

THAT'S THE THING WITH COMMUNITY:
SOCIAL NETWORKS AND ASSET DEVELOPMENT

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Submitted to the PhD program in Social Welfare and the Graduate Faculty
of the University of Kansas in partial fulfillment of the requirements
for the degree of Doctor of Philosophy

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Date Defended: April 17, 2009

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ABSTRACT

This study explores the role of social networks in the lives of participants in an asset building program. Focus groups were conducted with parents whose children hold accounts in a multi-site demonstration project of Children's Savings Accounts. The study's research questions were: 1) How can the social networks of parents' be understood? Do they have both supportive and leveraging relationships? 2) How do parents' social networks influence their participation in asset building programs? 3) How does participation in asset building programs influence parents' social networks? Four major findings were identified. First, parents described networks rich in supportive relationships but lack leveraging relationships. Second, parents' reported that their social networks influenced their ability to save as well as their participation in program activities. Third, parents reported that participating in program activities influenced their social networks, although there were no similar reports of the accumulated savings in the accounts themselves influencing social networks. Finally, parents spoke of a desire for community. Implications for practice, policy, and research follow.

ACKNOWLEDGEMENTS

This dissertation was written under the guidance of Deborah Adams, Lori Messinger, Edward Scanlon, Toni Johnson, and Kelly LeRoux. All were generous with their time, knowledge, and advice.

Many thanks to Deb Adams, my advisor and chair. Her enthusiasm about the asset building field and its potential for people living in poverty convinced me, when I wasn't quite sure, to take a second look. When the SEED Initiative added a process study to its research agenda, she encouraged me to take on the focus group portion and shape it to create a dissertation study. I'm deeply grateful to her for making the opportunity available and for providing ongoing, unwavering support.

I'm deeply indebted to Lori Messinger, who worked diligently with me on this dissertation. She read my work (repeatedly) and provided balanced, critical feedback that has strengthened the study methodologically and substantively. Lori advised me to be true to what I think is the interesting story, to think interpretively, and to just keep writing no matter what, and it made all the difference.

I'm grateful to Ed Scanlon for teaching me so much during his SEED youth studies. Most especially, I appreciate how Ed pushes my thinking with his critical perspective. His willingness to question anything and everything gives his scholarly work an intellectual integrity to which I aspire.

I thank Toni Johnson for teaching me about conducting focus groups. A mistress of rapport, she engages with a group of people and draws them out in a way that is delightful to watch, and I learned an immense amount. My growth as a

moderator is due to her example during this study. Also, I think we tied each other for total number of air miles flown for SEED data collection.

I greatly appreciate Kelly LeRoux for being available for my defense even after new family responsibilities made it especially challenging for her.

Helen Hartnett and Susana Mariscal were heroic in their work on the Spanish language focus groups. Helen translated the discussion guide from English to Spanish and moderated the Spanish focus groups in Austin and Vega Baja. Susana translated and transcribed recordings of these groups. These women made it possible for faithful representations of Spanish speaking parents to be included in this study.

Many thanks to the “Doc Student Babes” writing group: Diane Etzel-Wise, Karen Stipp, and LeAnn Wittman. Evidence that with friends, chocolate, clementines, and persistence, one can accomplish much. It’s been a pleasure to work with a group of women who not only provide feedback and encouragement, but remind me of the importance of work/life balance.

Finally, I want to thank the Wheeler and Korsower families for their love and support. I’m especially grateful to my mom, Freddie Wheeler, for her belief in me. Most of what I know about being a strong woman is from her. Now, if only I’d heeded her advice to practice my handwriting 30 minutes a day, I’d be all set. Most especially, Cricket Korsower Brooks has been my steady friend, my love, and my accomplice during all this. She knew when I needed to step away from the computer and go hit softballs and when I needed to keep my rear in my chair and keep writing. Her delicious sense of humor, intrepid spirit, and all around sweetness are a treasure.

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CHAPTER ONE

Introduction and Problem Statement

Until fairly recently, neither poverty research nor poverty policy recognized a distinction between income poverty and asset poverty. Programs for the poor have tended to emphasize short-term income maintenance over long-term financial stability, which has had the effect of making it difficult for people to leave poverty. Asset theory argues for helping low-income families to accumulate wealth so that they can plan for the future and rise out of poverty (Sherraden, 1991; Oliver & Shapiro, 1997). The most popular tools used by asset-building programs are Individual Development Accounts (IDAs) and Children's Savings Accounts (CSAs), matched savings accounts which facilitate individual and family wealth building.

One concern, however, is that focusing on asset building at the individual or family level may make participation difficult for poor families whose interdependent relationship with larger social networks influences their material and non-material well being. Edin and Lein (1997) and Carol Stack (1974), among others, have described how some low income families cover their expenses by pooling resources in a variety of ways, including sharing earnings, public assistance, and food stamps, caring for one another's children, borrowing clothing and furniture, and sharing living quarters. In a more recent study, young people in an asset-building program described how they sometimes felt unable to save in their CSAs because they gave money to family members or friends who needed it more. It felt like the right thing for them to do, these youth said, partly because if they ever needed something they

knew these same family members and friends would be there for them (Scanlon, Wheeler-Brooks, & Adams, 2006). In these types of situations, economic decisions that favor the larger group rather than the individual or nuclear family may make sense because individual well-being and group well-being are interconnected.

Social network theorists contend that rather than being primarily individualistic and internally motivated, people are members of networks, or systems, that influence their thoughts, behaviors, and attitudes (Briggs, 1998; Putnam, 2000), and that people of all income levels respond to the needs of people in their networks (Chiteji & Hamilton, 2005; Dominguez & Watkins, 2003). For low-income people in asset building programs, this may mean that they will have difficulty saving because their networks require their personal resources. It may also follow that low income people's networks can be potential resources for asset building if their financial and non-financial strengths are more fully understood. For asset-building policies and programs to be effective in the long term, low-income people's social network structures, needs, and responsibilities must be taken into account.

As little is known in this area, this proposed research seeks to learn about the role of social networks in the lives of participants in asset building programs. The study consisted of 14 focus groups conducted with parents whose children hold accounts in a national, multi-site demonstration of CSAs. Although past research tested IDAs for adults (Schreiner et al., 2005), the current project focuses on accounts have been opened by parents for children, with an initial deposit from the initiative of between \$500 and \$1000. Parents and older children were encouraged to make

deposits, which were then matched. Program sites reported that despite the prospect of having their deposits matched, parents made deposits and participated in program activities at varying levels, and the reasons for this variation were not understood. This focus group research explored parents' social networks to see if they were somehow involved in parents' program participation.

CHAPTER TWO

LITERATURE REVIEW

This chapter introduces the literature guiding this dissertation study. I will begin by discussing the asset theory and asset building literature, and then move to discussing social networks and, more specifically, how social networks have been used in poverty studies. The chapter ends with a discussion of where this study is situated within the literature and the contribution that it makes.

Asset Literature

Sherraden (1991) uses the metaphor of springs and ponds to describe the difference between income and assets. Income can be thought of as a spring of water, a resource that continually renews itself as it is used, while assets can be thought of as a pond of water, a resource that has been stored for future use. A farmer with a spring on his land has access to water for his animals and crops as long as the spring continues to flow, but if the spring stops, the farmer must find some other way to sustain the farm. If the farmer also has a pond, however, he is able to store water from the spring and withstand the times when the spring does not flow. Most of us obtain our income from employment, and then spend it to pay for our housing, utilities, food, health care, clothing, transportation, and so forth. If we have little income, we may run out before purchasing what is needed to meet our basic needs, or we may be able to pay for all our basic needs but nothing more. If we are fortunate, we have income to spare after buying what we need, and are able to set it aside in a bank account or investments for emergencies or times in the future when we have less

income to depend upon or when costs rise. Income provides what we need for the present, but assets help us prepare for the future.

Although both income and assets are necessary for financial health, most measures of deprivation include only income. The “poverty threshold” is a measure of how much cash income is needed to meet basic needs – assets are not included in this figure. In 2007, for example, a family of four was considered to be poor if their annual income fell below \$21, 027 (U.S. Census Bureau, 2003).

If income poverty is measured by how much income is needed to meet basic needs, what is asset poverty and how is it determined? One definition of asset poverty is lacking sufficient assets, or wealth, to meet basic needs for a period of time. Most asset research has used a three month time period, as proposed by Haveman and Wolff (2001). Put another way, in the absence of income, does a household have enough wealth from other sources to cover necessary expenses? For example, if a family’s primary breadwinner became unemployed and no longer received income, upon what would the family draw to pay their bills, and how long would they be able to sustain themselves? If they have accumulated savings, home equity, or investments, they can liquidate these and use the proceeds until they are able to bring in more income. If the family rents their home and lives paycheck to paycheck, however, they have fewer options, and are in a more precarious position when their income flow is upset or their needs increase.

In developing a measure of asset poverty, Haveman and Wolff (2001) offer *net worth*, *net worth minus home equity*, and *liquid wealth* as three different ways to

conceptualize assets. *Net worth* is the total of all assets minus the total of all debts, a fairly standard understanding of wealth. It includes all assets that that can potentially be liquidated to raise cash. *Net worth minus home equity* assumes that most families will not sell their home to weather a temporary financial crisis, and removes the home as a potential asset. Finally, *liquid wealth* considers only the assets that can be quickly converted into cash, such as bank accounts, retirement accounts, and insurance policies. A family is considered asset poor if their assets, under these three measures, are insufficient to meet basic needs for three months in the absence of income.

Caner and Wolff (2004) estimated that in 1999 (the most recent data available) the asset poverty threshold for a family of four in the United States was \$4151. Under the net-worth measure, 25.9% of families were asset-poor: their net worth was less than \$4151. The asset poverty rate rises to 40.1% when home equity is subtracted from net worth, and to 41.7% when only the assets that can be quickly converted to cash are measured. When compared to the income poverty threshold and rate in 1999 (see Table 1), asset poverty rates are considerably higher than income poverty rates.

Asset building for middle and upper income Americans has long been part of the United States' social policy framework. Examples include the Homestead Act of 1862, home mortgage interest deductions, the GI Bill, for members of the military, tax deferred retirement accounts, and student loan interest subsidies. The federal

government subsidizes these asset building programs, and most of them benefit people who already have at least some wealth (CFED, 2004).

Table 1: Asset poverty and income poverty, 1999 (U.S. Census, 2003)

	Poverty Threshold	Poverty Rate	
Asset Poverty	\$4,151	Net Worth	25.95 %
		Net Worth Minus Home Equity	40.10%
		Liquid Wealth	41.70%
Income Poverty	\$16,895	12.40 %	

Over time, racial and ethnic minority Americans who have benefited little from these programs because of structural inequalities have slipped into a deep poverty of both income and assets (Oliver & Shapiro, 1997). Income poverty has been addressed, if inadequately, through social welfare programs, but asset poverty has only recently been recognized as a separate phenomenon. This is a concern because asset poverty has been shown to be more intractable than income poverty. Just as wealth and privilege are developed, maintained, and strengthened over generations, asset poverty becomes entrenched over generations, deepening and solidifying inequalities (Caner & Wolff, 2004; Oliver & Shapiro, 1997).

In the American social welfare system, policies that provide public assistance to low-income people include provisions that have the unintended effect of

obstructing their efforts to move out of poverty. In order to receive public assistance, individuals participating in means-tested programs must fall below income and asset guidelines and then spend all that they receive. If they manage to set a portion of the income aside to build savings and plan for the future, they could easily exceed asset limits. This type of policy focuses on short-term consumption, making it difficult for low income people to pursue long-term financial and educational goals.

To supplement income support policies and programs, Sherraden (1991) proposed an asset-based approach to social welfare policy, reasoning that since saving enables middle and upper income people to build intergenerational wealth and economic security, it could do the same for low-income people. The focus of this approach is on the long-term effect of assets. Because asset building is a long-term process, it is theorized to result in behaviors that are socially desirable, associated with long-term thinking, and beneficial to both individuals and society. These include future orientation, development of other assets, financial stability, focus and specialization, risk taking, personal efficacy, social influence, political participation, and the enhanced welfare of offspring (Sherraden, 1991; Scanlon & Page-Adams, 2001).

Individual Development Accounts are the vehicle Sherraden proposed to facilitate savings and asset building among low-income people. As originally conceived, accounts with an initial deposit would be universally available to children from families in all income brackets, and have a progressive structure to subsidize deposits of poor account holders by matching their contributions. Much like

Individual Retirement Accounts, they would be treated favorably within the tax system, with withdrawals being either tax-exempt or tax-deferred. Savings in IDAs would be put toward developmental goals, such as the purchase of a home, starting a business, or pursuing higher education. Investing in assets that increase in value rather than disposables, such as appliances or paying bills, is theorized to enable poor people to build wealth and eventually leave poverty (Sherraden, 1991).

The first large-scale study of IDAs was the American Dream Demonstration (ADD), a national demonstration of asset-building accounts for low-income adults. From 1997 through 2002, account holders using matched savings accounts and participating in financial education classes were able to save modest amounts toward asset purchases. ADD also provided the opportunity to evaluate account structures and educational programming, providing a wealth of information for future research and policy, as well as laying the groundwork for children's savings accounts (Moore et al., 2001; Schreiner et al., 2005). ADD's major finding was that poor people are able to save if they are given the tools to do so. Individual Development Accounts, with the structure and accompanying financial education described above, facilitated the process of beginning to accumulate financial assets. However, the fairly intensive services provided to account holders made IDAs expensive to administer, leading to the conclusion that IDAs must be run more efficiently if they are to be implemented on a larger scale (Adams, 2005; Schreiner et al., 2005).

Following ADD, a demonstration of Children's Savings Accounts was initiated to learn about asset building for young people, with the goal of informing

policy and working toward a system of universal children's accounts in the United States (Sherraden, 2008). Saving for Education, Entrepreneurship, and Downpayment (SEED), ran from 2004 through 2008. In SEED, children from pre-school through high school age were the account holders of record, although in most instances the children's parents were responsible for opening and making deposits into the account. Deposits into accounts were matched 1:1. Also, accounts were seeded with an initial deposit ranging from \$5000 to \$1,000, depending on how the local organization chose to structure their program (Mason, et al. 2009). This highlights a key difference between Individual Development Accounts and Children's Savings Accounts. IDAs have been used primarily by adults who are saving for a relatively short period of time (a few months to a few years). CSAs, in contrast, are designed to be opened for children at birth and held until the account holder uses the funds as a young adult. Under this model, accumulation will result primarily from compound interest on the initial deposit with smaller deposits being made into the account over time. A full assessment of the SEED demonstration is currently underway but, as of this writing, there is evidence that although account balances are low by most standards, the majority of parents and their children have had some success in saving (Mason, et al., 2009).

Building assets through both Individual Development Accounts and Children's Savings Accounts focuses on accumulating *individual* and nuclear family wealth. There is evidence to suggest, however, that many lower income people may not favor this individually based structure because they regularly share resources

within their extended family and friendship networks. Carol Stack's work (1974) documented a complex economic structure in which kinship networks gave cash, food stamps, welfare funds, food, and furniture to the network member who needed it most. Members gave with the expectation that when they were the ones in need, the network would provide for them. Similarly, Edin and Lein's (1997) research with mothers receiving welfare or working for low wages found that neither group was able to support their families without assistance from family and friends.

In a study of middle class families, Chiteji and Hamilton (2005) examined whether having poor relatives affected the asset building of non-poor relatives. They found that middle class people with poor relatives experience the same pressure to provide assistance that Stack and Edin and Lein observed. Responding to the pressure, these non-poor families were able to accumulate less wealth within their nuclear families because they were helping to support their extended families. This pattern was strongest among families of color, and is likely an additional contributor to the racial wealth gap (Oliver & Shapiro, 1997).

Bringing this discussion into the realm of asset-building accounts, Lombe and Ssewemala (2007), using data from ADD, found an association between an increase in the amount of help account holders gave to others and a decrease in their IDA savings. They reviewed the literature suggesting that social networks enhance economic well being, but not literature on the inertia or obligations of social networks. Although limited in scope, it does provide evidence that more exploratory and detailed inquiry into the resource networks of low-income families is warranted.

Given this, it is important to learn how poor people's family and friendship networks may influence their desire to participate in asset building programs and their ability to save. It is also possible that asset building programs may influence an individual's network, since resources that had been available to the group are now placed into personal savings.

Social Networks Literature

Granovetter's benchmark article *The Strength of Weak Ties* (1973) discussed the varying types of relationships within individual's social networks. He argued that healthy networks should have both *strong ties* and *weak ties*, because these each have different functions. Strong ties are usually seen among people who know one another well and are alike in some way – they live in the same neighborhood, attend worship services together, are family members, etc. These relationships provide social support on a daily basis. Weak ties, in contrast, typically exist among people who know one another less well, and they must be more deliberately cultivated than do strong ties. Acquaintances made through social clubs, business relationships, or mentoring relationships are examples of weak ties (although it could be argued that mentoring relationships grow out of a weak tie and become a strong tie over time). Since they are connections between people and groups who generally move in different circles, weak ties provide opportunities for social mobility that strong ties do not.

Bourdieu (1986), Coleman (1988), and Putnam (1993) were among the first to write extensively about "social capital." Although their perspectives differed from

one another somewhat, they agreed that social capital is comprised of social networks and the type and quality of interactions taking place within these networks. In *Bowling Alone* (2000), Putnam used the terms *bonding capital* and *bridging capital* to contrast the close, homogeneous ties of family and friends with the more distant, heterogeneous ties of acquaintances, and suggested that a combination of the two was necessary for effective social capital. Briggs (1998) had referred to these as the social support and social leverage functions of social capital. Social support helps people to meet their survival needs on a daily basis and generally cope with life. It is the type of help we receive through our family and friends. Social leverage, on the other hand, provides information, contacts, and opportunities for social mobility. It is the type of help we receive through our association with people outside our primary support network: employers, co-workers and business associates, schoolmates, or club memberships, for example.

Recent social welfare research involving social networks and social capital tends to use Briggs' terminology rather than Granovetter's or Putnam's, and I will do so as well. Additionally, terms such as "social networks", "social support networks", "social capital" and "support systems" have all been used when referring to individuals' social networks. For clarity, for the remainder of this dissertation, I will use "social network" to describe the connections in an individual's social constellation, "support" for the coping functions of a social network, and "leverage" for the mobility functions of a social network.

Social Networks in Poverty Studies

Of special relevance to this study however, is the literature specifically examining the relationship between economic circumstances and social networks among low income populations. Conducting a secondary analysis of the National Survey of Personal Health Practices and Consequences, Auslander and Litwin (1988) found that poor people tend to have smaller social networks than near-poor and non-poor people, and have contact with their networks significantly less often. The poor were less likely to participate in service, school, work-related, or social organizations, but they attended church at the same rate as their higher income peers. Their networks were comprised of an adequate number of supportive relationships but fewer leveraging relationships. Importantly, low income respondents were not less satisfied with their social networks than higher income respondents. Auslander and Litwin support Tracy's assertions that a network's size isn't as important to well-being as its composition and the quality of interactions within it (Tracy, 1990).

Dominguez and Watkins (2003) conducted a series of in-depth, ethnographic interviews with five low-income women to learn how social support and social leverage were manifested in their relationships. The women relied primarily upon their family and friends for daily help with child care, buying groceries, and the like, and felt a degree of tension because of the expectation of reciprocity accompanying the assistance. To avoid this burden, several sought assistance from service providers in their community, bringing them into their social support network. Maintaining these supportive ties took so much time that few women were able to establish leveraging relationships to help them get ahead economically. Women with

leveraging relationships developed them through employment outside their social circle. They made connections with co-workers and employers who took an interest in them and provided access to further opportunities. They enjoyed these relationships and opportunities, but often felt discouraged that their close family and friends were not in favor of them spending so much time outside the smaller support network group. As Dominguez and Watson discuss, supportive relationships are critical for low income people to get by, but they can also create an inertia that inhibits developing the leveraging relationships that can improve their economic situation.

Henley, Danziger, and Oliver (2005) reached a similar conclusion in their study of 632 former and current welfare recipients. They reasoned that it is unlikely that social networks can facilitate economic gains for low income people, because the networks are comprised primarily of people who are limited in the support they can offer to one another. With this in mind, respondents were asked about the *perceived* support in their networks as well as their *received* support, to gather information about where they felt they could seek assistance. Survey respondents reported higher levels of perceived non-financial support than perceived financial support, and while non-financial support was received at nearly the rate that it had been expected, financial support was rarely received. Henley et al. conclude that while social networks provide supportive functions that are important to meeting low income families' daily survival needs, they are not likely to provide the leveraging functions that can promote improved economic circumstances.

Taking a different tack, Harknett (2006) looked exclusively at the perceived availability of support, arguing that the low levels of received financial support reported by Henley et al. could reflect the recipients' lack of need as well as the givers' lack of resources. Focusing on the coping functions of social networks, Harknett asked if having access to social support was associated with improved economic outcomes for women receiving welfare benefits. Using longitudinal data from the National Evaluation of Welfare to Work Strategies, she found that women with higher perceived levels of network support were more likely to be employed and receive less welfare than women with lower perceived levels of support. Presumably, she concluded, women with access to social support may be more comfortable taking the economic risk of leaving relatively stable welfare benefits for the less reliable low wage job market.

In the final study to be reviewed, Meadows, Ormerod and Cook (2004) sought to learn more about people who do not use banks or credit unions in Britain. They combined detailed demographic and financial information from Britain's Department of Social Security with data from questions included in a nationally representative survey. The only significant difference between people who used banks and credit unions and those who did not was that non-users belonged to social networks in which use of financial services was low. People with few or no family or friends holding accounts were twelve times more likely not to have an account of their own. Meadows et al. argue that rather than being a purely rational choice, people's

financial behavior is influenced by their social networks. This holds true for all income levels.

This literature reiterates the foundational social work notion that human beings are social creatures who live within systems that help meet our needs and influence our thoughts, feelings, and behavior. The poor are no different from higher income people in this regard, but many are at a disadvantage because their social networks may hold fewer resources and less opportunity. For asset building programs to be successful in bringing low income people into the financial mainstream, poor people's social networks must be thoughtfully taken into account because they may influence participation and the ability to maintain income and assets.

Research Questions

The goal of this study is to contribute to asset theory and its practical application in asset building programs by learning about the role of social networks in the lives of program participants. To date, little is understood about these networks, so this is an exploratory study. This study will ask the following questions:

- How can the social networks of these parents be understood? Do they have both supportive relationships and leveraging relationships?
- How do parents' social networks influence their participation in asset building programs?
- How does participation in asset building programs influence parents' social networks?

CHAPTER THREE

METHODOLOGY

Prior to developing this dissertation research, I was a member of the research team evaluating the SEED project, a demonstration of matched savings accounts for children. SEED, described briefly in the last chapter, was administered through 12 community-based programs in the United States and Puerto Rico. This evaluation was carried out using several distinct studies. While conducting a cross-sectional survey with parents whose children held accounts and in-depth interviews with young people who held accounts, I listened to participants talk about various ways that people in their lives influenced their financial decisions and participation in the asset building program. These comments were not direct responses to questions within the two studies, but embedded in conversations that ensued as participants answered other questions (in the case of the interviews) or sought to explain their responses (in the case of the surveys). As I listened to their stories, I became increasingly interested in the role that social and financial relationships played in their everyday lives, including their ability to save in their asset building accounts.

After the initiative was underway, a process study was initiated to learn why participants were not opening accounts and participating in program activities at the rate that had been expected. I was given the opportunity to shape one portion of this study, a series of focus groups, to include an exploration of the social and financial relationships that participants and their parents had been discussing. Given what I had learned from parents of SEED participants and a review of the asset building and

social networks literatures, this study asked the following questions: How can the social networks of parents whose children are enrolled in an asset building program be understood? Are both supportive relationships and leveraging relationships present? How do parents' social networks influence their participation in asset building programs? How does participation in asset building programs influence parents' social networks?

Critical Realist Perspective

This study is grounded in critical realism (Bhaskar, 1978), a theoretical perspective within the critical theory tradition. It combines a constructionist epistemology and a realist ontology, which at first blush may seem incommensurable. However, this unique mixture of epistemology and ontology provides a framework for making definitive statements about the social world that are grounded in an understanding of the differing perspectives of individuals (Houston, 2001; Outhwaite, 1987). This ability to describe reality from multiple, equally valid viewpoints, and then develop recommendations for policy and practice makes critical realism a theoretical perspective that is useful for action research, community based research, and policy research.

Concerned with the polarization of positivist and constructivist philosophies of science, Bhaskar (1978) attempts to offer an approach that acknowledges the existence of a reality that is separate from human beings' perception of it, but also recognizes the varying standpoints relative to that reality. Bhaskar also wishes to move beyond the notion of causal mechanisms, which he finds to be overly simplistic

in that they rarely take multiple perspectives into account. Instead, he refers to *causal tendencies*, which reflect his belief that causal statements must be made tentatively and always open to revision when new information is encountered (Bhaskar, 1978; Outhwaite, 1987).

Critical realism proposes that knowledge is socially constructed, complex, and always changing, and that it is mediated by culture, social location, and social action. As such, knowledge is not a static entity to be discovered, obtained, and used, but a dynamic, iterative process of creation and understanding (Houston, 2001; Outhwaite, 1987). With its emphasis on group process in the development of ideas, focus group research is a good match with critical realism.

Reality, though, is not relative in the sense that social constructivist ontologies propose: that reality does not exist apart from human beings' beholding and understanding of it. Rather, the focus is on individuals' perspectives and experiences of the reality that exists in the world. Like knowledge, these perspectives and experiences differ according to one's social location. In this study, I spoke with people in different communities who were all participating in the same basic program, and yet, their experience of that program was profoundly different depending on the part of the country in which they lived and the type of agency that administered the program. Also, within each local agency, there were differences in how people experienced the program. A critical realist perspective holds that all of these viewpoints are valid. It is not the purpose of an inquiry guided by critical realism to sift through the different views, reducing and simplifying the data to find

out “what really happened.” Rather, it is to develop an account of the phenomenon that reflects the full complexity of reality (Bhaskar, 1978; Houston, 2001; Outhwaite, 1987).

Understanding, though, is not the ultimate goal of a study informed by critical realism, but a necessary step toward taking action and achieving praxis. As a critical perspective, critical realism is concerned with the relationships among individuals and the social structures with which they interact. The complex account of individuals’ experiences and interpretations of these relationships provides the grounding for social action (Houston, 2001; Outhwaite, 1987). In the case of this study, asset-building policies and programs can be changed or developed based upon the accounts offered by focus group participants.

Qualitative Methods

While using quantitative methods requires already having a certain amount of information available about a phenomenon in order to formulate and test hypotheses, using qualitative methods is especially appropriate when little is known about the topic under investigation (Marshall & Rossman, 1995; Miles & Huberman, 1994). This study was initiated to learn about an aspect of asset building programs that has not been assessed by the SEED initiative’s quantitative studies. The qualitative methods used created an environment in which parents were able to discuss their experiences with asset building programs and social networks in ways that made sense to them. Parents frequently raised issues that I had not considered, allowing me

to develop an in-depth understanding that was grounded in their view of the world rather than in my own.

Using focus groups to collect data further encourages the development of new ideas through group interaction. As group members respond to one another and move a topic forward, they can build complex, differentiated concepts in a way that is not possible with surveys or individual interviews (Krueger & Casey, 2000; Stewart, Shamdasani, & Rook, 2007). Focus groups are also a good choice when the research topic is social in nature, because the group process in some ways approximates the social context of decision making (Patton, 2002; Fern, 2001). Listening to and watching the group process, including how people influenced others and were themselves influenced, provided insight into how individual members think about and make decisions within their own social networks.

There are also limitations to using focus groups in social research. Because groups are not comprised of large, representative samples, their results cannot be generalized, a priori, beyond their context (Krueger & Casey, 2000; Fern, 2001). If a study is well designed and documented, however, the reader will be able to determine if the results are applicable to a situation with which he or she is familiar. In this way, qualitatively derived data can be useful a posteriori, outside their original situation (Guba & Lincoln, 1989; Patton, 2002). A second limitation to focus group research is that to a great extent, the quality of a focus group's data depends upon the moderator's skill in managing the group process. For example, the moderator must know when to keep the group on topic and when to allow the discussion to develop,

how to prevent talkative members from monopolizing and how to encourage quieter members to contribute (Krueger & Casey, 2000; Patton, 2002). To maintain a high quality of discussion, moderators in this proposed study were social workers with skills in group facilitation.

Data Collection

14 Focus groups were conducted at seven SEED program sites: Boys and Girls Club of Delaware in Wilmington, Delaware; Foundation Communities in Austin, Texas; Fundacion Chana Goldstein y Samuel Levis in Vega Baja, Puerto Rico; Harlem Children's Zone in New York City; Oakland Livingston Human Services Agency (OLHSA) in Pontiac, Michigan; People for People in Philadelphia, Pennsylvania; and Southern Good Faith Fund in Helena, Arkansas. Table 1 displays the number of groups held at each site as well as the number of participants in each group.

Recruitment of Focus Group Participants

At each site, groups were created using convenience samples drawn from parents whose children were involved in the site's SEED program. Homogeneity in these focus groups promoted a comfortable environment in which participants could discuss topics openly with others who have had similar experiences (Krueger & Casey, 2000; Patton, 2002). For the first three focus groups, I sent a letter directly to the parents that introduced myself, described the study, and asked them to contact either me or their program coordinator to ask questions. Although the letter was sent in an envelope from their program, relatively few parents responded directly to me,

Table 1.

Number of Focus Groups and Participants by Site

Site	# of groups	# of participants
Boys and Girls Club of Delaware	2	Group One: 5 Group Two: 4
Foundation Communities	4	Group One: 5 Group Two: 3 Group Three: 2 Group Four: 3
Fundacion Chana Goldstein y Samuel Levis	1	Group One: 8
Harlem Children's Zone	1	Group One: 3
Oakland Livingston Human Services Agency	3	Group One: 10 Group Two: 12 Group Three: 6
People for People	1	Group One: 6
Southern Good Faith Fund	2	Group One: 5 Group Two: 4
TOTAL	14	76

preferring instead to call their site coordinator to find out about the groups. For future groups, I dispensed with the letter and instead asked for site coordinators' assistance in recruiting. Prior to my visit, they contacted parents either by telephone or mail to describe the research and ask if parents would be interested in participating in a focus group. Groups were kept relatively small to afford each group member the opportunity to participate meaningfully. Group sizes ranged from two to 12, with most groups having between three and six members. Participants were given \$35.00 to compensate them for their time. Appendix A provides demographic information for focus group participants.

Focus Group Moderators

Groups were moderated by one of three people. A faculty member conducted the first group, a Spanish speaking faculty member conducted two Spanish language groups in Puerto Rico and Austin, and I conducted the remaining eleven. In each instance, we began by giving a general description of the study and then asked participants to discuss topic areas with one another rather than responding to us directly. This type of group interaction is critical to focus group research, because it allows participants to raise new questions, reach and express new levels of understanding, and generally move the discussion into areas not anticipated by researchers (Krueger & Casey, 2000; Morgan, 1988).

A note taker was present during each focus group, recording ideas arising from the group's discussion and keeping track of the order in which parents spoke. This type of chronological note taking made it possible for the transcriber to identify individual participants while listening to the audio recording, and attribute responses to the correct person. Given the conversational format of the groups, participants providing their perspective on an issue frequently said a few word or sentences and were then "interrupted" by another group member asking a question, agreeing with them (often emphatically), or relating a personal experience to show that they understood what the first speaker was trying to say. Parsing who said what made it possible to follow each group members' train of thought through the thicket of conversation, and also allowed me to see how members influenced one another, disagreed, and came to common understandings during the course of their discussion.

Discussion Guide

A discussion guide was used to explore parents' perceptions and experiences with children's savings accounts, their social networks, and the local organization that administers their SEED program. Topic areas and areas of questioning were decided upon in advance, but the specific wording and sequence of questions was flexible, giving the group the freedom to address topics in an organic, free-flowing fashion that facilitates deep discussion (Krueger & Casey, 2000; Patton, 2004). An initial guide was developed after reviewing the asset building and social network literatures and holding discussions with local SEED program staff. This guide is provided in Appendix B.

In several instances, I changed the questions I asked or how I asked them over the course of the study in response to feedback from participants. For example, in the first two focus groups, I asked parents to describe their relationships with other SEED parents and how important these relationships were to their ongoing participation. This question elicited much conversation, because these groups were held in communities that were small and tightly knit. Parents were, in effect, describing not only their relationships with fellow SEED parents, but their relationships with their family and friends, because these were frequently the same people. Subsequent groups in larger communities were somewhat confused by the question, because they had limited relationships with other SEED parents. Since the intent of the question had been to encourage parents talk about their supportive relationships, I changed the wording and began to ask about the important people in their lives, and then asked them to characterize those relationships in various ways. This change worked well,

and parents had much to say in response. Other adjustments made over time included changing the wording of questions to reflect the way parents restated them before answering, and reordering questions to approximate the flow of the conversation in earlier groups.

All groups were audio recorded and then transcribed by an outside transcriptionist. I reviewed all English language transcripts while listening to the recordings to assure that the transcripts faithfully reflected the content of the group. For example, accurately capturing incomplete sentences and non-standard grammar rather than “correcting” them, and making certain that comments were attributed to the correct group members. Spanish language groups in Puerto Rico and Texas were first translated into English and then transcribed, creating English language transcripts that were grouped with the remainder of the transcripts for analysis. Recording equipment failed during two groups in Detroit, however, making it impossible to create a transcript. For these two groups, I relied upon detailed notes for analysis. In all, I analyzed 12 focus group transcripts and 2 sets of focus group notes.

Data Security

As focus group interviews were transcribed, informants and their families were given pseudonyms that were used throughout the study. I stored all information related to this study in a locked cabinet in my office.

Data Analysis

Data collection and analysis inform one another in qualitative research, creating cycles of interpretation, each being a deeper understanding than the last. Throughout the data collection, I wrote descriptive memos documenting interactions with site coordinators, participants, and their families, and my impressions of each focus group and the communities in which they were set. I also wrote analytic memos (Glesne, 1996) to begin tying data to theory, make connections with other data sources, and weigh decisions about what other data should be collected (Glesne, 1996; Maxwell, 1996; Miles & Huberman, 1994). The process of writing memos helped me to develop and refine ideas that I used in coding data and incorporated into the next focus groups for exploration with participants. In this way, I attempted to maintain an authentic hermeneutic circle of interpretation (Patton, 2002) to push my thinking and ensure the study meaningfully incorporated participants' perspectives.

Coding and Analysis Procedures

I began coding and analysis soon after the first focus group so that I would be able to iteratively develop ideas and take what I had learned from early groups and apply this to future groups. My first pass at coding was to read through hard copies of the transcripts, taking notes in the margins and highlighting quotes, stories, and discussions that seemed especially provocative or illustrative. I approached this task with a number of *sensitizing concepts* in mind, broad ideas that I knew I wanted to look for in the data (Patton, 2002). These included social networks, social support, social leverage, obligation, and reciprocity.

Additionally, I strove to identify both emic and etic perspectives in the data, which are often described as insider and outsider viewpoints. An emic perspective is one that uses indigenous knowledge and language to convey a practice or understanding that makes sense within a specific group (Patton, 2002; Stewart, Shamdasani, & Rook, 2007). To identify emic concepts, I looked for instances of parents discussing ideas and creating categories that I had not anticipated, but which made sense to them as members in their community. These concepts are included in the coding scheme without interpretation or analysis, often using the words parents used. For example, several parents referred to themselves as *the giver* in their family or social circle. I made *The Giver* an emic code and used it to categorize instances of parents talking about being a person who tends to provide assistance to people more than they receive assistance. An etic perspective is one that involves an outsider to the group placing insider's emic constructs into a conceptual or theoretical framework that makes sense to the outsider (Patton, 2002; Stewart, Shamdasani, & Rook, 2007). To create etic codes, I attempted to interpret and sort the emic concepts that participants raised, giving them names to signify the interpretation. For example, participants talked about getting together for birthday parties, exchanged telephone numbers to stay in touch, and wistfully remembered parent advisory groups that had been initiated but not continued. I created the code *Desire for Community* to capture these and other instances in which participants reached out to one another to make connections or talked about wanting to do so.

All codes were initially defined quite expansively, but became more precise and differentiated during coding through a process of dimensionalization (Strauss, 1987), during which I identified different shades of meaning. I developed a codebook to track the development of codes, making it as transparent as possible. This codebook is available in Appendix C. All data were organized using the Atlas.ti software program and coded according to the finalized scheme. This section has described a thematic analysis of the data, in which I looked for patterns in how and when certain ideas or phrases were raised, and then grouped these patterns together into themed categories (Patton, 2002; Ryan & Bernard, 2003). In the tradition of qualitative inquiry, this process was not linear, but began with the first instance of data collection and continued through the final analysis.

Trustworthiness of the Study

The issue of validity is especially important to qualitative research where non-traditional frameworks and methods are used. I employed a number of specific strategies to ensure that this study meets accepted standards of rigor. (Marshall & Rossman, 1995; Morse et al., 2002). *Transferability* refers to a study's usefulness in contexts other than the one in which it was conducted. Research is transferable to the extent that a reader can approach the analysis and its conclusions from the reader's own perspectives and determine if it can be applied to a situation with which he or she is familiar (Guba and Lincoln, 1989; Marshall & Rossman, 1995). To increase transferability, I have included significant portions of participants' discussions in this dissertation to enable readers to compare my assertions with their own experiences

and draw their own naturalistic generalizations (Stake 1995). Also, data for this study was gathered at seven different sites, and includes both focus group discussions and a review of the preliminary findings by a gathering of focus group participants. This triangulation allows the sources to corroborate one another, in effect, and reinforce the study's findings (Marshall & Rossman, 1995).

Dependability and *confirmability* are concerned with the integrity of the data and findings. Qualitative research is an iterative process, but unless this process is well documented there is no way of determining if it is carried out in a responsible fashion (Guba & Lincoln, 1989). To guard against this, I maintained records of this study's process, including sampling and data collection procedures, the development of coding categories, and the evolving analysis (Guba & Lincoln, 1989; Patton, 2004). In addition, as the coding framework developed, I recorded changes, additions, and deletions of codes and concepts, and tried to make the process of moving from the initial framework to the final analysis as transparent as possible (Marshall & Rossman, 1995). Finally, after I developed a preliminary analysis of the data, I discussed these findings and obtained feedback from several focus group members from one SEED program (Hammersley & Atkinson, 2001; Maxwell, 1996). I provided a summary of the focus groups and explained how I was thinking about and beginning to organize this data, and then I asked for their comments and suggestions. This gave participants the opportunity to contribute their interpretations of my nascent findings and increase the credibility of the final analysis (Glesne, 1999, Patton 2002).

CHAPTER FOUR

FINDINGS

In this chapter I present findings from the focus groups with SEED parents. I will first discuss SEED parents' supportive and leveraging networks as well as the dimensions of each. Following this, I will describe how their pre-existing networks and networks within the SEED program have influenced their saving and participation in the SEED program. Then, I will address the influence of asset accumulation and program participation on parents' social networks. I will close this chapter with a discussion of the importance of community to SEED parents, an unanticipated finding.

Findings to Research Questions

This study's research questions were: 1) How can the social networks of SEED parents be understood? Do they have both supportive and leveraging relationships? 2) How do parents' social networks influence their participation in asset building programs? 3) How does participation in an asset building program influence parents' social networks? For each question, I identified several themes, which I discuss below.

Understanding SEED Parents' Social Networks

To learn more about SEED parents' social networks, I asked them about their supportive relationships and leveraging relationships, listened to how they talked about relationships with one another, and looked for instances of parents speaking

about these types of relationships when they were discussing other topics. Their experiences of supportive and leveraging relationships each have several dimensions.

Parents' Supportive Relationships

The vast majority of SEED parents have extensive supportive relationships. These are the relationships that they rely upon to meet their day to day survival needs, including economic support, emotional support, assistance with transportation, child care, shopping, a place to stay when evicted, and all nature of things needed just to get by. I will discuss four aspects of supportive relationships: giving in supportive relationships, receiving in supportive relationships, the expectation of reciprocity and obligation to give, and the importance of encouragement and moral support.

Giving in supportive relationships.

SEED parents give a great deal of assistance and economic support to their family and friends. Recipients of assistance were members of their immediate families and close friends (parents, siblings, children, grandparents, close friends of long-standing), extended families (various degrees of cousins, aunts, and uncles, in-laws, fictive kin), and local communities (neighbors, co-workers, church members). Most frequently, parents provided help with recurring needs that the other person needed on a fairly regular basis but was unable to afford, such as groceries, electric bills, or school clothes. At other times, they were asked for help with emergency expenses, such as higher than normal heating bills, medical bills, or rent after a job loss. These requests tended to be less frequent, but each instance was often more costly than the assistance they provided for recurring needs.

One woman described how she and her husband were providing financial and non-financial assistance to family members even though she recently lost her job.

I'm not working right now. We're always helping his sisters, my sister-in-laws, because one of them, her husband had a run-in with the law and he got himself in trouble in Colorado. And she was here by herself. So we have been helping her. And my other sister-in-law, [her husband's] not really, he's working off and on. But they are not really able to work right now. We help her with groceries sometimes. And my neighbor, we help her also sometimes with her one year old because her husband died.

Her husband is employed, which perhaps gives them enough of a cushion to feel able to help. She is afraid that in the near future he will be laid off, as she was, but in the meantime they choose to help as much as they can.

In contrast, the parent below, who is also unemployed, is upset that relatives and friends are repeatedly asking for money from the retirement account she cashed out to live on. One friend, in particular, has disappointed her.

I'm not working at this moment so I have cashed in my 401K. So they kind of know that I've got a little bit of money so they are coming to borrow. Like can you help me with my electric bill? So I have to put a stop to it...She paid one bill, then it left her without enough for her rent money, so I helped her pay her rent money. She's supposed to pay me back. But she hasn't given me anything yet and it's been almost three weeks.

She is frustrated that they continue to ask for money even though she has less now than she used to, and angry that they somehow found out about her retirement account. At the same time, she has not yet been able to say no to their requests, although she has resolved to do so.

SEED parents do not give only when specifically asked for assistance. They said that they frequently "helped out" people who were in difficult situation because it felt like the right thing to do. "I help my grandmother and my sisters and brothers

cause it seems like every week my sister needs something. But I help her out a lot and do the best I can for her.” These were typically parents who referred to themselves as “the giver” within their circle of family and friends, and described being the person to whom others turned for assistance. Some claimed this role with pride and seemed to have maintained good relationships with their families and close friends, but the parents who said they had difficult relationships with family members were not happy when saying they were givers. These two groups differed in significant ways.

Participants in the first group learned about money, saving, and helping those who are less fortunate from their families as they were growing up. They did not have much money, but were taught how to conserve, live simply, and purchase only what was necessary. They saw their parents giving to others, and learned that giving to others was the right thing to do from either a religious or moral perspective. One participant remembered that when she was a little girl, she told her mother, “Mommy, I think we’re rich!” In retrospect, she realizes that they were actually quite poor, but she never knew it, because her parents were always helping someone who had even less than they had. Parents in this group were all in regular contact and on good terms with family members and close friends, and felt good about their relationships with them. As this parent said,

I’m more of a giver anyway. I don’t just pinpoint one person who I’m going to help, like, I can be sitting in here, I can go home and say, I’m going to make her problems mine. And I will try to go home and figure out how can I make it, where, so I can contribute for her every month. I do this for my family every day, and I do it with my friends also, so that’s just me. But everybody’s not like that.

In contrast, the second type of givers did not learn about finances within their families, and when they were growing up, their families had struggled financially and never seemed to be able to pay their bills. These participants had found either a person or a program to teach them about money, and obtained training and education to enable them to find a dependable job that paid well. As they began to do better financially, their family and friends asked to borrow money but rarely paid it back or offered other kinds of help, which caused them to feel taken advantage of. Because there was little or no reciprocity within these relationships, they tried to separate from them as an attempt to move forward in their lives. They were often quite emotional as they spoke, carrying a weight that was not evident among the first type of givers. This parent described how she began to see herself in relation to the people who wanted to borrow from her. Although she had put an end to the borrowing, she was still confused and frustrated by their behavior.

Parent: I used to be, I guess, like the family friend banker or something.

Moderator: Were you the ATM?

Parent: Yeah, you know, like it didn't matter what, but it seemed like every time somebody was in some type of financial jam, they'd look my way.

It took more time for this parent to be able to put limits on her giving to her family. At other points in the group, she talked about how good it felt to give to people, and how much she wanted to help others. It was difficult for her to decide to no longer give because it was such a part of how she defined herself, but when she did, she felt that it was the responsible thing to do for her and her children.

That's me. The giver. If I wasn't so much of a giver, I'd be ok...but I've learned to say no...when I purchased my home that's when I said, you know, I can't help you. I have my own, [inaudible] within my family that I have to, because if I sink who is going to help me? And I have to make it clear to them that I can't just give and give. At first they were just like shocked, you know, that I couldn't contribute to their needs.

Both of these parents were among the most financially knowledgeable in their groups and spoke excitedly and in an animated fashion about their participation in SEED. The change in affect when they began to talk about breaking away from their supportive networks was striking, suggesting a great deal of struggle and emotional turmoil.

Receiving in supportive relationships.

Far fewer parents said that they received help within their supportive relationships than said they gave help to others, although it is unclear whether this is because they actually received less or because were hesitant to discuss needing assistance. Family and trusted friends were the most common source of assistance for those who shared examples.

My parents help me quite a bit. I'm not from here. I moved here, was going to school, you know how that goes. Just kind of staying here, started a life. And my family, all my family lives in Grand Rapids and all of my family helps me. I have three kids, you just see her [motions to child], but I have two older boys, and summer clothes, with gas being so high. My gas bill was just ridiculous, ridiculous even with being on the winter protection program. And my parents helped me with that.

This parent received a great deal of financial support from her family, and it was enabling her to stay in her home, keep her utilities running, and buy clothes for her children.

The parent below initially said that she received a lot from her family, but as

she spoke, it became apparent that while they may buy items frequently, their assistance is not as substantial as the parent above.

Parent: My mother and my sister help me whenever I need help. So that's basically it.

Moderator: What would they help you with?

Parent: My kids. Well, they don't help me a whole lot, but the little bit that they do, they buy them Christmas stuff, birthday gifts, basic stuff that grandma and auntie does.

A theme raised in every group was being upset at the idea of asking for financial help, and not wanting others to think poorly of them because they needed to borrow.

...it would take me a long time to ask anybody. I have to be on my, and when I say my, like I don't know where else can I turn to, that's when I would go and say Daddy or Mom, I need this, this and that. But a person would not never or wouldn't even think I'm on my last dollar. I wouldn't allow a person to think that of me.

Some of these parents also said that they had no one to turn to for help, so there seems to be a certain logic in saying that they do not like to ask. Perhaps it feels less painful than saying they have no one to ask. Others who did not like to ask for help said that they had people they could ask, but preferred to be independent and try to work things out on their own.

I consider my friends at work more of my family than my own family because they're always trying to do sweet things for me and if they see that I need something, they will always offer. The majority of the time I'm always saying 'no, no, no, no.' I don't like asking. I'm not a person who likes to receive help. I don't want nobody, I like to be independent and I don't really like to ask for anything at all.

Encouragement and moral support.

Parents talked about the encouragement and support they received within their relationships, and it is worth noting that more parents were willing to talk about receiving this type of support than were willing to talk about receiving economic and material support. For some reason, most participants seemed to feel less vulnerable receiving support in the form of encouragement than in the form of financial assistance. One parent described an older friend who was important in her life and helped her through difficult times.

A church member...she's always there for me. And suddenly because she got hurt and she got behind on her bills and I had the money, so I gave her the money and said she won't need to pay it back...As my moral support when I needed to talk to somebody, she was there. So when she needed my help and I had it, I gave it to her.

This situation is especially interesting because this parent does not differentiate moral support from financial support. The help her friend needed happened to be financial, but it sounds like she would have given her whatever type of assistance she had needed, whether financial, moral, or emotional. It is not the same type of reciprocity another parent described as "I'll scratch your back if you scratch mine," but one founded on a deeper commitment to this friend because she filled an important role in the parents' life. It is also a succinct illustration how parents described resources flowing in their social networks; members may not receive replacement of the item or amount of money that they gave within the networks, but they receive what they need at the moment, which may be different from what they gave.

In some programs, participants were family members or longtime friends to one another before SEED. These parents had much to say about the value of these relationships.

I used to work at the bank, and me and Cheryl was at the same branch. And I used to just sit back and listen to her talk about all the time how her college loans was getting at her and she wanted to send Walker to college...how she just can't sit back and see Walker having to struggle with college loans, bills and all these different kinds of bills coming in. She's like, Kim, I'm a do this. I've got to do this for my baby. And she is really what got me just going and sticking to it because at one point I was ready to stick my hand in and pull it back out because I needed it for this or I needed it for that. But Cheryl was always talking about how she wanted Walker to just have his college education without having to go through all the stuff, work two or three jobs to make it through. And that's how it just kind of motivated me to go ahead and do what I had to do. So I think Cheryl kind of motivated me. Mindy told me about it, but Cheryl kind of kept my head in the game.

At program sites where parents had relationships with one another prior to participation in SEED, their care for one another extended into their SEED activities. They motivated one another to keep working in the program and saving in their children's accounts. This will be addressed further below when discussing how parents' social networks influenced their program participation. At program sites where parents did not have preexisting relationships, however, parents were friendly with one another but did not consider these relationships to be significant sources of support. As discussed in the final section, however, many of these parents expressed the desire to form these types of relationships with other SEED parents.

Reciprocity and obligation.

The fourth dimension of supportive relationships involves obligation and the expectation of reciprocity. The expectation of reciprocity formed the foundation for

much of SEED parents' giving and receiving. When describing their giving patterns, parents said that they most frequently gave to people who had helped them at some point or would likely help them in the future, and that they were less willing to give to people who had refused to help them in the past or would probably not help them in the future.

Parent: I could have told my sister no, but I knew she was in a jam and I had the \$400 at the time and that was for her rent. Because she would have did the same favor to me. I went to her one time and she gave me something, so had the \$400 at the time and that was for that's why I didn't feel that I should say no. I just went on and helped her out.

Moderator: Because she helped you?

Parent: Right, not as much money. Half of what I gave her, but she helped me.

Moderator: Right. Has that ever happened with anyone else that you helped them because they helped you in the past?

Parent: Yeah, that's kind of the way I do it. If you help me, I'll help you. You scratch my back and I'll scratch your back. But if you ain't scratching my back, I ain't scratching yours. That's the way it should, you know, it's supposed to go.

Part of the reason this parent was willing to give to her sister is because her sister had helped her when she had needed it. She describes a moral code of reciprocity; the rules of giving and receiving that are self-evident to her. Breaking these rules may mean no longer being able to receive help. Earl demonstrates this from the borrower's side – he was able to borrow because he gave.

I did something all through the years that most kids don't do. Every Christmas I gave my mom \$100. Every birthday, every Mother's Day, every Sweetheart's Day she gets a card with \$100 in it. You know what she does? She puts that aside with my name on it. So when I come back, she isn't giving me her money. Me and my mom sat down and discussed that. You come and get money because you put money in the pot. She said you ain't actually getting no money from me. You're getting money back you gave

me...she said I put it there for hard times and I knew you were going to fall into hard times sooner or later. I know sooner or later you're going to come back and I'll have yours there for you.

The belief in reciprocity is especially interesting in light of statements participants had made earlier in the group that they did not receive as much that they gave. Perhaps the principle of reciprocity is easier to maintain than the practice of reciprocity.

Parents typically felt obligated to give to people who asked for help. Few described this obligation as weighty; rather, they felt it was simply the right thing to do and part of a natural give and take. That is not to say that participants never felt strained by the obligation to give, but that most accepted this pressure as a normal part of life.

Like, now, my mom, she's on a fixed income, now. She's not working. She's, you know, a senior, she's living in an apartment of her own. What I do, then, I say, give me your electric bill. I want to help her now. She's been a support for me...That's almost like a savings account I'm putting, you know, taking out an electric bill where I could be putting toward some other thing, but that's a commitment to me, it's a commitment to my mother trying to be a help to her.

At times they were asked for help with a specific need or expense, but just as frequently they were aware of the needs around them and provided assistance without being asked. With few exceptions, parents gave freely and without anger unless the person making the request had a history of being primarily a taker and rarely giving.

Parents' Leveraging Relationships

A person's supportive networks tend to be comprised of others who are close, similar to, and, not surprisingly, have access to much the same information and

opportunity that she or he has. Leveraging relationships are different in that they are relationships with people who are not generally as close to a person and who are likely of a higher socio-economic or social status. They provide opportunities for social mobility through access to the contacts and information that are not typically present within supportive networks. In this section I will first describe parents' leveraging relationships, and then discuss instances of parents interpreting professional and supportive relationships as leveraging relationships

Traditionally defined leveraging relationships.

Only three SEED parents had ever had access to a genuine leveraging relationship as defined above. For one this person was an employer, for another, a family friend, and the last had sought out and attended a networking group for people who wanted to start a business. Each participant was able to specifically describe what this person did for them and how they had benefited (what they'd learned, what they'd been able to achieve, etc). This parent began working as an adolescent and found that her superiors took her under their wing and help her advance in her career and education.

Yeah, that's when I was 14 and the managers and supervisors on the job had a big influence on the decisions that I've made. I think where I am now and a lot of influence has been people that I worked with...along the years. [S]upportive, kind of showing you different ways, like for instance I had a manager that I had worked for on one job and I hadn't worked for him in years. We were both still on the same job. And I finished my undergraduate degree because I was working and going to school and he was like great, start your masters. And the University of Phoenix is what he dropped on me and I mean once I finished I thanked him so much. He had no vested interest in me. He wasn't my manager anymore. He had no more oversight over me. But just in general as a person you have those people that influence your lives just for whatever reason. He was an older gentleman so I don't know. Maybe he

saw one of his children or something like that. I don't know. But I've had people like that in my life as I've continued to progress.

Another parent wanted to start her own online travel business, so she sought out a networking group for new business owners to meet people and learn what to do. She was older when she began this process than the previous parent, and the people she receives assistance from are also business contacts in addition to being mentors.

I went to one of the networking groups and through that group started purchasing my business. I now have, which is she's a godsend. She's a lawyer. And another real estate agent, because I wanted to get into real estate, so I got a broker, which he allows me, I live around his business, around the corner from me, he allows me to work out of his shop. And I would have never met these people if it wasn't for me networking. So I have a lawyer who I can call on and I have a real estate broker who can advise me. So if it wasn't for networking, I wouldn't know these people.

Professional relationships as leveraging relationships.

Most focus group participants mentioned their SEED coordinators and other service providers when giving examples of leveraging relationships in their lives. From their perspective, these were people who gave them access to services and opportunities (including SEED) that they would not otherwise have known about. These parents each talked about a social service program external to SEED that had made a significant difference for them.

I'm in the [inaudible] program. That's a networking program. It has to do with raising grandchildren. And they have a support system and they have different locations, but it's mostly grandparents and grandchildren. And they will have a network system, if you need counseling, if you need financial help, they have a network. They'll tell you where to go. And that's how I found out about the insulation for my home through that type of networking.

Few SEED parents had opportunities for interacting with people outside their daily social circle, where leveraging relationships are found, and the only higher-status

individuals they knew where people who provided them with some type of help with their daily struggles. Instead of a true leveraging relationship, parents responded with the closest approximation in their lives – service providers whose information, referral, and service provision that they could not access on their own. The concept of a leveraging relationship as traditionally defined simply did not make sense to them.

Supportive relationships as leveraging relationships.

Another way that parents responded when asked about leveraging relationships was to speak about the support they received from people in their lives. The support and information were not the type that would provide access to opportunities for social mobility, but the type that helped meet daily needs, such as where to find good services and good prices on particular items. One parent said that her church group provided leveraging assistance.

My church offers a lot of help. [long pause] Not a lot of financial help, a lot of help in like clothes and food and things of that nature. And sometimes they will pay a month's rent or something like that.

Another responded with a description of how her sister helped her in a variety of ways day to day. This parent clearly has a great deal of respect for her sister, and perhaps, because her sister makes good decisions and is doing well in life, it makes sense that she interprets this as a leveraging relationship.

My sister. She's a big help on stuff like that. She tries to look out for me and know what's best for me, help me make good decisions or whatnot. And now I'm thinking about leaving and she's trying to help me get on my feet. You can come stay with me for a little while until you can find you an apartment or stuff like that so my sister is a big help with something like that.

Information provision as a leveraging relationship.

Access to information is important, especially to people who have “hustle” to obtain what they need in their daily lives, and another way SEED parents responded to questions about their leveraging relationships was to talk about the ways they found information and who they received it from. One parent talked of relationships that he had built over time and uses strategically to access the things he needs.

I found especially you can get a few, keep going to the same place, say to the supermarket. You go to that same supermarket all the time and you get to know the manager there. And you know, hold conversations and stuff, and you need something, you throw it at him and he can always come up with something. If you go to the bank, go to the same bank all the time and you get to know the people there, if you’ve got a problem you go in there and you discuss it with them and they’ll know somebody that you can talk to. Like an automobile shop. You keep going to the same automobile shop and any problem you’ve got, nine times out of ten that mechanic knows somebody that does that type of work. And he can recommend you to go.

Another parent, younger than the one above, said that he relied on relationships he made with people he grew up with. As he sees it, some of them have been able to move along further than he has, and he knows that he can get in touch with them when he needs something that he cannot find on his own.

Yeah, you be observant. You see what certain people are doing, you know. You watch before you talk, you know. Sometimes you grow up with certain kids and they turn out to be something, you know, important and then you stick around them, you know, and become good friends and they might help you out if you help them out. So that’s how I do it. So I have a few friends that have a lot of connections for certain things like car deals, houses, knowing people who does stuff, interior decorations and stuff like that. That’s very helpful.

Both parents described a careful building and cultivation of information relationships and then being watchful for appropriate opportunities to access the

resources of the relationship. Although there is no doubt that parents receive valuable information through these relationships, goods, and services, the type they receive is oriented toward needs in the present rather than opportunities to help them with their future. It seems more appropriate to consider it supportive assistance than leveraging assistance.

Influence of Social Networks on Asset-Building

The second research question concerns the influence of social networks on asset building. In discussing this, it is important to distinguish between parents' existing social networks, those that they were members of before SEED, and the new social networks that many parents built through their participation in SEED. The focus groups provided data for examining the influence of parents' existing networks on choosing to sign up for SEED and how these networks may positively and negatively influence saving in the SEED account. Additionally, I will discuss how parents' new SEED networks may influence their saving in the SEED account and their participation in program activities separate from saving.

Influence of Existing Networks on Signing up for SEED

Parents' existing social networks seem to have little to do with their decision to sign up for the SEED program. When asked if there was anyone they spoke with before signing their child up, or if anyone influenced their decision, the vast majority of parents said that they decided on their own or after discussing it with their spouse. The few parents who talked with someone other than their spouse about SEED

(usually a family member or friend) said that they did so because they were excited about the opportunity and just had to tell someone, not because they needed advice.

Among focus group participants, a small number signed up *with* members of their existing social networks; parents who knew one another before SEED. For example, some parents at Southern Good Faith Fund worked together in the bank that housed the program. They heard about it at roughly the same time and talked with one another about it, although they too pains to clarify that their decision to participate was not based on one another's opinions. As they described it, they did not sign up because of one another, but happened to all be involved in the community where recruitment took place.

Influence of Existing Networks on Saving in SEED

Network influences that facilitate saving.

Some SEED parents had family who wanted to contribute to their children's accounts. These were primarily children's grandparents and aunts and uncles, but also included an array of extended family and family friends. This parent told everyone that she knew about the account, and many of them agreed to help her save.

You have to have support from your family. You know, I tell all my sisters the same thing. I said, I ask everybody, God love us. Play aunts, play uncles. This is what they need, this is what they doing. I don't need you all to just say here this is what they get. I don't have too many people just give our children money anyway that they can just spend anywhere, you know. But, I let them know what I'm doing. A lot of people just like, got on board, and I said, I got this opportunity. Look, and I need everybody, and I'll be going out knocking on doors.

At times, parents had to cultivate these types of deposits because people in their lives wanted to give their children gifts instead of money for their account. As

one parent said “they just want to see that smile on their face” and found it hard to stop giving as many Leggos, trucks, video games as the children were accustomed to receiving.

I said if you want to just buy half of what you were going to give her and give her the rest to put towards the account. I mean we came up with some ways to help. I mean, when you’re a family that is kind of struggling, we’ve got to help each other. If you’re going to help me, help me. Don’t give her something that can’t help her in the future. I told them it would be gone. But that account is still there.

Network influences that are a barrier to saving.

A recurring theme among parents was not having enough money to deposit into the SEED account after meeting other demands within their economic networks. This echoes the discussion of reciprocity and obligation – parents gave even though it was hard because it was the right thing to do. It would be disrespectful and selfish not to, especially when giving to elders.

Parent: Well, like I said I help my mom all the time, as much as I can with my sisters and brothers. So if she needs it and I’ve got it, she’s got it.

Moderator: Will she ask or do you notice that she needs it and then you?

Parent: Well, sometimes she will ask or I just know their need and I do it just to do it. But if she really needs it, she will ask. But most of the time she won’t ask.

Moderator: What kind of stuff does she need help with when she asks?

Parent: Well, if her bills need to be paid, you know, and she don’t have it right then or if I see something. They always need clothes and uniforms. So if I see something that I know, I get it.

By and large, parents give to members of their economic networks first, and then save in their SEED accounts if they have money left over. Because of this, many make smaller deposits than they intend to or are unable to make deposits altogether. Some parents are able to articulate this, while others did not seem to make a

connection between giving money to others and then not having money to save. Given discussions about the importance of reciprocity, it is reasonable to conclude that it simply never occurred to them not to give or to give less so that they would have money to save.

This parent described a different type of network barrier to saving: tension between himself and his wife over the SEED account. He wanted to make deposits, but she felt that they should be using the money for things that they needed now.

Parent: I kind of sneak and do it.

Moderator: You sneak and do it? Who are you sneaking around?

Parent: My wife. When we lived together. We're separated now. When we lived together, she probably wanted to use the money for something else. I just didn't say nothing to her. I just do it.

This type of disagreement over the allocation of resources was rare. One of the primary goals of this study was to learn if SEED parents had difficulty saving in their children's accounts because of competing obligations to their social and economic networks, and there is evidence to support this. However, there were very few instances of parents being explicitly requested not to put money into the SEED account so that it could be used for other needs. Typically, they made these decisions themselves out of a sense of propriety or responsibility that was internal.

Influence of SEED Networks on Saving and Program Participation

As discussed in the section detailing parents' social networks, SEED parents drew encouragement and motivation from one another. Once they were in the program, they were prompted through their relationships with other parents to

participate in meetings and trainings and to try and make deposits even though it was difficult.

It's a lot of help because you've always got somebody that you're familiar with to help you out when you want to talk about this or something that's going on and you've got somebody that can relate to you because they know what's going on as well as you do. You've always got that extra cushion behind you to help push you up, to keep you going where you've got to go.

It was important to spend time with people who had experienced many of the same difficulties and struggles, work together to try and overcome them without feeling judged by someone who could not fathom what their lives were like. They also understood one another's hopes for their children's futures and saw working together in SEED as a tangible way to both improve their children's futures deal with problems in the present.

For some parents, the relationships they developed through program activities were as important as the account itself. They enjoyed coming together and spending time with one another even if they were saving as much in their children's accounts as they had hoped. In fact, parents who had very low or account balances or nothing at all in their accounts still described themselves as active SEED participants as they introduced themselves – they simply were not saving much.

Influence of Asset-Building on Social Networks

The final research question sought to learn if participation in an asset-building program has any influence on parents' social network relationships, and if so, what form that takes. Given that community-based organizations deliver programs within the SEED initiative, there are actually two dimensions to this question. First, does

holding assets have any influence on parents' network relationships? Second, does participation in activities that are central to the asset-building program have any influence on relationships?

Influence of Asset Holding on Social Networks

Parents did not feel that their relationships experienced any positive or negative effects as a result of having money in their children's SEED account, and the idea that it would was confusing to them. They talked to one another about how having money can make a person more susceptible to being asked for loans, and many had experienced being asked for loans when they came into an amount of money, none had been asked for money from their SEED savings. Neither had they experienced any type of positive impact on their network relationships that they attributed to asset holding.

It may simply be too soon to see if any influences of this nature exist since the initiative lasted a relatively short time and because most parents had saved very little at the time of the focus groups. If there is some type of relationship, it may be that it can be identified and more fully explored once families have time to save in their accounts.

Influence of Program Participation on Social Networks

On the other hand, parents mentioned two ways that their existing and new social relationships were impacted by their participation in program activities. Taking classes, participating in parent activities, and watching other parents drove some SEED parents to change the way they related to members of their existing

social networks. For example, one said that she had learned that it was important to place limits on borrowing by members of her existing networks who she felt took advantage of her.

Parent: I had a girlfriend, rent you know. She has a little girl and I'm like okay, well, I can't let you get evicted, you know, and helped out with her car, insurance, you know what I mean? She would call me all the time.

Moderator: How did you put an end to that? It sounds like you made a decision.

Parent: I did and I told her that, I finally just said, look, I can't help. I can't help.

Moderator: How did that go?

Parent: It didn't go well. [laughter] Of course. Um, so she's going to have to find another way and I would help her, kind of give her some information, of course nobody wants that in regards to budgeting accurately, you know, and unfortunately I had to give her a huge lecture, like you know what I mean? I didn't feel like...maybe I shouldn't have, but then again it needed to be said that you have to prioritize. You keep running into the same situations over and over and over again. Something is wrong. And first things first. You've got to have a roof over your head and you've got to have food on the table. What else is there outside of that?

Moderator: Was she able to hear that and still be friends with you?

Parent: At this point, no.

For this parent, saying “no” to a good friend and potentially ending the relationship was difficult, but she did so because she wanted to focus on her child's needs and came to believe that she would not be able to as long as her friend continued to ask for money. This parent was saddened by the realization that she might lose this friendship, but she did not feel that it put her in an economically vulnerable position because she was better off financially than her friend was.

Another way that program participation influenced relationships was by creating new relationships within SEED and nurturing the relationships already

existing among some SEED parents. Parents who attended classes and other programs said that they enjoyed learning from one another, felt that they could trust one another, and liked having a place where they could have conversations with other adults. “It’s very useful. Not only the classes, life activities, there have been workshops. We feel like members of a group. Whenever we see each other, we greet and talk. It’s a nice relationship.”

For the most part, this took place at sites that had programming for adults that were in place before SEED began. For example, in Austin and Helena West Helena, especially, parents took advantage of homeownership IDA programs, after school programs for children and adults, and English classes for new immigrants. Parents and their families had experienced tangible, positive outcomes through their participation in these activities, and they had also gotten to know one another to some extent or had at least seen one another at the programs.

Unanticipated Finding: Desire for Community

An unexpected finding in this study was how much parents spoke of wanting to experience community. At some sites, there was a palpable sense of community and connectedness among parents during the focus group meetings and after the groups as they chatted while gathered their belongings and continued the conversation on the sidewalk outside long after the group was over. Groups without this often commented on how much they had enjoyed getting together with other parents and asked if it was possible to do this type of thing more often. In this section I will focus on the experiences of SEED parents at sites where parent councils of

some sort were present, and on the community building that happened within the focus group meetings.

SEED Parent Councils

Some community based programs had parent councils as SEED began. Parents appreciated being part of planning how SEED would be implemented, discussing problems that arose, and coming up with solutions to these problems. They felt the program valued them and their opinions, and were proud of their participation.

I used to be on their advisory board. But they seem to have an interest in it. Like when I would go, they would always ask me what did I think of it or did I have any input as to what they should do...they was just starting to get the SEED into process. And that's when we was putting the booklet together on how they were going to put it out there to the people and all of that, so. But they always had questions to ask as to how I felt about it for being a person that had a child that would be in the program. How would I see it or how would I think other people would see it as an input.

Parents in these sites seemed to feel ownership of the program. They were more familiar with the details of SEED than parents who had not been part of an advisory group, and spoke of the program with a confidence that few others displayed. Where parent groups had been discontinued for some reason, many said that they did not have access to much information as they use to, and did not know what was happening in the program. For example, one SEED coordinator was in a car accident that prevented her from working for an extended period relatively early in the initiative. Before the accident, however, she had convened several parent meetings to discuss how the SEED program would be structured and make other

plans. During her absence, no one in the host program took over running the group, and it ceased meeting, which disappointed the parents.

We had a parent group. We did good for a while and then we kind of fell apart...What we tried to do was, it was more of an advisory group, yeah. We tried to do like a family night with a theme around money and encouraging people to save and things like that. We were 95% there and then something happened so we kind of fell apart.

Interestingly, a frequent question parents asked was if the focus group meeting was the beginning of a new, ongoing parent group or advisory committee, and they were disappointed when I said it was not.

Focus Group Meetings and Community

Perhaps because of their hope that the focus group was the beginning of an ongoing group, many parents came with questions about the program and ideas for saving money in their accounts. Coming up with money to deposit was always a concern, and in many groups, parents brought up the idea putting together fundraisers to earn money for their children's SEED accounts. The social aspect of this appealed to them as well, and they talked about how fun car washes, bake sales, or a mini-golf scramble would be, allowing them to spend time with other adults while their children played with one another. Some parents wanted to actually contribute to one another's accounts using a type of rotating pattern that they had used to celebrate birthdays.

Parent 1: And if we have names for each other and we are in contact like that, you know I might not know her child first name, or any other children first names, but we know each other, and we've been in contact in this kind of meeting before. And she said, you know what, I'm just going to send phone numbers and addresses, and I send everybody in the SEED Program, and let you know your birthday's coming up.

Parent 2: Right.

- Parent 3: That's nice.
- Parent 1: And then, whatever we can send, whether it's two dollars or a dollar just to encourage, and you know, people could just send it.
- Parent 3: Um hm. That's a birthday club.
- Parent 4: Give whatever you can [inaudible overlapping conversation]
- Parent 2: It's from this particular group of the SEED parents, and they have the child's information like your birth date and stuff like that and the address, and we can just send something to them. It'd be our way of contributing and help one another.
- Parent 1: A birthday comes around once a month. You might say, you know what, I want to do an extra something. I want to just send a little thank you, I'm thinking about you. I hope you're encouraging, I hope you're putting some money away for your child.

Their discussion was very animated at this point. They were excited and talking over one another as they discussed how they might organize this kind of project. Most parents in this group had saved very little in their own children's accounts and were skeptical of their ability to save more on their own, and yet, the prospect of working together and saving with one another was an energizing idea.

Parents also spoke of enjoying the focus group because they were meeting new people, having conversations, and learning things. This was especially the case at program sites where there were few organized parent activities. Parents liked having the opportunity to talk with people who understood what their lives were like and what they were trying to accomplish through their participation in SEED. It meant a lot to them to be able to share and work together on this level.

- Parent: That's the thing with community, also. You know what I'm saying? Like all of us come from different areas, you know. What maybe going on in your area is not in my area, but it's still the same when you come together like this. But, how many of our communities have this type of status, you know what I'm saying, where parents can get together and talk? Not many. Not many.

Moderator: Right. Would that make a difference for you?

Parent: It would make a big difference...

CHAPTER FIVE

IMPLICATIONS FOR COMMUNITY-BASED ASSET-BUILDING PROGRAMS, ASSET-BUILDING POLICY, AND RESEARCH

The surprise finding of the importance of community to focus group participants leads to interesting implications for community-based asset-building programs, asset-building policy, and research. First, I will discuss how expanding the definitions of economic units and economic decision making can be helpful to community-based asset building and provide examples of this in current practice. Then, I will explore the potential for intentionally positioning community-based organizations as mediating institutions that can facilitate and enhance low income people's participation in asset building. I will also offer ideas for how community-based programs can encourage the building of healthy social networks and how this benefits program participants. Finally, I will discuss the implication of this dissertation's findings for asset-building policy and future research on asset-building policies and programs. The chapter closes with a discussion of the dissertation's limitations and strengths.

Rethinking Economic Units and Economic Decision Making

Individual Development Accounts and Children's Savings Accounts are designed to facilitate saving and asset accumulation for individuals and, arguably, the individual's immediate household. Programs open individual accounts and allow withdrawals for individual purchases. Account holders may have others who contribute to their accounts, but it is their account alone. The assumptions of neo-

classical and behavioral economics, which provide the foundation for the asset building field, are grounded in the notion of the economic individual who makes who makes rational, or at least understandable, decisions based on self-interest (Sherraden, 2008). However, it is clear from parents in this study that some participants in savings programs make economic decisions that also take into consideration their larger economic networks, which may include extended family, chosen family, and friends. Given this, how might asset-building policies and programs be expanded to accommodate these economic realities? What would make saving in an asset-building program more attractive to people with these types of economic networks?

It may be that incorporating ideas of shared economics and community would make saving and asset building more achievable for people who are accustomed to making their resources available to others and also receive resources from others. Although it is doubtful that this will be politically realistic at the national level, community based organizations can still choose to work toward these goals programmatically. There are many programs, most outside of the United States, that are successfully incorporating these ideas into their work. Two such organizations are Grameen Bank and Freedom from Hunger.

Beginning in 1983, Grameen Bank pioneered the use of micro-finance by lending small amounts of money to poor families and groups in Bangladesh (Yunnes, 2003). Despite the borrower's extreme poverty, the default rate on these loans was lower than the average for other financial institutions, which Grameen attributes to their model of group lending, group financial education, and group accountability.

Grameen Banks makes loans through five member, homogenous groups in which borrowers also receive financial and literacy education. Group members do not all receive loans in the beginning of their work together, but take turns borrowing, and also help one another fulfill their repayment obligation. Central to the Grameen model are the Sixteen Principles (sometimes called the Sixteen Decisions), through which participants publicly commit themselves to activities and attitudes that are intended to lead to improvements in their families' well-being and the strengthening of community relationships (Auwai, 1996; Dowla & Barua, 2006; Yunnes, 2003). The Grameen model has been replicated widely, most recently as Grameen America in Queens, New York.

Another example of using relationships in economic development is Freedom from Hunger, an international development organization promoting group-based microfinance in African and Asian countries (Kevane, 1996). Freedom from Hunger helps poor women in communities without traditional financial institutions to form saving circles which meet together regularly to deposit money they have saved into a locked box that is held in common by the group. They also discuss their saving process, participate in economic education programs, and make loans to one another from their commonly held money. The social, educational, and economic support provided in groups helps women develop financial assets to improve their families' daily lives, and also builds their self confidence as they become more sophisticated about economic issues and help teach other women (Kevane, 1996; Vor der Bruegge & Stack, n.d.).

The Grameen and Freedom from Hunger models are similar but have important differences. As a financial institution, Grameen holds all deposits and makes all loans, using groups primarily for support and accountability. Freedom from Hunger, in contrast, works in areas that do not have financial institutions, so group members must shoulder these responsibilities, functioning as type of a cooperative financial institution, in addition to providing support and accountability to one another. Group members in both programs maintain an economic identity that is separate from the group, but this identity is also bound to the group's process, goals, and success in saving, lending, and repayment.

After considering these programs and the success they have experienced by emphasizing social networks, perhaps I should not have been so surprised when women in one SEED program talked about developing a "birthday club" to send one another money and encouraging notes even though they were all having difficulty saving themselves. The desire to help others and to be part of an enterprise or cause larger than themselves was strong, and moved them through the frustration and melancholy that had characterized their discussion of their personal savings. The social networks literature discussed earlier, as well as social work community practice (Cox, Erlich, Rothman & Tropman, 1984; Hardcastle & Powers, 2004) and social movement literatures (Hirsch, 1990; Passey, 2001) anticipate such group-centered responses and consider them vital to organizing and collective action. Community-based asset-building programs can build upon this desire for community and willingness to help one another by developing programming that actively incorporates

people's social and economic networks, perhaps using a model similar to Grameen or Freedom from Hunger. Doing so will likely enhance clients' attachment to the program and perhaps positively impact their savings outcomes.

Community-Based Programs as Mediating Institutions

The community-based programs delivering SEED were important to parents in a variety of ways. They informed parents about SEED, enrolled them, provided financial education classes, introduced them to other parents, and provided activities for them and their children...all before parents began saving in their children's accounts. For people who are just beginning to enter the financial mainstream, these supports are critical.

The institutional theory of saving proposes that low-income people can save if given access to the same institutional structures that middle and upper income people enjoy (Sherraden, 1991). These structures are 1) institutionalized saving mechanisms, such as savings plans and convenient banking facilities; 2) financial education, 3) incentives to save, such as earning interest on deposits and receiving match funds for deposits; and 4) facilitation, such as automatic withdrawal from a paycheck (Beverly and Sherraden, 1999). Using individual development accounts for asset building is an attempt to make these institutional structures available to low income people. Research in SEED, however, indicates that many parents have not taken advantage of these structures either because they do not know about them or because they do not feel comfortable (Wheeler-Brooks, 2008). Simply having a matched savings account in which to make deposits does not seem to be enough for

parents to succeed in their asset building. For example, most parents do not use automatic withdrawal from their paycheck to put money into their child's SEED account. Some parents did not know that this was available at their SEED site, mistakenly thinking that it was a program feature and not a banking transaction separate from the program. Others felt uncomfortable, and thought that once they allowed the bank to take money from their account, bill collectors would be able to do it as well. Significantly, these are misconceptions held by people who have had some degree of formal financial education and have interacted with a program designed to help them save. Low-income people without access to such supports will likely have much more difficulty understanding financial matters and saving.

One strategy for addressing this problem is to affirm and enhance the role of community-based organizations in the delivery of asset building programs. In every focus group, parents told stories of SEED staff members who had reminded them about a particular aspect of the program that they had forgotten, helped them to understand a difficult concept, or make a deposit. In providing myriad supportive and educational services, community based organizations functioned somewhat informally as mediating institutions (Berger and Neuhaus, 1977; Hardcastle & Powers, 2004). I say "informally" because, by and large, programs met challenges as they arose and then devised responses, rather than operating in a broader fashion from the outset and understanding their role as one of "...standing between the individual in his (sic) private life and the large institutions of public life (Berger & Neuhaus, 1977, p. 2). Given the critical nature of their role in administering local SEED

programs and providing services to facilitate parents' participation, it may be wise to consider an expanded role for community organizations in future asset building work.

Such an expanded role might entail financial education that is tailored to participants' knowledge level and provides further, ongoing training based on their individual interests. For example, some parents said that when they took the program's financial education class they found that they already knew much of the material, while for others it was altogether new. To address this, programs can assess knowledge levels and place parents in classes where they are actively learning new material, rather than requiring everyone to attend the same courses. Other focus group parents expressed an interest in learning how the stock market works or how to take advantage of first time home buyer programs in their city or state. Parents could take advanced level coursework offered only to people who have completed basic financial education.

Deliberate attention to relationship and community building among parents and SEED staff could also have positive outcomes. Feeling more connected to the program and other parents may increase participation in activities, and although this will not in itself lead to increased savings, it may keep parents active in programming where they can learn more. Also, building and nurturing supportive networks relationships within the program may eventually lead to the type of positive relationships that some parents credited with encouraging them to come to classes, parent meetings, and to try and save. As discussed in the final section of chapter four, parents were excited at the prospect of spending time together and participating in

some type of group saving project, an activity that would both build community and provide funds for saving.

Another function of a more robust relationship between programs and participants could be to provide social services to help participants address life problems that make it difficult for them fully engage in asset-building. Concrete services such as assisting a parent to finish a GED, find a higher paying job, locate child care, or manage debt would help parents increase their earning potential and their ability to save in their SEED account. Services could also include counseling to explore inherited ways of dealing with money and ways of getting by financially that may not be helpful to long term asset building goals. Understanding these and developing new beliefs and behaviors can also help parents with their long term economic prospects.

This type of programming is neither inexpensive nor efficient in the short term. Social services are rarely cost-effective, but are often key to ensuring a person's full participation in society, and are therefore necessary. A long term IDA policy goal is to have a system of universal savings accounts available at birth in which adults and children can save for the future (Sherraden, 1991). While this is a worthy goal, until more of the systemic inequalities that make it difficult for savers to take full advantage of their accounts are addressed, community based organizations will be important in to helping low-income people save.

Encouraging and Building Healthy Social Networks

As an adjunct to their asset-building programs, community-based organizations can design programming to help participants develop more beneficial social networks. Focus group participants who perceived their social relationships as comfortable and reciprocal also tended to describe daily lives that were more manageable than other participants. They felt that they were less alone in their efforts to save in SEED and more motivated to participate. Facilitating these kinds of relationships would positively impact SEED participants.

Central to effective social work practice is assessing social systems and then working with clients to strengthen these systems, and these skills can be brought to bear in asset-building programs to help clients develop healthier and more useful social networks (Kemp, Whittaker, & Tracy, 1997; McIntyre, 1986; Shulman, 2009). Midgely & Livermore (1998) agree that community practice social workers possess the knowledge and skills needed to engage in economic development, stressing that the point of intervention is in building social capital and social networks. How is a healthy social network defined, however? A strong network is not necessarily a large network, but one that has both supportive relationships and leveraging relationships (Briggs, 1998; Kemp, Whittaker, & Tracy, 1997; Tracy, 1990). That is, an individual must have access to people who can support them in their day to day physical, emotional, and economic needs as well as people who can provide access to opportunities for social mobility.

SEED parents tended to have supportive relationships in which they gave more

resources than they received, creating an imbalance that most were not pleased with but that they were resigned to. For these parents, working to develop a healthier social support network might involve workshops to help identify and understand negative patterns in their relationships and create strategies for changing them. For example, some SEED parents felt exploited by people who continually borrowed money but never paid it back, or weighed down by family or friends who did not support the changes the parent was trying to make in his or her life. Learning how to alter these relationships and make them more helpful would likely have a positive impact on parents' lives. Within SEED, supportive relationships can be fostered through parent support groups, fundraising and work projects, or saving circles and saving clubs, all of which focus group parents mentioned as activities they would like to do with other parents. The key seems to be to create space for parents to spend time with one another, get to know one another, and be able to build a sense of community.

Few SEED parents had any type of leveraging relationship, a concern since these relationships are critical to social mobility. Parents who did have genuine leveraging relationships reported saving more consistently and were more financially sophisticated than other parents. It is unclear, though, whether these personal qualities were developed and nurtured through their leveraging relationships or a demonstration of traits that helped them to find the relationship in the first place. This is a question to be explored in future research. To help parents establish leveraging relationships, community based organizations might begin internship

programs through which parents would be able to build skills and gain practical experiences that could lead to career advancement. Another possibility would be to establish mentoring programs to link parents with members of local education, non-profit, religious, and business communities. Williamson, (2003) describes a model in which people moving from welfare to work partnered with church groups providing assistance and services in “covenant relationships. Through these relationships, low income people had access to opportunities in a way they had never before experienced.

Implications for Asset-Building Policy

As originally conceived, Individual Development Accounts would be a universal program with very little administrative or bureaucratic involvement. Account holders would simply make deposits into their account and receive matches without being involved with any type of agency. If this does come to pass, the accounts will be likely be structured somewhat like Individual Retirement Accounts, and savers will still need to have a certain level of financial understanding to fully take advantage of the account. Middle and upper income people have financial institutions and investment companies to assist them in navigating their retirement accounts, and there is no reason why low income people should not have access to the same support. As universal asset policies move forward, advocates and policy makers need to think creatively and flexibly about how best to do this, and if community based organizations can fill such a roll.

One way for this to occur would be for community based organizations to

partner with credit unions and community development financial institutions that have expertise in developing and delivering financial products and information to lower income, less banked populations. As an example, Alternatives Federal Credit Union in Ithaca, New York administers an IDA program using The Credit Path as a conceptual tool for thinking about how people without banking experience can grow financially to eventually own a home, have good credit, and be able to secure loans. The level of training and support savers receive depends largely on their individual needs, and this tailored approach has been successful.

Implications for Further Research

This research has provided the broad outlines of some SEED parents' social networks, and there is now the need to examine these networks more closely to understand how they interact with participation in asset building. To begin with, future research will need to determine more precisely how social networks influence asset building and vice versa. This study has shown that they do indeed influence each other, but the dimensions of this relationship require further investigation.

A primary vein of research with the asset-building field is to learn what affect asset holding makes in the lives of savers (Scanlon & Page-Adams, 2001; Sherraden, 1991). Hypothesized effects include improved household stability, increased personal influence, increased social influence, and increased political participation. These concepts seem to abut social networks conceptually, so it seems reasonable to ask if asset holding might have any effect on social networks. However, I was unable to identify any instances of asset holding having either positive or negative effects on

parents' existing relationships. This might be because parents had not had sufficient time to build wealth and see potential impacts, but it could also be that this is not an area where asset effects can be expected to occur. Longitudinal studies or research with participants who participated in asset-building programs in the past may provide the opportunity to investigate this further.

Another area of future study is to learn how economic information and financial practices are passed down through generations. SEED parents had a great deal to say about how they learned (or did not learn) about money and saving from their parents or grandparents, and how they, in turn, were teaching their own children. It is presently unclear what messages and practices are most successful in transmitting this information, and how it might vary by socio-economic status, race, and ethnicity. More fully understanding these practices will support the development of asset-building and economic security programs that are sensitive to these issues.

Finally, participation in SEED seemed to highlight a sense of parental efficacy for some parents. For example, SEED was often the first time that parents had been able to save for their children's futures and think about the sorts of things their children might do as adults, and they felt good about it. Not being able to save as much as they had intended tempered this, somewhat, but parents were still glad to be participating, and saw SEED as an opportunity for themselves and their children.

Limitations of the Study

There are limitations to this dissertation research which must be taken into consideration.

First, there is the possibility of selection bias, meaning that focus group participants may have been different from other program participants in some way. Since I used convenience sampling, it may be that SEED parents who chose to participate when asked were more engaged with the program and had better relationships with program coordinators than parents who chose not to participate or were unable to be contacted for some reason. Closely related to this is the potential for social desirability bias. Given that focus group discussions centered on the typically private topics of personal finance and family relationships, parents may have censored themselves because they did not want to make comments that they thought might reflect poorly on the program, its coordinators, or themselves.

I was also aware of how my own biases influence my perceptions of participants and the community-based organizations administering their SEED program. My interests in community social work practice and working with poor populations were helpful as I first visited these sites, got to know staff and began thinking about the questions I wanted to pursue. However, they also introduced the possibility that I would attend to situations and comments related to my interests more closely than to others. To address this, I discussed the study on an ongoing basis with other researchers inside and outside of SEED to keep my perspective open and questioning. In addition, researchers taking notes in each focus group session asked questions of participants when they felt that a topic had not been fully addressed or that I had missed something.

The data collected was somewhat limited beyond what participants spoke about in their focus groups. During the course of the study it became clear that additional demographic data would be helpful, and I began to gather it at that point. Since it is not available for all participants, it is not included in this study. More detailed demographic information would have provided an additional context for thinking further about their responses.

The issue of generalizeability, while often mentioned as a limitation of qualitative forms of research, is, upon reflection, a moot point. As discussed in chapter three, the purpose of quantitative research is to produce results that can be applied outside of their original context because they have been drawn from a large, representative sample. Qualitative research, in contrast, produces results with sufficient description, detail, and background that the consumer can determine herself if generalizing to a particular situation is appropriate (Guba & Lincoln, 1989; Marshall & Rossman, 1995). I have carried out this study with attention to issues of validity and trustworthiness, and am confident that it faithfully represents the experiences and perspectives of the SEED parents with whom I spoke. It would probably be unrealistic of me to ask my border collie do the backstroke or my goldfish to play fetch. Dogs run, fish swim, and each is well suited to its purpose. This dissertation research does not fetch, but I am confident that it swims quite well.

Strengths of the Study

Despite the limitations of this study, it has strengths that contribute to the existing literature. First, it brings a nuanced understanding of social networks to asset

building, an understanding that is grounded in the perspectives of people participating in such a program. As such, it provides information for practice, policy, and research that has not been available before.

Also, while the community-based nature of this research added logistical complexities, it is also the source of much strength and provided data that would have not been available if the study had been conducted differently. Specifically, working with local programs to recruit parents and schedule focus groups made it clear how connected parents were to their programs and how much they relied upon the programs and the SEED program coordinators. Without the varied forms of support their programs provided, it is likely that many parents would not been able to save anything at all. This information is of critical importance to the asset field.

Finally, for social work, these findings are an affirmation of the importance of accessible and high quality community-based social services for vulnerable populations. Programming made a significant difference for SEED parents, as did the relationships they made through their participation, and this is where social work practitioners can make a significant contribution to social and economic development efforts. Social workers know how to work with individuals and communities to address individual needs, improve social support systems, increase opportunity, and build community. Putting these skills to use in the asset-building field will make a substantive difference in the lives of people living in poverty.

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Appendix A
Focus Group Participant Demographics

Site	Total Participants	Women	Men	African American	Latino/a	Arab American	European American
Delaware 1	5	2	3	5	-	-	-
Delaware 2	4	4	-	4	-	-	-
Foundation Communities 1	5	5	-	-	5	-	-
Foundation Communities 2	3	2	1	-	2	-	1
Foundation Communities 3	2	1	1	-	2	-	-
Foundation Communities 4	3	3	-	-	2	-	1
Fundacion Chana Goldstein y Samuel Levis	8	5	3	-	8	-	-
Harlem Children's Zone	3	3	-	3	-	-	-
Oakland Livingston Human Services Agency 1	10	10	-	10	-	-	-
Oakland Livingston Human Services Agency 2	12	11	1	9	-	-	3
Oakland Livingston Human Services Agency 3	6	6	-	2	-	2	2
People for People	6	6	-	6	-	-	-
Southern Good Faith Fund 1	5	5	-	5	-	-	-
Southern Good Faith Fund 2	4	4	-	4	-	-	-
TOTALS	76	67	9	48	19	2	7

Appendix B

SEED Research at KU Detailed Guide for Focus Groups with Parents of SEED Participants

Introductions and Confidentiality

- Who we are and why we're here
- Ground rules for the group
- Confidentiality
- How the data will be used
- Questions from the group
- Names of children in SEED

Initial Impressions about Children's Savings Accounts

We're going to start by asking you to share your first impressions about children's savings accounts and the SEED program.

How did you first hear about the program?

Why were you interested in children's savings accounts?

Possible prompts:

- What did you know about the organization that was offering SEED in your community?
- Were there things about the accounts or the program that made you hesitant or skeptical?
- What were your initial thoughts why children's savings accounts were being offered?

Decision to Participate

Now we would like to hear all of you talk a little about your decision to sign up for this SEED program. How did you make the decision to join?

Possible prompts:

- Think back to the time just before you decided to join. Does any one thing stick in your mind as being especially important to you in making that decision?
- What was it about SEED that convinced you to sign up?

We also wondered if there were other people in your lives who encouraged or discouraged you from joining SEED.

Who did you talk with about the program during that time?

Were any of the people you talked with thinking about signing up their children?

Were any of them already involved in SEED?

Opening Accounts

Now let's talk about what it was like to open the SEED accounts.

What was the process of opening accounts here?

How well did it work for you?

Possible prompts:

- What made it easy to open a SEED account?
- What challenges did you have in opening accounts?
- Have there been people who encouraged, or discouraged, you to open an account?

I'd like to ask you about your experiences with financial institutions like banks or credit unions. Some of us grew up in families that used financial institutions to save money and cash checks and some of us didn't.

- How did your families handle saving and banking when you were a kid?
- Do your friends and family keep money in banks or credit unions now?
- Did you have other bank accounts before your children's SEED accounts?
- Where do you save money when you don't deposit it in a financial institution?

Making Deposits

Some of you may have had the chance to begin making deposits into SEED accounts.

What helps you make deposits?

What makes it difficult to deposit money into the accounts?

Putting money in SEED accounts might be easy or difficult depending on other people in your life.

Do you have family members or friends who help you make SEED deposits?

Is there agreement within your families about making SEED deposits, or is there ever conflict over when and how much to deposit?

Possible prompts:

- Are there strategies for saving that have worked especially well for you?
- Can you give examples of challenges that you've encountered in making deposits?
- Is there anything that you think would make it possible for you to save more?

Financial Relationships

Now let's talk about financial matters other than SEED. One of the things that we've learned from other groups we've spoken with is that many SEED parents are giving and receiving financial help from time to time.

If you provide financial help to other people in your lives on a regular basis, can you describe how that happens? We've had some people say that they give loans, help with rent or groceries, share things, trade things, that type of thing. How does this happen for you? Please know that we are not asking you to identify anyone by name here.

We're also interested in hearing whether you are able to get financial help from family members, friends or other people in your lives when you need it.

Leveraging Relationships in SEED and Beyond

Sometimes just knowing certain people can help you or your families get ahead in life, kind of like how some people say "it's who you know that helps you get ahead."

Are there people in your life outside of SEED who have been able to help you or your families to get ahead in some way? These might be people in your church, your neighborhood, where you work, clubs you're a member of, that type of thing. They might be the ones who can tell you about a job opening, a better place to live, or some kind of training or school program you might be interested in?

Are there people in this organization who have helped you out in these ways?

Do these people who help you out tend to come in and out of your life, or are they folks you have known for a long time?

Experiences with SEED Program

Besides the children's savings accounts themselves, some SEED programs offer parent get-togethers, classes, activities for the kids, financial education, or one-on-one meetings with staff. We want to know about your experiences in this SEED program so far.

What does your program offer?

Which activities have you have participated in?

Possible Prompts:

- What have you liked best about the program?
- Can anyone give an example of a challenging moment that you've experienced in SEED?
- If you haven't been involved much, what would it take to help you participate more?

We'd also like to learn more about your experiences with SEED staff people.

What services do they offer or provide that are helpful to you?

Is there anything that staff people in this kind of program should do differently?

Possible prompts:

- What sorts of things do staff members do with you and your children?
- Are there services that wish they would change or begin offering?

Wrap Up

We're going to need to wrap up soon. There are programs like SEED all across the country. With your experience in SEED, what do you think are the most important things for people to know about running programs like this?

Possible prompts:

- What are the things about SEED that you would keep?
- What would you change about the SEED program?

We've covered several topics and learned a lot from this discussion but, later on, if you think of something that you would like to add, you can still get in touch with us. Our contact information is on your copy of the information sheet that you signed before we began the meeting.

Thank you so much for participating in this group!

Appendix C
Codebook

Code Name	Definition	Example
Supportive relationships: Receiving	Receiving material or non-material help from someone to take care of their day to day survival needs.	“My parents help me quite a bit. I have three kids. My gas bill was just ridiculous even with being on the winter protection program. My parents helped me with that.”
Supportive relationships: Receiving: don't like to ask for help	Refusing or not wanting to ask for material or non-material help. Sometimes has the flavor of not wanting others to think poorly of them.	“It would take me a long time to ask anybody. A person would not never or wouldn't even think I'm on my last dollar. I wouldn't allow a person to think that of me.”
Supportive relationships: Giving	Providing material or non-material help to someone to help them get by	“I help my mom all the time, as much as I can with my sisters and brothers. So if she needs it and I've got it, she's got it.”
Supportive relationships: Obligation	Feeling compelled to provide some type of support to someone specific or to others in general. The motivation may be moral, religious, or familial.	“I could have told my sister non, but I knew she was in a jam and I had the \$400 at the time and that was for her rent. Because she would have did the same favor to me. I went to her one time and she gave me something, so that's why I didn't feel that I should say no. I just went on and helped her out.”

<p>Supportive relationships: Reciprocity</p>	<p>The sense that both giving and receiving are required for an equitable relationship. In the absence of reciprocity, people tended to feel exploited or that a receiver's behavior was not appropriate and against the unwritten rules.</p>	<p>“That’s kind of the way I do it. If you help me, I’ll help you. You scratch my back and I’ll scratch your back. But if you ain’t scratching my back, I ain’t scratching yours. That the way it should, you know, it’s supposed to go.”</p>
<p>Supportive relationships: Sharing information</p>	<p>Group participants providing information about the program or other services to one another during the focus group.</p>	<p>“When you have meetings like now, and I’ve never seen these people before, but I’m talking and we’re having a good conversation. I might learn something that somebody might know. Somebody might know somebody that’s important to me. So this is all real good.”</p>
<p>Supportive relationships: Encouragement/moral support</p>	<p>Motivating and sustaining one another to participate in the SEED program and save in the SEED account. “Bearing one another’s burdens”</p>	<p>“She’s like, Kim, I’m a do this. I’ve got to do this for my baby. And she is really what got me just going and sticking to it because at one point I was ready to stick my hand in and pull it back out because I needed it for this or I needed it for that. But Cheryl was always talking about how she wanted him to just have his college education without having to work two or three jobs to make it through. And that’s how it just kind of motivated me to go ahead and do what I had to do to get Tanisha going. So, I think Cheryl kind of motivated my and kept my head in the game.”</p>

<p>Leveraging relationships: Traditional definition</p>	<p>People who help participants advance in some way by providing information, contacts, opportunities, or some other kind of vehicle for social mobility. Deliberately cultivated relationships in which people know each other less well and do not generally move in the same circles. Heterogeneity.</p>	<p>“I started working when I was 14 and the people where I worked, my bosses, the managers and things like that kind of guided me along...I finished my undergraduate degree because I was working and going to school and he was like great, start your masters. And the University of Phoenix is what he dropped on me and I mean once I finished I thanked him so much. He had no vested interest in me.”</p>
<p>Leveraging relationships: Professional</p>	<p>Agencies or individual professionals who help participants advance in some way by providing information, contacts, opportunities, or some other kind of vehicle for social mobility.</p>	<p>“I was in trouble with the law and I had to go to a counselor and I met her and she was a person I could talk to. So I talk to her about situations and stuff, and she’s like you can go here and get this job, January comes you can go here and sign up for college and it’s free money. She showed me how to do that.”</p>
<p>Leveraging relationships: Supportive</p>	<p>Relationships offered as examples of leveraging that actually seem to be more supportive than leveraging.</p>	<p>“I have a lot of friends who have connections for certain things like car deals, houses, knowing people who does stuff, interior decorations and stuff like that. It’s very helpful.” “My sister. She tries to look out for me and know what’s best for me, help me make good decisions and whatnot.”</p>

Leveraging relationships: Lack	Participants verbalizing that they have no one to ask for leveraging assistance or do not ask for leveraging assistance.	“I don’t know anybody. I wish I did, honestly, but I don’t know anybody. ...I mean, I was out of work and I come here to the board meetings and I still never asked for anything. I just waited and found my own job.”
Desire for Community	The desire for community. Similar to parent group. How does this relate to social networks and supportive relationships?	“That’s the thing with community, also. Like all of us come from different areas, you know. What maybe going on in your area is not in my area, but it’s still the same when you come together like this. But, how many of our communities have this type of status, where parents can get together and talk?”
Parent group	Referring to formal or informal parents groups related to SEED. Existing groups or the desire for a group.	“We had a parent group. We did good for a while and then we kind of fell apart. It was more of an advisory group. We tried to do like a family night with a theme around money and encouraging people to save and things like that.”
Coordinator perceptions	What participants think and feel about program coordinators. Discussing both supportive and leveraging functions.	“It was a win-win. There was, I mean, saving our money. So we always knew where it was and I guess for all of us we had that trust in Miss Francine that she wouldn’t lead us in the wrong direction.”

<p>The Giver</p>	<p>Participants self-identifying as someone who tends to give help more than they receive help. Often use this exact term to describe themselves. Includes both people who are happy with this role and those who are unhappy with it.</p>	<p>“That’s me. The giver. If I wasn’t so much of a giver I’d be ok. I’m always helping other people. I don’t know how to say no, really. I always want, if I see somebody struggling for something I just want to put a smile on their face and make it that much better.”</p>
<p>Deposits: Facilitators</p>	<p>Things that make it easier to save in the account.</p>	<p>“I have direct deposit...It will be harder for me to be withdrawing money and saying I’ve got to go put it in the bank. It’s easy because I don’t see it, but I know that it’s being done. So that works good. The direct deposit works better for me.”</p>
<p>Deposits: Barriers</p>	<p>Things that make it difficult to save in the account.</p>	<p>“I didn’t know what to do the first time because I didn’t have enough information on it. I don’t know how to go about even...deposits and stuff like that.”</p>