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G98-1345 Family Asset Mapping

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NebGuide

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Family Asset Mapping

All families have assets. Strengthening them is critical for a healthy family life. This NebGuide presents several opportunities for doing that.

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- The Family Relationship Bank Account
- Types of Family Assets
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- A Concluding Comment

The Family Relationship Bank Account

Successful family living requires ***two*** bank accounts: a financial account, which allows the purchase of goods and services, and a ***relationship*** account, which promotes sustainability, bonding and togetherness. When ***assets*** are many and the account balance is large, there is enough "money" to meet the relational demands that exist between couples, the family demands of raising children and the social demands of living in a community. At other times, when withdrawals are high, or deposits are low, the "relationship" account may become very depleted, leaving little "relationship money" to spend when needed.

The relationship bank account metaphor instructs the family to make deposits on a regular basis to increase asset reserves. Like the financial bank account, the balance in the family relationship bank account is constantly changing with its inputs and outflows. Like the financial account, if the family relationship account is consistently overdrawn because its debits are greater than its assets, family bankruptcy may be on the horizon.

Assets and Debits. ***All families have assets!*** All families have strengths, skills, capacities, resiliencies, opportunities and resources. When relationship assets are numerous, families have the resources to negotiate their way through the many demands and changes of living together over the years. They are better able to cope with, and even thrive during, life's hardships.

Likewise, all families have problems, demands, stresses and strains, which can become ***debits*** to the

family relationship bank account. If left unattended, they can totally deplete the assets and produce a ***deficit*** balance. When the family relationship bank account is small, and assets are few, the family is more vulnerable to the strains and demands placed on it. Thus the family is less able to recover from the hardships, crisis situations and stress encompassed in day-to-day living.

Types of Family Assets

Family care and support assets. Some assets are derived from or created ***within*** the family as its members work, play and live together. These ***family care and support assets*** include the ability to communicate effectively, settle conflicts constructively, manage finances efficiently, solve problems equitably, and if they have children, to nurture them into responsible, productive adults. Family members show love, affection and forgiveness, celebrate shared values and traditions and create a cooperative team environment. They are proud of their family and help and support each other in individual and family ventures.

Community support and care assets. Another category is ***community support and care assets***, many of which are obtained from ***outside*** the family. They come from the ***workplace***, from which the family receives a reasonable wage, fringe benefits, job satisfaction and work/family support.

The family has assets derived from ***community organizations*** -- an educational system that prepares them for their future as an adult; places of worship that meet their spiritual needs; and a social network that provides connectedness and support. The family has affordable housing that is clean and meets the family's space needs. Adequate health resources -- medical, dental, and mental health care -- are available. The community living environment supports families and is both psychologically and physically safe.

In addition, ***state*** and ***local governments*** have policies and programs that protect vulnerable individuals, provide assistance in times of crisis and need, and education/training for those transitional periods which occur at various times in the family life cycle.

Using Assets Wisely. Along with acquiring adequate assets, the family must be able to ***mobilize*** them in the most effective and efficient manner. It's similar to deciding how to spend money income -- families can be a wise or unwise spender. In other words, the family must get the ***best bargain possible*** with the assets it has available. If a family discovers some areas that are not as high as it would like, ***don't be discouraged***. See it as an ***opportunity*** for the family to have fun doing a variety of activities together. Remember that asset inventorying, or "mapping," is about helping individuals strengthen their relationships as they live together as a family.

Purpose of publication. This publication will assist the family in "mapping" its interpersonal and community assets which lead to the development of a large family relationship "bank" account. It encourages families to examine, discuss and plan together to strengthen low asset areas. This is a somewhat unique approach because most research, intervention and educational programs have identified ***what's wrong***, rather than ***what's right***, with families. By focusing on the assets, and how to strengthen them, family members will not spend a lot of time and energy gnashing their teeth about problem behaviors. They can enjoy doing together the activities they have chosen.

Family Asset Inventory

All families have ***assets*** (strengths, skills, behaviors, living conditions which contribute to healthy family functioning and resiliency). The following are ***indicators*** of the assets that a family may have.

Circle the number which rates ***your family*** according to whether the item is: (***1=almost never true, 2=occasionally true, 3=true about half the time, 4=often true, 5=almost always true***). If any item does not apply to your situation, leave it blank. For each category of assets, draw a line connecting all responses.

Family Care and Support Assets		1	2	3	4	5
1.	Our family regularly does things together, has fun together, and members miss each other when away.					
2.	Each family member has chores to do and they are assigned according to expertise and time available, rather than by age or gender.					
3.	Our family leadership is flexible and democratic and all family members share in family decision-making.					
4.	Our family talks and listens to each other, allows each person to express beliefs and feelings without being criticized or put down.					
5.	Our family expresses appreciation by saying "thank you," and "please," and we are courteous and respectful toward each other.					
6.	Our family cares about each person's welfare and happiness, and encourages each to reach individual potential.					
7.	Our family shares a set of ethical principles, sacred values and we participate regularly in religious/spiritual growth activities.					
8.	Our family works as a team, sticks together when a crisis strikes and makes good use of all available community assistance.					
9.	Parent(s) understands age-appropriate child behaviors, uses positive discipline techniques, and models appropriate conduct.					
10.	Our family celebrates important family traditions, birthdays, religious occasions and other special achievements and events.					
11.	Our marriage is satisfying, we meet each other's affectionate, sexual and security needs, and treat each other with respect.					
12.	Our marriage is a true partnership. We have meaningful and open communication, talk about our differences, solve conflicts without being abusive and share in making important decisions.					

Our family care and support asset score: _____ (add all family care and support items answered)

Our *average* family and support asset score is:_____ (divide above score by number of items answered)

Number of items *scored more than* three (3): _____ (These are your ***family care and support*** assets)

Number of items *scored less than* three (3):_____ (These may be ***family care and support*** low asset areas)

Community Care and Support Assets		1	2	3	4	5
13.	Our family lives in affordable housing of its choice and we feel safe and secure in the home and neighborhood.					
14.	Our family has enough income to meet basic needs; it sticks to a monthly budget and saves regularly.					
15.	Our family has enough food to satisfy hunger, uses knowledge of basic nutrition and eats well-balanced meals.					
16.	Our family gets medical and dental care and psychotherapy when needed, and keeps mentally and physically healthy.					
17.	Our family doesn't use illegal drugs, uses alcohol in moderation and would seek treatment if there was abuse.					
18.	Our family practices sound decision-making skills for money management, has a budget that is followed, and manages money and other resources efficiently.					
19.	Each adult has marketable skills, has secure employment if employment is desired and has adequate employee benefits.					
20.	Each adult has a high school diploma (or GED), sets and pursues long-range career goals.					
21.	Children in our family are motivated to do well in school and their performance is average or above.					
22.	Children in our family are physically and emotionally safe, and are usually happy and outgoing with little violence or aggression.					
23.	Each person in our family has several friends, and participates in school, youth, religious, community and civic groups.					
24.	Our family members abide by all laws and we are not criminally involved in juvenile and adult justice systems.					

Our community care and support score: _____ (add all items answered)

Our *average* community care and support score: _____	(divide above score by number of items answered)
Number of items *more than* 3: _____	(These are your ***community care and support*** assets)
Number of items *less than* 3: _____	(These may be your community ***care and support*** low asset areas)
Our TOTAL Family Asset Score: _____	(addition of family and community support scores)
Our TOTAL AVERAGE Family Asset Score: _____	(divide above score by total number of items answered)
Total number of items above 3: _____	(These are your ***total family assets***)
Total number of items below 3: _____	(These are your ***low family asset areas***)

Interpretation of Family Asset Inventory Scoring. Items marked **4** or **5** are true assets and are the foundation for satisfactory family living. For any item that was marked a **1** or **2**, consider developing a plan to strengthen that area. Your plan needs to address (1) ***what*** your family needs to do differently, (2) ***when*** you will put it into practice, and (3) ***how*** you will know if your plan is working effectively. Items marked 3 may be an asset, but consider improving the area if you wish. You may have fun doing so. Have as a goal to eventually raise all 1's and 2's to a score of 3 or better.

If your **total** family asset score is ***less than 60***, or ***less than 30 in* either** of the care and support areas, or if your **average** score is ***less than 3.0***, convene a family meeting to develop strategies to improve low asset areas. Set a goal to increase your total family asset score by a certain amount, or to raise your average asset score a specified number. Observe the line drawn between your response numbers for all 24 items. What is the pattern like?

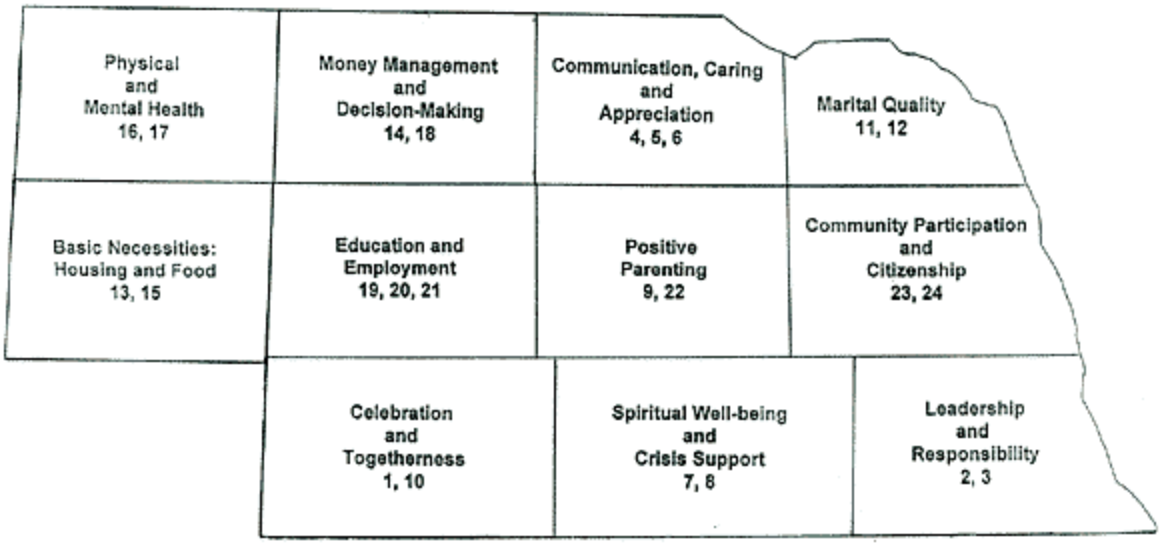
Family Asset Mapping

There are several methods that can be used in identifying or mapping family relationship assets. The most specific and detailed is the **Family Asset Inventory**. These 24 items are indicators of family resiliency, relationship strengths and family resources, which are requisites for healthful family living. They are based on a number of research studies which examine family relationships, cohesion, hardiness and resiliency. The inventory also uses material about resilient and at-risk families developed for the 1994 Year of the Family.

Using a Map in Identifying Assets

A second method of determining your family assets is to look at the map presented below. The map is divided into eleven (11) boxes or categories -- with two or three items from the **Family Asset Inventory** assigned to each category. As a whole family (all relevant family members), read and discuss the two or three items in each category, and decide on the 1 - 5 scale, how often the items are true of your family. As a family, you have to come to a consensus about the number you assign to each item. (Use caution so all family members' evaluations are heard and that adults or older children do not overpower younger members.)

FAMILY ASSET MAP



Black = Almost Never True Brown = Occasionally True Orange = True About Half the Time
Red = Often True Blue = Almost Always True

Using color markers, draw hash marks in the box which ***best describes your family's number response*** for that category. For example, regarding the "physical and mental health category," if your family's response is "almost never true," draw ***black*** hashmarks in that box; if it is "occasionally true," draw ***brown*** hashmarks; if your family response is "true about half the time," draw ***orange*** hashmarks; if "often true," draw ***red*** hashmarks; and "almost always true," draw ***blue*** hashmarks in the box.

When you have completed assigning responses to all 11 categories, pick ***one category*** that you have colored black, brown or orange. Draw up a specific family plan to ***improve*** your family's experience in those areas. When this is improved to your satisfaction, pick another area. Or, you may wish to work on more than area at a time. What is important is that you begin to make a concerted effort to make more deposits in your family relationship bank account.

A ***third*** option is to give each person in the family who is old enough to read and understand the items a ***map*** with the 11 category blocks on it and let them individually assess and color each category. Then family members can compare individual maps and make suggestions as how to obtain greater satisfaction in areas of their choice. For visually challenged family members, items can be read and scored and the map colored by another family member.

A ***fourth*** alternative is to present each participant with a completely ***blank map*** (without the 11 categories). Each participant can divide the map into two categories, labeled assets and debits. Each family member will identify family and community asset areas that make their family strong, viable, nurturing and sustaining. Next, the family member will identify debit areas -- problems, challenges, weaknesses -- which deplete family assets and lead to a small family relationship bank account. Then develop a plan to turn each debit into an asset.

You may obtain your ideas from **Family Activities to Increase Family Assets**, or you may come up with your own. It's important that all family members be involved and that these become enjoyable activities you do together.

Family Activities to Increase Family Assets

We would all like to have families that are loving, supportive, cooperative and fulfilling. But we have to learn to "walk the walk, not just talk the talk" about the importance of families to our lives and to our communities. A satisfying and nurturing family life requires a genuine and long-term commitment in terms of time, energy, resources and responsibility. Here are several suggestions to help families build their assets and provide them with the skills and courage to make the necessary changes.

1. ***Have a family meeting*** once a week to open up family communication, discuss family business, plan family activities, and improve family support. Create a shared vision by asking *"What do each of you see as the purpose of our family?"*
2. ***Create a family support circle.*** Each member takes a turn being in the center of the circle and other family members tell him/her one thing this person has done the past week that they like, appreciate and which contributes to family functioning. (This helps us think positively about each family member's contribution.)
3. ***Think "win-win"*** instead of "win-lose," which is a "me-first" attitude and leads to power struggles and conflict. Create a scenario of the family as a ***team*** and the adults as ***partners***. Develop the skills and spend the time necessary to learn to play the family game in a way that is both challenging and fun for all.
4. ***Give*** each family member at least **one** ***genuine compliment, hug*** and ***"thank you"*** each day.
5. ***On each person's birthday,*** have each family member (including extended family members) write a note or tell the birthday person why he or she is special.
6. ***Seek to understand.*** The key to reduced conflict and greater satisfaction is the simple skill of ***reflective listening***. This means repeating back what the other person seems to be thinking and feeling without giving advice or being critical. The goal is for you to gain understanding of what the other is thinking and feeling.
7. The married couple or committed pair should have a ***"date night"*** at least twice a month. This must be scheduled and have higher priority than most other activities.
8. Each parent will spend ***10 minutes a day and 30 minutes per week*** with each child doing something special.
9. Regularly ***write a note*** to each family member, telling how important he or she is to you and to the family. Put it in the lunch box, under the dinner plate, on top of the pillow, or mail it to that individual.
10. ***Write a family history of your family.*** Assign each family member the responsibility to write a paragraph about several persons in the family's genealogy.
11. ***Visit one ethnic festival,*** art, cultural or a historical museum each month for the next year.
12. Make a ***telephone call*** to each family member (including extended family members) each month to inquire about their health and well-being and share your life with them.
13. Have a ***family fix-up/clean-up day*** twice a month in which all family members work for 2 hours improving the family living environment.
14. Together, go to a ***movie, play, music performance, sporting event, church activity,*** at least once a month.
15. ***Plan your own weekly activity*** in which all family members have a voice in choosing the activity. Each person must make a contribution toward the successful completion of the activity and will try to make it fun for others in the family.
16. Set up a ***weekly rotation*** in which each family member has the opportunity to choose the activity for their scheduled week.
17. ***"Sharpen your saw"*** refers to each person's continuous self-renewal. Unless people make time for self-renewal, they won't have the energy or the tools to build effective families. Family members need to support each other in renewing themselves in the four major areas of life.
    - **Physical.** Taking care of our bodies so we are strong and healthy enough to do our best.

- **Social/emotional.** Improving our capacity to love and be loved.
- **Intellectual/mental.** Improving our ability to think clearly_value life-long learning.
- **Spiritual.** Connecting to the world beyond the family_making a greater contribution to society.

18. ***Celebrate together*** major accomplishments and successes and marker events (i.e., a new job, first driver's license, good grades in school, an increase in salary, a move to better housing etc.) as family members move through the life cycle.

(If your family cannot do these or other activities, has conflict, doesn't enjoy being together and can't have fun together, consider seeing a family counselor for assistance).

A Concluding Comment

In order to have many assets in a family relationship bank account, all family members have a responsibility to contribute to the family's relational, emotional and economic well-being. Supportive involvement in many family activities creates a sense of belonging, pride and family spirit. Strong, vital, sustainable families are created and family members are the artists in that creation.

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