supported by counselors within a local Extension office. As one participant revealed in her final interview, “I just really felt like a survivor...I survived another life experience...that I didn’t have any control over. And I’m still here to talk about it.” Learning the critical lessons from participants who lived through economic crisis can help to inform future educational services and outreach efforts to support this sense of control and ultimate survival.

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*Erica Tobe* is an Extension Specialist in the area of financial literacy and homeownership education at Michigan State University Extension and a fixed-term Assistant Professor with the Department of Human Development and Family Studies, College of Social Science, Michigan State University. Her primary research interests are in family economics, resilience, and financial recovery after crises such as foreclosure.

*Barbara D. Ames* is a Professor and Graduate Program Director in the Department of Human Development and Family Studies, College of Social Science, Michigan State University. Her primary research interests focus on working in low wage work, and family and work issues in older adult populations, and she is a certified family life educator.

*Marsha Carolan* is Associate Professor in the Department of Human Development and Family Studies, College of Social Science, Michigan State University. Her primary research interests relate to issues of health disparities, particularly for women and diverse families. She is a licensed family therapist and certified family life educator.

*Esther Onaga* is a retired Associate Professor from the Department of Human Development and Family Studies, College of Social Science, Michigan State University.