Journal of Sociology & Social Welfare Vol. 34, No. 3 (September 2007)
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Community Development Corporations and Public Participation: Lessons from a Case Study in the Arkansas Delta

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In this paper, I focus on the role of community development corporations (CDCs) in fostering public participation in the local political process. Using survey and interview data gathered from CDCs operating in the Mississippi Delta region of Arkansas, I show that the CDC is an important intermediary between the citizens and the local political arena. While, according to this study's findings, the CDCs' long-term goal is to develop a lasting sense of efficacy among CDC participants, leading to direct political participation by citizens, the nature of CDC funding does not fully support these efforts. As a result, these critical activities remain at the fringes of their official mission. By focusing on short-term outcomes rather than long-term development process, the money spent to improve the CDC constituency's capacity appears to miss its target. The results of the current study 1) shed light on the disconnect between the needs of CDCs and the objectives of funding agencies; and 2) help community practitioners interested in community development to better understand challenges related to engaging citizens in local issues and facilitating citizen participation in ways that enhance collective efficacy in poor communities.

Keywords: citizen participation, community development corporations, efficacy, community development, collective efficacy, poor communities
Community-based development organizations (CBDOs) play an important role in economic and community development efforts across the United States (Vidal, 1992). The primary CBDO responsible for identifying and addressing several important community development needs of people in poverty (e.g., access to affordable housing, credit counseling, social services) is the nonprofit community development corporation (CDC) (Silverman, 2001; Green & Haines, 2002; Steinbach, 2003).

According to Steinbach (2003), the community development corporation has become the primary mechanism responsible for development efforts in distressed communities. Created in the 1960s with the goal of giving voice and representation to people and communities left behind, these grassroots organizations stress, among other things, responsive and representative local action, partnerships among public and private sectors, and flexibility (Steinbach, 2003). (For a fuller description and history of the CDC, see Stoutland (1999) and Steinbach (2003).) In theory and in practice, CDCs have become the vehicle by which self-help efforts are attempted in rural areas (Stoecker, 1996). Given their role, the CDC’s ability to place relevant issues before local decision-making bodies is essential.

Most practitioners and researchers agree that citizen involvement is necessary to generating true representative and responsive community and economic development policies (Sullivan, 2004; Daley & Marsiglia, 2001; Gaunt, 1998; Rothman, 1979). Understanding how to increase citizens’ access to local government is critical to assuring that issues faced by its most fragile constituency are in fact addressed. Equally important is to examine the nature of public participation in CDCs, as such participation can occur at different levels, ranging from informational and review, to interactive (Gaunt, 1998). By encouraging different levels of citizen participation, the CDCs create different opportunities for capacity building, hence, citizen participation in the local political process.

Yet, despite the important role CDCs play in local capacity building, on the one hand, and facilitating public participation...
in local government, on the other, there has been a dearth of studies assessing the level of participation they encourage or their organizational efficacy. Moreover, little is known regarding the extent to which the CDCs balance the need to empower their citizen base with fulfilling project objectives as determined through external funding entities.

In this article, I draw on my study of CDCs operating in several Arkansas Delta communities to explore the following issues: (1) With regard to current efforts and future directions, what level of participation (information sharing, review, and/or interaction) is the public involved in?; (2) How does a CDC effectively participate in the local political process?; and (3) How can (and should) a CDC promote citizen involvement and to what result? (Those states included in the Mississippi Delta Region are: Mississippi, Louisiana, Kentucky, Tennessee, Missouri, Illinois, and Arkansas. See The Delta Vision, Delta Voices: Mississippi Delta Beyond 2000 available at http://ntl.bts.gov/data/DeltaVision-Voices.PDF.)

Defining Public Participation

Public participation in its most elementary form is defined through and by collective action. Local participation can be described as "empowering people to mobilize their own capacities, be social actors rather than passive subjects, manage the resources, make decisions, and control the activities that affect their lives" (World Wildlife Foundation, 1993, p. 13). While ranging in levels from minimal to intensive, public participation, and its effectiveness, depend upon the relationship between the public and the institutions of governance and service delivery.

In its purest form, democracy demands a level of public participation in all governmental decision making. Whether through elected officials in Washington, D.C. or at the city council meetings, public policies arise from information sharing, discussion, alternative development, and evaluation (Gaunt, 1998). Of course, levels of public involvement in policy making vary across various governmental and non-governmental bodies. For instance, in Gaunt's (1998) study, and later in Sullivan's (2004), participation is presented in three varying
degrees or types beginning with the least participatory level, as shown in Table 1.

Table 1: Types of Public Participation*

<table>
<thead>
<tr>
<th>Type of Participation</th>
<th>Definition/Characteristics</th>
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<tbody>
<tr>
<td>Informational</td>
<td>The public receives information regarding impending meetings or projects and is provided with the information regarding the amount of resources allocated to each.</td>
</tr>
<tr>
<td>Review</td>
<td>The public receives information and is asked to comment on project specifics.</td>
</tr>
<tr>
<td>Interactive</td>
<td>Stakeholders participate in joint analysis, leading to action, formation of new local groups or strengthening of existing ones; stakeholders take control over local decisions, giving them both an incentive in maintaining structures or practices and an investment in the outcomes.</td>
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The informational participation type functions as an information dissemination point only. However, Sullivan (2004) posits that it may lead to increased citizen input later. That is, as information is shared and citizen input encouraged, each interaction should result in increasing levels of input.

Under the second participation type, review, the citizens voice their concerns, interests, and opinions regarding project specifics and community needs. With the diversity of commentary, much of the input may be different from the ideas of project developers and government interests (Daley & Marsiglia, 2004). Still, this level does not concede any share in project decisions nor require project developers or government officials to consider citizen input.

While the two previous types treat citizens as consumers, the third and final participation type assumes that the community's well-being depends, to a large extent, on its ability to participate in decision-making processes and defining needed
resources and services. Given the CDC’s goal of giving voice and representation to its constituency, as well as engaging in the long-term capacity building, the interactive participation type would be optimal in order to meet this goal as well as encourage civic participation.

Public Participation and the CDC

In his influential work, Green (2003) examined how civic participation and organizational networking activities of local governments influenced the success of economic development efforts in several non-metropolitan areas in the United States. Green (2003) found that the organizational networks of local governments consistently influence economic development (measured as job growth) while public participation (number of participants and average attendance at public, economic development meetings) had little to no effect. Green (2003) attributed this influence to increased levels of information and resources available in the organizational networks and posits that these “findings do refute the claim that public participation per se will improve economic development efforts” (p. 13).

Green’s (2003) findings should not be construed to suggest that public participation is wholly ineffectual. Rather they lend support for the social capital argument that civic participation in the form of broader social ties and organizational networks may have a much more influential role in development efforts than participation per se. In fact, numerous studies of public participation and successful development efforts note how social capital is generated in self-help housing projects (Kellogg, 2001), tourism industry development (Beaulieu, 2002), and downtown revitalization efforts (Glasser & Yavuz, 2003). Besides public participation, the commonality among these particular development efforts is the work of non-profit community-based organizations. Glasser and Yavuz (2003) hold that, ideally, community members find their voice through their government and institutions, including CDCs.

Most researchers and practitioners agree that, without public participation, development projects will tend to focus almost exclusively on growth as determined by business
leaders' interests without more than a backward glance at the remaining public and any mention of equality in distribution of resources (Sharp & Flora, 1999; Gittell & Vidal, 1998; Gaventa, 1982). However, knowledge is limited regarding the public's levels of participation in truly impoverished areas. Also, while Gaunt's (1998) typology stresses the importance of interactive participation, he seems to conceptualize it more in terms of an outcome than a process, glossing over the process of capacity building as necessary for this level of participation to occur. In the present study, I attempt to fill the gap regarding empirical knowledge of the levels of participation. In doing so, I build on Gaunt's (1998) typology, with the main difference being that I conceptualize the interactive participation as a process. First, I discuss the methodology of my study.

Methodology

My analysis is based on several data sources. First, I conducted a survey of CDCs operating in the Arkansas Delta. Because "starts and stops" are a common feature of the CDC model (Stoecker, 1997), one of the challenges to collecting information was finding a comprehensive list of CDCs. To ensure that I reached as many as possible, I consulted several published lists of CDCs operating in the study area. In the late summer and early fall of 2003, I distributed a survey to nineteen CDCs. The survey was composed of seven questions regarding organizational composition, programs, and public participation levels. I mailed a replacement survey (and phoned or faxed several others) two weeks later to those not responding to the first mailing. Out of the nineteen surveys sent out, nine completed surveys were returned by CDC directors. However, it is not clear what the actual response rate was, as eight of the remaining mailed surveys were returned unopened and upon further inquiry, their operations and essentially, their existence remains unknown.

Second, between the fall of 2003 and continuing through spring 2004, I conducted interviews with directors of three CDCs. I chose these CDCs based on both their geographic locations and resource limitations. Specifically, the three CDCs serve residents in the five southern-most Delta counties
Community Development Corporations

bordering the Mississippi River. As such, these counties contain the most impoverished areas of Arkansas. Interview questions were designed to allow a descriptive analysis of the following: organizational history, structure, operations, socio-economic factors relative to CDC director, staff, and target area, factors enhancing or impeding organizational projects and programs, factors encouraging or discouraging public participation in grassroots projects, the role the CDC director, staff, and public play in the local governmental decision-making process as well as the level of public participation in CDC membership and projects.

Finally, I also collected relevant meeting notes or minutes (i.e., CDC, city council, planning commission) as well as CDC organizational documentation (i.e., mission, project descriptions, newsletters, and strategic plans). All of these documents provided insight into the process of, and participants in, community development efforts.

For the purpose at hand, I narrowly define "public" or "citizen" to refer to those area residents receiving services from the CDC and other area providers. Participation includes both direct (e.g., local governmental meeting attendance either in an individual capacity or as a CDC member) and indirect (CDC board member, employee or volunteer or attendance at CDC meetings and activities) components.

The Study Area, Target Population, and CDCs

The Arkansas Delta Region

Located along the flood plains of the Mississippi River, the Delta region geographically encompasses portions of seven states including Arkansas. The flat lands and rich soils characterizing this region have produced times of boom and bust, depending on the cycles of agricultural production. As compared to the rest of the United States, where African-Americans account for 12% of the total population, the heart of the Mississippi Delta, composed of Arkansas, Louisiana, and Mississippi, has a relatively high proportion of African-Americans, comprising 20%, 34% and 47% of the populations of these states respectively. This region also remains one of the most rural and impoverished areas in the United States,
experiencing unprecedented population losses, while maintaining one of the widest economic gaps between the very poor and the very rich (Lyson, 1988; Gray 1992; Summers, 1995; US Census 2000; HAC, 2002). Accordingly, many in this region remain dependent upon grassroots activities and non-profit organizations for a variety of their needs.

**Target Population**

Of those receiving CDC services, the typical family includes a single African-American mother bringing home an annual income of $8,399. The official unemployment rate in her community (population of 19,214) is just under 18 percent and the number of individuals living below the poverty level is slightly higher than 40 percent. These socio-economic conditions are fairly representative of other Arkansas Delta communities (US Census Bureau, 2000). From one director interviewed, we get a picture of life in her largely African-American, Arkansas Delta community:

We don't have a choice in schools. Many don't get a high school diploma and those that do, can't fill out a *Sonic* [restaurant] application. We don't have a choice in jobs. You know we lost that uniform [clothing manufacturing] plant and the 45 jobs that went with it. There's no severance package, no health insurance, no childcare package in these jobs but they jobs and we need them. People don't understand what it's like here. In the Delta, you got educated farmers or uneducated, unemployed people; there are no in-betweens. Those who could get out have gone; the rest of us are just trying to do the most with what we got.

To place the aforementioned quote in its proper context it is important to consider that with a largely absent middle class, many rural areas in the deep South are commonly referred to as two-class societies, with one class of large corporate farms and plantations, and another class comprised of a large poor black population (Smith, 1969; Cobb, 1992; Dill & Williams, 1992; Hyland & Timberlake, 1993; Duncan, 1996, 1999). Similar to other communities in the region (Wilkinson, 1988; Duncan, 1996, 1999), the highly stratified communities in the Arkansas
Delta and their economies have long been dependent upon a single industry with the elite socially and physically segregated from the poor. In this type of social structure, the poor are isolated from "...contacts to obtain legitimate work, and cannot relate to potential role models in other classes because they are segregated from them ... and they do not gain the cultural skills necessary to participate successfully in the economy and civil society" (Duncan, 1996, p. 114).

**CDC Characteristics**

In this section, I summarize the study CDCs from both survey and interview data. These CDCs primarily provide housing services to a rural, low-income, predominately African-American, female constituency and have African-American female directors with some post-secondary education (social sciences or business). These CDCs also provide such capacity-building services as credit counseling, homeownership counseling, GED classes, parental training classes, and job training. Importantly, more than 50% of these vital services are not funded by CDC funds.

Despite the devolution of community development responsibilities to the state level, the federal government remains a primary funding source for these institutions. Specifically, a majority of the study organizations are funded by grants through such federal agencies as U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture. Given the unstable nature of federal funds, most organizations expressed a need for developing programs (e.g., property management) which will generate funding sufficient to keep the organization in operation. One CDC has developed such a profitable network of transitional and permanent housing program that a separate organization now manages it. In general, the remaining funding comes from multiple private sources, including nation-wide foundations, such as Ford Foundation and Kellogg Foundation, as well as local philanthropic organizations, such as the Don W. Reynolds Foundation, the Arkansas Community Foundation, and the Winthrop Rockefeller Foundation. These foundations have various agendas with different emphases including improving race relations, child care options, and educational
opportunities.

The overall budgets of the study CDCs range from $80,000 to $390,000. In terms of expenditures, most of the available funding is earmarked to support the day-to-day operations of the CDCs, including staff salaries and specific programs. Importantly, given the ubiquitous budget cuts, the CDCs experienced a great degree of instability with regard to their ability to support their staff. In fact, an ever-decreasing CDC staff is always a concern among all, but one of the CDC directors: "[w]e end up doing a lot of different jobs because we [have no] money to hire qualified staff (Interview transcript)." In this context, the unpredictability of securing a certain level of basic financial resources has an effect on the CDCs long-term ability to engage in capacity-building. And, as I discuss later, one of the main venues of capacity building in these impoverished communities is through employment opportunities in the CDC.

With the exception of one CDC, which has been in place for 22 years and has more than 20 staff members, these CDCs have been in operation for a relatively short period of time (one to seven years) and are very lean in staff members (two to seven). In addition, most of these CDCs have recently suffered staffing cuts as a result of drastic budget declines. In this context, all directors expressed the need for increased staffing levels necessary to, among other things, maintain fiscal responsibilities as well as seek out additional grant sources.

While one of the study organizations is led by a white woman, the remaining CDCs are led by African-American women. Also, 89% of staff members are African-American women. Yet, only about 25% of the board of director seats are held by African-American women, with all of the study CDCs having a largely African-American male board of directors. For the most part, these CDCs maintain good or productive relationships with their largely white male government representatives (relative to CDC activities, these representatives would be the mayor, city council and planning commission members). Finally, the staff (and in most cases, the director as well) are all members of the public receiving CDC services.
Findings and Lessons Learned

The CDCs and Public Participation

Overall, findings from the surveys and interviews indicate that the public participates in CDC operations and meetings, but not in local government meetings. Examples of CDC activities in which the public participates are: project and program development; daycare; internet training and access; and general office work. Generally, this participation involves attendance at the monthly CDC meetings where lunch (or breakfast) is served, and project and programs (on-going and/or potential) are discussed. According to all respondents, the public participation in these monthly meetings does not go beyond the public receiving information regarding impending projects and being provided with the information regarding the amount of resources allocated to each. Using Gaunt’s (1998) typology, participation in these meetings is limited to the informational level. According to all respondents, this outcome is not due to the fact that the public is not being asked for input into policy making. Instead, as one of the directors I interviewed suggested, it appears that the lack of a more involved participation can be explained by citizens feeling intimidated to provide feedback in front of the largely white local authorities in the “formal” setting of a public meeting. In fact, one study director states that the most productive constituency input (review level of participation) occurs in one of the more informal community settings:

You go to the grocery store, and you know, they see you in your sweats, in your tennis shoes and you become one of them and that’s when they open up and talk to you. My best conversations happen there...everything from church, bills, and school to our programs and board members. They will talk to you about anything, maybe even come up to the office, but not without the initial conversation. Yeah, we cover a lot of ground in the grocery store.

As for project or program development, all directors state that a typical meeting would involve a member of the staff describing the area of need, proposing several project or program
ideas, disclosing the funding available or needed, and requesting feedback or input from the attendees. Placing this within the context of Gaunt's (1998) typology, study CDC directors promote the informational and review levels, but rarely experience public participation at the optimal level—the interactive. According to one director interviewed, one or two members of the public "always have something to say, and sometimes it may even be helpful. But we're always trying to get more people involved in our decisions, especially the young ones. We need someone to care about the CDC after we're gone." It is apparent from this quote that public participation is also important to the CDC's survival by increasing its assets.

According to both my surveys and interviews, without exception, citizens are involved in local government meetings and activities only indirectly through the CDC directors or other representatives. Examples of such local government meetings include city council and planning commission meetings with each occurring monthly. With one exception, all directors responded that they worked well with local government officials and that they regularly attended both city council and planning commission meetings. (One director stated that local government officials were "hurdles" to her most recent housing project. When asked to elaborate, the director responded that her organization was not alone in its problems with the mayor and city council regarding decisions relative to collaborative projects.)

However, CDC directors also stated that their project development relies more on decisions of federal and private funding sources than those of the local government or community. One interviewed director stated, "I have a great relationship with the city council and the mayor—he is the main reason we are here—but we are a community organization and we answer to people out in the community and the funders. The mayor has a house." Echoing the comments of other directors, she stated that, in addition to meeting the funding source agendas, CDC programs are designed to foster citizen participation in CDC activities and the local economy as a way to encourage and model civic engagement in local government activities—another goal typically beyond the short-term objectives of funding sources.
This level of citizen engagement takes time, patience and possibly, a new, more realistic view of development efforts relative to funding options. That is, according to the surveys and interviews, CDC funding opportunities are typically tied to short-term, quantitative and economics-related project outcomes such as housing starts or increased employment opportunities. Although these project outcomes are obviously important, there are two important issues that need to be considered. First, the funding agencies' outcome measurements attached to specific grants must be attuned to the unique character of impoverished communities these grants serve. Second, and related to the first point, is the recognition that the long-term, qualitative aspects of the work that CDCs are involved in need funding as well.

Specifically, all interviewed directors stated that appropriate funding decisions—and by extension, the very survival of their organizations—depend upon two interrelated issues: (1) an accurate understanding of the Delta condition and (2) a long-term vision in the creation of remedial development policy alternatives. One director stated that her CDC efforts would become more effective with an increased understanding of:

[our Delta history and the fact that poverty [and its effects] didn’t happen overnight and it won’t disappear overnight. We have to get the [federal] government, our funders, and our own community to understand that development takes time and that a small change here will make a big difference down the road. Educating our community is important ’cause these people are not only the ones we take care of, they are us [CDC employees]. And because of the conditions here and our history, we sometimes have to start from scratch with things like credit counseling, teaching the value of owning your own home, building your education and skills training. We are talking about people coming from multiple generations of poverty and government assistance...they don’t know anything else...all of this takes money, skills, and patience. It’s hard to get people to understand that.
Despite the general lack of funding for the aforementioned capacity-building activities, each CDC continues to provide these services as "spillover effects." [Stoutland (1999), defines spillover effects as those that "occur when one program (or a combination of programs) is carried out in such a way that beneficial effects that are not the program’s primary goal occur as a result" (p. 227).] Given that the CDC's constituency is the pool from which these CDCs arise (and vice versa), the continuation of these services is critical.

More than spillover effects, these capacity-building programs would not only continue to bring the public into the CDC organization, but also could result in Gaunt's (1998) interactive participation level—the optimal participation—in local government activities, and the local and state economy. Such programs also go a long way towards "mending fences":

You know we don't have jobs here. But we are the number two employer here behind the school district. We get people from the community to work here. But before we can put them on a project, we usually have to build them up. Remember most of these people lived on government assistance their whole life and they don't need to talk to government people here and that probably suits most people just fine. But that's not fine with us. We can't produce the project numbers we need to keep our funding until we build our people up. Once we build the person up, they work here in our organization. Then you see their shoulders raise a little, they maybe even show up at a city meeting, maybe even bring someone with them. That is even better, cause then it's not just me talking [laughter]. With every little job done, no matter how big or small, you watch the person change and you know it will have an impact later on for everyone to see. It just makes good sense. Don't we as a community have a better chance at prospering if everybody's working?

What this quote articulates is that, while housing programs, daycare programs, and youth activities may contribute to capacity building efforts, they are possible only after foundational or basic skills training has occurred. That is, given the socio-economic context in which these CDCs operate, the beginning layer of capacity-building efforts have to be quite basic,
meaning they should include the most fundamental skills, such as parenting skills and budget planning. These initial capacity building efforts allow local community members to acquire new skills and a corresponding confidence in their ability to make decisions and acquire additional skills and access related to housing, employment, health care just to name a few. In addition, as part of a more holistic approach, the CDCs directors emphasize how crucial it is that their organizations can continually support their staff, creating a pool of informed community members, activists, and future leaders—long term or sustained civic engagement.

The reality that funders almost exclusively support short-term economic rather than the long-term, capacity-building efforts described in this study is not news to scholars or practitioners (e.g., Stoutland, 1999; Silverman, 2001; Steinbach, 2003). However, the reasoning behind this funding trend seems misguided to the CDC directors. In fact, implicit in the remarks of the three directors interviewed is the belief that an increase in capacity would be equal to a dramatic increase in organizational performance. The three interviewed CDCs have plans much larger than their budgets. And every organization (surveyed and interviewed) is all too familiar with the quandary involved in the need to produce programmatic results for continued financial support despite varying capacity levels and budget cuts. Although these organizations are effectively providing affordable housing in their communities, one can only imagine the additional output—to say nothing of the issue of organizational sustainability—which would be generated from these capacity-building endeavors.

Lessons Learned: How does a CDC encourage participation in its activities?

My study indicates that the public as well as the CDC employees participate in CDC projects. The public receives CDC services, attends CDC meetings, and interacts with the directors. For example, all of the CDC directors interviewed stated that their organizations provide the only internet access points available to the public. In addition, daycare facilities, credit counseling and GED classes, all rarities in this region, are provided and utilized by the CDCs and their constituencies. Because the study CDCs are located and operate in very small
communities, interactions between CDC staff and the public they serve can occur at the local post office, bank, or grocery store. One director stated that her best project ideas come from her conversations with several community members at a local store: "...people will talk your ear off at the Dollar General and won’t say a word at our meetings. Mostly, I think they come for the food and maybe to check on what we’re doing."

In the study CDCs, public participation opportunities occur as the result of a conscious and persistent effort on the part of CDC directors to encourage it. First, the CDCs identify small projects where they can demonstrate success to each community. That is, by creating projects that yield significant and immediate results, the CDC gains the necessary level of legitimacy to facilitate public interest and participation (e.g., credit counseling, GED classes, and tax workshops). Second, in recognition of several barriers to public participation, the CDCs attempt to overcome these barriers by providing information regarding upcoming meetings, transportation, and child-care options. Third, the CDCs use a combination of public hearings, open door policy, and community training with clearly stated outcomes so that each CDC is seen as accomplishing something tangible. For example, after announcing a free tax workshop designed to help community members prepare and file their taxes (at a city council meeting and later at its monthly meeting), the CDC provided transportation, childcare and food in addition to the technical expertise necessary to perform this yearly task.

The CDC directors involved in this study (surveyed and interviewed) agree that the CDC’s influence would be greatly increased by informed public participation and a more realistic, long-term vision regarding project outcomes. Specifically, public participation within the CDC appears to be at the informational and review levels, the consumer-oriented levels as opposed to the interactive, or decision making-oriented level. That is, while the funders support, or are willing to support, several short-term projects mentioned above (e.g. housing starts), the most fundamental and basic efforts (e.g., budgeting skills) that actually enable the capacity- and trust-building efforts necessary to increase public participation are not typically supported by funders. Directors agree that the CDC’s
mission, thus its public's well-being, depends upon its ability to create participation in decision-making processes and defining needed resources and services. So the question becomes: What is needed to move public participation in the study communities to the interactive level?

The most common interview response was the dire need for more foundations to support both the basic programs that enable the capacity-building efforts as well as the long-term capacity-building efforts. Through this support, more people and organizations would realize the importance of these efforts and understand that by increasing the capacity, we increase the dialogue and potential for uncovering needs and potential solutions.

Another interview response, directly related to the first, is the need to develop process-oriented measurements for capacity-building efforts. Foundations have traditionally focused almost exclusively on economic development defined in terms of increasing the economic assets and/or wealth in communities. One reason for this is because these types of development are easily visible and easy to measure (e.g. three houses, two businesses, and two organizations). Missing from this calculus are the capacity levels (both individual and community) necessary to support these economic development activities. All of the interviewed directors took me through a similar scenario. For example, when one person gets a GED (human capacity building), completes a credit counseling class (human capacity building), an internet training class (human capacity building), a homeownership counseling class (human/economic capacity building), purchases a home (economic development and economic capacity), and begins attending public hearings dealing with the proposed developments in area surrounding his/her property (civic capacity), this process counts only "one" house (economic development) and, in some cases, it also counts as a tax payer (economic development). According to interview responses, what funding agencies are typically not interested in are the other aspects of what has occurred here, including (1) the stages of capacity-building that led to the tangible economic outcomes; and (2) the possible non-economic by-products of the process, such as the addition of a new more educated, and civically engaged, community citizen. From the
data, it appears that there are foundational capacity building efforts and long-term results not currently included in most funding agency priorities. By changing from an outcome to process-based measurements, all levels of capacity building efforts (initial, traditional, and long-term) will be included in the development calculus.

The hardest part about this adjustment may be that in addition to requiring the implementation of new measurements it should also involve a requisite change to a long-term vision and commitment. Based on my study, it appears that only with a long-term support and commitment to the development process, public participation in the organization, as well as the local political process, is likely to increase. This is so, because, regardless of the type, development is a process as opposed to a strategy, program, or outcome. As a process, development, whether community or economic, involves social skills, participation, goals, energy, momentum, power, people, and organizations to accomplish both the process and the desired outcomes.

This study’s findings also have implications for Gaunt’s conceptualization of the participation levels. As I noted earlier, it appears that Gaunt’s (1998) interactive level of participation is conceptualized more as an outcome than a process. Yet, as this study suggests, interactive participation should be conceptualized as both the process and the outcome of capacity-building. That is, we need to recognize the importance of the capacity-building process to creating the interactive-participation as an outcome, as well as the importance of interactive-participation process for capacity-building efforts.

Lessons Learned: How does a CDC, operating in disadvantaged communities, participate in the local political process?

It is important for citizens to participate in local political processes, but the long-term disadvantaged rarely do more than gain information and often, they do not even do that (Rubin, 2000; Gittell & Vidal, 1998; Stoecker, 1997; Gaventa, 1982). Based on the study data (both surveys and interviews), the CDC’s constituency does not participate in the local political process, except through the CDC. At the same time, however, its participation in the CDC occurs mostly at the
informational and, sometimes, the review participatory levels. Thus, in impoverished communities, the CDCs often participate on behalf of their constituencies, but their constituencies do not participate in joint analyses of the issues, or in forming new programs needed to meet the local needs.

From the perspective of the interviewed CDC directors, developing true citizens of their communities requires four steps: (1) The CDC participates in the local political process on behalf of their constituencies; (2) Citizens participate in CDC activities, which builds individual capacity; (3) CDCs build community capacity via its programs, which often time involve citizens as messengers and the target audience, and (4) Capacity building eventually leads to increased participation in local politics.

What appears to be missing in the accounts of all (surveyed and interviewed) of the CDC directors is the recognition that if members of the constituency do not participate in the CDCs at the interactional level, how can one expect the same people to participate at that level in the local government? Given this, the findings of my study suggest that what may be needed is a two-step process.

First, the CDCs must be able to create context-specific strategies to promote interactive level of citizen participation in its own activities. Importantly, given the information received from the (surveyed and interviewed) CDC directors involved in this study, this cannot be accomplished by the CDCs themselves; it also requires a change in the accounting practices of funding agencies. As I suggested earlier, this would require the funding agencies to create different approach to measuring both the intermediate stages as well as the overall outcomes of grant activities. Second, to accomplish their true mission, the CDCs must be able to assure that the capacities their constituents have developed in the context of their involvement in CDCs get translated into their direct, and, ideally, interactive participation in the broader political arena.

But, as I emphasized throughout, the CDC's power (thus its voice) comes from its funding. As a result of having access to external funding, the CDC becomes an important player in its own right in the local economy and therefore, the local political arena. For example, one of the CDCs I interviewed is
the largest source of jobs in its county. This situation creates a critical contradiction wherein the CDC is at the same time trying to serve the needs of their community-based constituency and meet the goals of its funding contracts, which are narrow and focused. This conflict can have an impact on citizen participation levels if the CDC is viewed as serving external funding agendas outside of the community. On the other hand, if the funding agencies are not convinced that the CDC's constituency needs are aligned with their funding priorities, they may withdraw the funding, ending CDC operations, and by extension, public participation levels will cease. Accordingly, the CDC directors must perform a careful balancing act in order to meet community needs through the organization's projects and programs, while addressing the requirements of external agents.

As I have discussed previously, from the perspective of the funding agency, progress is typically measured by short-term, easily visible, economic indicators—for example, new housing starts within a two-year period. Yet, if members of disadvantaged communities are ever to participate directly in the political arena, then capacity building must involve developing their sense of individual efficacy—first by getting jobs and maintaining them, then by owning homes and not losing them, and ultimately, perhaps over generations, by developing the self concept of a community citizen. That is, in order for a particular disadvantaged community to participate in the local government process (working with governmental agencies and officials to access resources), the community members must first be empowered to understand and define their needs. This is a necessary first step before the interactive participation level can be achieved and institutionalized. All study directors believe in the importance of the interactive participatory level, and continue to provide social development projects and programs, despite the fact that they are never fully funded.

How can funders increase the impact of their dollars? Without exception, the study CDC directors (survey and interview responses) stated that an increase in funding for social development activities would equal a substantial increase in public participation and therefore, feasible project development and outcomes. In essence, funders need to broaden their
agendas and commitment such that they support (1) broadly defined basic capacity-building, process-oriented projects; and, at the same time, (2) engage in long-term development efforts necessary in areas like the Arkansas Delta.

For example, in order to achieve the optimal interactive participation level, a funder could make sure that a CDC receives funding for a community based project or program that includes and rewards the community members for participation in all stages. This means that the community members would be involved in, and reimbursed for, analyzing problems, defining needs, developing strategies to address these needs, and implementing these strategies. Importantly, it would also mean being sensitive that, in certain communities, in addition to a monetary reward, the community members would have to be provided with other necessities as they relate to public meeting attendance: childcare, transportation, and translation services. From this perspective, the goal is to achieve the interactive participation level such that communities control their assets, whether through non-profit and/or government organizations and agencies, to the extent feasible.

Lessons Learned: How can (and how should) a CDC promote public involvement and to what result?

Research suggests that if a bureaucracy is broadly representative of the public it serves, then it is more likely to make decisions that benefit that public (Thieleman & Stewart 1996). Moreover, researchers have shown that minority access to positions in the bureaucracy results in policies beneficial to that minority constituency (Seldon et al., 1998; Meier, 1993; Hindera, 1993a; 1993b; Meier & Stewart, 1991). And, according to the CDCs' mission statements, they must retain ties to the community they serve. This objective is accomplished through both the CDC membership and programs each offers. Thus, as my study suggests, capacity building and public participation are critical to CDCs survival. In this context, the question emerges as to whether a CDC can be financially and technically supported while effectively retaining the ties to the population it represents.

According to my findings as well as other similar research (Silverman, 2001; Thelman & Stewart, 1996; Vidal, 1992), to
be effective, the CDC must build its human resources within its organization through both in-house and outside training. Importantly, all directors interviewed agree that providing this training is difficult as it is both time consuming and usually falls outside the priorities of most funding sources. Despite this, these CDCs continue to provide these services in order to build individual and organizational capacity. The CDCs see themselves as not repairing the Delta condition of market failure and private disinvestment, but rather, as part of a long-term strategy to remake their communities. By providing many years of a variety of services, the CDC directors believe that they can show that their communities have changed for the better.

Finally, based on my findings (survey and interview data), it appears that when CDCs operate in impoverished communities, especially those characterized by a polarized racial-structure, they may benefit from capitalizing on the informal interactions occurring between the CDC directors and staff and community members. This insight may be of central importance to practitioners interested in community-development issues who are looking for alternative ways to engage citizens in local issues by effectively facilitating citizen input into the policy-making process.

Towards An Alternative Approach to Performance Measurement

My findings show that CDC directors, both those surveyed and interviewed, unanimously believe that funding priorities are based on short-term, easily-visible project outcomes almost to the exclusion of the process involved. Specifically, all directors stated that although project outcomes are necessary to maintain public interest and participation in CDC activities, the process (techniques used to gather public input and produce project/programmatic outcomes) must be meaningful, that is must be sensitive to the social context in which these CDCs operate. In addition, identifying and measuring programmatic effects is troublesome and the subject of much disagreement. When both process and success are to be measured, in addition to using economic criteria (typically measuring
short-term generation of tangible economic assets), a set of measures assessing the social dimensions of the process, how the input is sought and how it is most likely to occur, and the social outcomes of CDC activities is also needed. Also, given the importance of capacity building to increasing the levels of participation, it is crucial to assess the different processes of capacity building, such as involving the stakeholders in the day-to-day operation of CDCs as their staff or through program participation, at both individual and organizational (CDC) levels as well as their outcomes.

In his study of Appalachian poor, Gaventa (1996) describes the disconnect between traditional, quantifiable measures and the level and range of activities that the CDCs engage in as follows:

Community-based initiatives increasingly emphasize development within, using local knowledge and capacity, in comprehensive fashion. On the other hand, traditional evaluation approaches, often based on models of positivist research, emphasize the necessity of external judgment, based on 'objective' standards and measures, usually conducted by experts schooled in narrow disciplines, not comprehensive approaches (p. 62).

This disconnect also exists in poor Arkansas communities, exacerbating the dilemma inherent in trying to address, through development programs, the systemic problems in Delta communities—a declining manufacturing sector, racial separation, escalating poverty levels, and declining populations. These problems, which are for the most part beyond the control of the citizens, fall on the shoulders of the CDC, the primary organization providing many necessary social services.

My findings suggest that a more realistic version of CDC effectiveness would include a mix of traditional (e.g., housing production numbers, GED diplomas, employment) and non-traditional outcomes including the following:

- level of public participation in CDC activities
- comparison of CDC staffing and project outcomes throughout the length of the grant/funds
• community impacts ranging from increasing public participation in the political arena, child care quality and options available to residents, housing rehabilitation and decreases in criminal activity to removal of debris, planting of flowers and trees, and any other impacts which result in an increase in community assets through public engagement
• increase in social services and activities available to community members.

In addition, the CDC’s overall effectiveness must be judged in the context of the city and community in which it operates as well as its political capital. To allocate funds based on standardized, quantifiable measures, regardless of the context in which the program operates, is economically unsound.

Through public participation efforts, CDCs typically represent (and advocate on behalf of) community members in the political arena. That is, CDCs must present community needs/issues such that they ascend to the appropriate political agenda (can be acted upon), lobby for potential remedial policy alternatives and support, and negotiate for funding and/or political support for CDC activities. Given the capacity-building efforts that are both necessary and on-going, this is the preferred protocol or process. Although the CDC directors stated that the primary stakeholders in their day-to-day operations are the CDC funding sources rather than government officials, each recognizes the importance of political support and participation and that these must be leveraged to increase funding.

Finally, a long-term organizational goal of all study CDCs is to increase citizen access to, and interaction within, the political process and arena. Although the CDCs have already created a model, even if imperfect, of civic involvement, the implementation of this model beyond CDCs is not easy task. Still, such civic engagement is essential in order to address the needs of Arkansas Delta communities. Many analysts (e.g., Glasser & Yavuz 2003; Gittel & Vidal, 1998; Gray, 1998) have pointed out the need for broad-based change in the social structure of disadvantaged communities, but this cannot be both the beginning and the ending of the analysis. The question remains as to how to bring about this change. From the study findings, we see
that any meaningful change in communities characterized by long-term poverty and inequality must begin with incremental development of the people themselves. The best—perhaps only—organizations which can accomplish this end are the community development corporations, but given the realities of their funding, their efforts remain at the fringes of their official mission. And by focusing on short- rather than long-term goals, the money spent to improve the CDC constituency falls short of its full potential.

References


The Role of Informal Social Networks in Micro-Savings Mobilization

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The influence of informal institutions on economic outcomes for low income individuals and households has received little attention in the United States. Yet, drawing on social capital theory and existing studies from developing countries where informal institutions have been widely used in promoting economic opportunities of families in poverty, one would expect these institutions to have positive effects on the economic outcomes of low income individuals in the context of an IDA program. Using a sample of 840 respondents who were enrolled in a community action program, this study assesses the effects of informal networks of social support on performance in a matched savings program. Results show partial support for the hypothesized relationship. Specifically, an increase in the amount of help a respondent gives to members of her community is inversely related to performance in an IDA program. This may imply that although informal networks have mutual benefits for both the individual and community, economically these benefits may be mixed. Among low income individuals saving in an IDA program, participating in such networks may constrain the economic resources available to them or their households; hence impacting their performance negatively.

Keywords: informal social network; social support, social capital; IDA program; vulnerability; assets-building

Journal of Sociology & Social Welfare, September 2007, Volume XXXIV, Number 3

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Traditionally, welfare policies in the United States have relied on income-based interventions to relieve poverty and deprivation among vulnerable individuals and households. In the past few decades, asset-building—which involves efforts that enable people with limited economic resources and opportunities to acquire and accumulate long-term productive assets—is increasingly being viewed as one of the critical factors for reducing poverty and fostering social and economic development. The shift towards asset-building has been prompted by the growing concern about the level of marginalization currently experienced by vulnerable groups, unequal distribution of wealth, and by scholarship on welfare dynamics (Bynner, 2001; Paxton, 2001).

The asset-based perspective of welfare was benchmarked by Sherraden (1991), who introduced the idea and took initial steps towards asset theory development. Sherraden questioned the prevailing view and suggested a welfare focus that promotes long-term development of households and communities (1991). Within this perspective, he proposed Individual Development Accounts (IDAs)—subsidized accounts—as an intervention to facilitate saving and asset accumulation among low-income individuals and households.

IDA programs, as currently implemented, are not simply saving accounts in that they provide a "program bundle", emphasizing the role of formal institutions in influencing performance (McBride, Lombe, & Beverly, 2003). Research has begun to document positive effects of formal institutions on performance in IDA programs (e.g., McBride et al., 2003; Sherraden, Schreiner and Beverly, 2002; Ssewamala and Sherraden, 2004). In much of this literature, however, the effects of informal institutions on outcomes has received little attention. Yet, given the premises of social capital theory and social network models—which emphasize informal institutions in impacting individual outcomes (see Coleman, 1994; Collier, 1998)—one would expect informal institutions to play a positive role in influencing performance in an IDA program.

This study draws on the premises of social capital theory
and social networks models, to explore effects of informal net-
works of social support, such as: familial, friends, neighbor-
hood, and other extra-household connections, in influencing
saving outcomes of the working poor in an IDA program. This
question deserves attention because although IDA programs
started in the United States, pilot projects are now under-
way in poor developing countries where informal networks
are highly prized. The study may also help identify aspects
of an informal network of social support that may be impor-
tant for performance in an IDA program. Since asset develop-
ment through IDA mechanism is still relatively new, IDAs and
similar programs, aimed at mobilizing savings and asset accu-
mulation, among low income individuals, may use findings of
this study to enhance performance and other outcomes.

The Social Capital Perspective

Social capital has been conceptualized in many different
ways. Putnam (2000) defines the concept as a representation
of the norms of reciprocity and trustworthiness that arise from
social relations, while the Organization for Economic Co-oper-
ation and Development [OECD] (2001) perceives social capital
as “the resources gained through social ties, membership of
networks and sharing of norms” (p.23). [For other definitions
of social capital, see Coleman, 1994; Johnson, 2000; Serageldin,
1999].

The core idea behind social capital is that informal net-
works of social support, including relatives, friends, and other
extra-household connections such as a supportive community
have value. The primary attribute of these networks is their
potential to influence the capacity of individuals/groups to
come together for collective action, leading to a broad range of
benefits for both the individual and community (Collier, 1998;

Recently, social commentators have attempted to dem-
onstrate that informal networks of social support, especially
among individuals and households in poverty, play a posi-
tive role in influencing their outcomes. These scholars argue
that these networks constitute a locus of access to resources;
which in turn determine socio-economic outcomes (Collier,
Scholars also acknowledge these networks as important anchors for individuals and households during times when personal circumstances are strained (Rank, 1998; Sherraden, 1991). Indeed, empirical evidence exists to suggest a relationship between social capital and social functioning, especially in low-resource communities (see e.g., Diaz, Drumm, Ramirez-Johnson, 2002; Narayan & Pritchett, 1999). Moreover, social capital has also been indicated as the primary factor in the success—high rates of credit repayment—enjoyed by the Grameen bank and other credit institutions based on the “peer lending model” (see for example Banerjee, 1998; Van Bastalaer, 1999).

Overall, there is a myriad of studies which point to the positive influence of social capital on socio-economic performance. Understandably, most studies using the social capital framework are from poor developing countries where the ideal of “community” is prized. What is not clear is whether participating in an informal network of social support will have similar effects on performance within the context of an advanced-market economy like the United States, which places significant value on individual advancement. Moreover, previous research has not revealed whether certain aspects of participating in an informal network of social support are more likely to influence economic performance than others; neither has it revealed the nature of these impacts. Additionally, there are hardly any studies specifically focused on the relationship between informal networks of social support and saving outcomes of low-income individuals and households. The questions addressed in this paper, therefore, may have important implications for saving programs for low income individuals.

Research Questions

Two research questions guide this study:

1. Does participating in an informal network of social support influence a respondent’s performance in an IDA program?

2. What aspects of participating in an informal network of social support are associated with performance in an IDA program?
Methods

Data Description

The study uses data from two primary sources: the Management Information System for Individual Development Accounts (MIS IDA), and a longitudinal experimental research conducted at an IDA experimental site in Tulsa, Oklahoma. Both datasets are part of the American Dream Demonstration (ADD), a national policy demonstration promoting saving and investment among individuals and households in poverty. Starting from 1997 through 2003, ADD followed over 2,000 families in poverty at 14 community-based program sites within 13 host programs across the United States (for a detailed description of ADD, see Sherraden et al., 2000).

In ADD, low income individuals (mainly those under 200 percent of the federal-poverty threshold) were encouraged to save in special subsidized accounts—IDAs. The deposits in IDAs were matched by funds from either a public or private source. The match rate for the program yielding data for this study was 2:1 for homeownership, and 1:1 for all other asset goals. The Matched savings could be used for investing in any of the following: microenterprise development, homeownership, post-secondary education, or retirement. Data used in this study are from one specific IDA site—Tulsa, Oklahoma—and cover saving transactions of ADD participants from 1998 through 2003 (ABT, 2003).

The experimental data were obtained from IDA program applicants randomly assigned to a control and experimental group (N=1,103). The experimental group (n=537) was enrolled in the IDA program while the control group (n=566) was not. The survey was administered to respondents in the two conditions at three time periods, the first administration was conducted immediately after assignment and follow-up surveys conducted at 18, and 48 months intervals (October 1998 to September 2003).

As is the case with most longitudinal surveys; some respondents who participated in the first wave of the survey were lost in subsequent waves, II and III. Across the three waves, this study has a dropout rate of 24 percent. To deal with this challenge, an investigation of attrition was
conducted. Reasons for respondent dropout are not indicated. It could have resulted from factors such as subject attrition, subsequent refusal to participate, participants moving or interview error (ABT, 2003). The missing cases did not indicate a pattern. In addition, a dropout rate of 24 percent, for a longitudinal survey conducted over a four-year period with a low-income sample, is within the accepted range (Allison, 2002; Downey & King, 1998). For this paper, our focus is on the experimental group, the groups which was enrolled in the IDA program and who also completed the three waves of the survey (N=412). It should be noted that the savings transaction data used in this study were obtained from depository financial institutions, and as such are highly accurate.

Measurement of Variables

Performance Variable

This measure only reflects one aspect of IDA participation, the level of savings outcomes in a respondent’s IDA—Average Monthly Net Deposit (AMND). This variable is defined as the net deposit per month for the period in which the participant is engaged in the IDA program. It is taken from MIS IDA; hence, reflects an accurate representation of saving outcomes in an IDA program. For this study, AMND is lagged from waves 1 through 3, representing a participant’s performance in the IDA program for the total contact period—5 years (see Schreiner, Sherraden, Clancy et al., 2001, for a detailed description of this variable).

Social capital/Participating in an informal network of social support

Drawing from various scholars who have attempted to measure social capital (see e.g., Grootaert, 1999; Narayan & Pritchet, 1999; Onyx, & Bullen, 2000; Winter, et al., 2001), we measure social capital in terms of participation in an informal network of social support. Specifically, we use two sets of measure: one reflecting a respondent’s involvement in her community and the other a respondent’s relationship with members of her community. Items on these dimensions are taken from the survey and are each coded as 0 indicating nonparticipation in an informal network and 1, indicating
Micro-Savings Mobilization

participation. These variables are then summed-up to obtain an overall score on each dimension: community involvement; and respondent’s relationship with member(s) of her community—giving help; as well as getting help.

Table 1. Factor Loadings for Social Capital or Informal Social Network Variables

<table>
<thead>
<tr>
<th>Factors</th>
<th>Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Involvement</td>
<td></td>
</tr>
<tr>
<td>Voted in an election</td>
<td>.403</td>
</tr>
<tr>
<td>Call/wrote letter to public official</td>
<td>.443</td>
</tr>
<tr>
<td>Support candidate w/time/money</td>
<td>.510</td>
</tr>
<tr>
<td>Participate in church/community event</td>
<td>.378</td>
</tr>
<tr>
<td>Attend meeting about school</td>
<td>.363</td>
</tr>
<tr>
<td>Worked on neighborhood project</td>
<td>.441</td>
</tr>
<tr>
<td>Community Involvement Giving Help</td>
<td></td>
</tr>
<tr>
<td>Babysitting</td>
<td>.503</td>
</tr>
<tr>
<td>Transportation (rides)</td>
<td>.397</td>
</tr>
<tr>
<td>Making telephone calls, reading/writing letters</td>
<td>.396</td>
</tr>
<tr>
<td>Food or tool sharing</td>
<td>.518</td>
</tr>
<tr>
<td>Financial help</td>
<td>.460</td>
</tr>
<tr>
<td>Advice or information sharing</td>
<td>.389</td>
</tr>
<tr>
<td>Care for elderly or disabled</td>
<td>.332</td>
</tr>
<tr>
<td>Encouragement and support</td>
<td>.282</td>
</tr>
<tr>
<td>Home and auto repairs</td>
<td>.417</td>
</tr>
<tr>
<td>Work around house</td>
<td>.507</td>
</tr>
<tr>
<td>House-sitting or pet-sitting</td>
<td>.412</td>
</tr>
<tr>
<td>Language translation</td>
<td>6.94E-02</td>
</tr>
</tbody>
</table>

Although the operationalization of items on these measures appear to be conceptually sound and consistent with the definition and measures of informal social support network established earlier, a factor analysis using a principal component extraction method was conducted to examine the extent to which informal network items reflect the three categories
identified—community involvement; relationship with community-giving help; relationship with community-getting help (factor loadings are presented in Table 1). Based on observations from factor loadings and evidence from similar studies (see for example, Lombe, & Sherraden, 2005; Narayan & Pritchett, 1999; Winters et al., 2001), we acknowledge that the two measures may not adequately reflect all the aspects of participation in an informal network of social support. Hence, items on these measures should be interpreted with caution.

Statistical Procedures

First, we perform a series of univariate and bivariate statistical procedures to describe and summarize certain aspects of the study sample and examine the relationship between study variables. To understand the overall impact of participation in an informal network on a respondent’s performance in an IDA program, OLS regression is utilized. As mentioned earlier, our assessment focuses only on respondents in the experimental group (n=412) because the control group was not enrolled in the IDA program during the contact period. Hence, we base this part of our analysis on the pre-test and post-test research design.

Results

The majority of the respondents are female: 79 percent. By race/ethnicity, 45 percent are Caucasian, 42 percent African Americans, 2 percent Hispanic, and 6 percent are Native Americans; 4 percent identify themselves as either Asian/non Hispanic or other. Age ranges from 18 to 72, with a mean of 36 and a standard deviation of 10 years. In terms of marital status, 36 percent are single (never been married), 28 percent are married, 36 percent are divorced, separated, or widowed. About half of the respondents (54%) live in households with at least two children under the age of 17 whom the respondent is legally responsible for. Over half of households in this sample are headed by one adult (61%). The majority of the respondents (81%) have mid-range education, i.e., high school and some college education. Ninety-nine percent are employed full time, and work about 37 hours per week, for an average
monthly income of $1,468. About 43 percent receive some form of public assistance.

In general, most of the respondents indicate modest levels of involvement in their networks of social support at baseline. For example, about 63 percent have participated in a community event; 51 percent have given help such as babysitting or child care to someone in their community; and about 39 percent have received assistance, such as a ride, from someone in their community.

**T-test Results**

Results of the independent samples t-tests are presented in Table 2.1 and indicate that the control and experimental groups only differ on the measure of giving help to member(s) of one’s community at Wave III (mean=6.34 vs. mean=6.60). Respondents in the experimental groups record higher scores on this measure. This study finds no significant difference on the measures of getting help from member(s) of one’s community, and community involvement.

**Table 2.1 IDA Participants vs. Non IDA Participants: Differences in Study Variables (n=840)**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Wave 1 Control (n=428)</th>
<th>Wave 1 Experimental (n=412)</th>
<th>Wave 3 Control (n=428)</th>
<th>Wave 3 Experimental (n=412)</th>
<th>Difference</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Involvement</td>
<td>3.55</td>
<td>3.30</td>
<td>3.68</td>
<td>3.62</td>
<td>0.25</td>
<td>0.06</td>
</tr>
<tr>
<td>Giving Help</td>
<td>6.64</td>
<td>6.72</td>
<td>6.34</td>
<td>6.60</td>
<td>-0.08</td>
<td>0.34*</td>
</tr>
<tr>
<td>Getting Help</td>
<td>4.36</td>
<td>4.43</td>
<td>4.15</td>
<td>4.29</td>
<td>-0.07</td>
<td>-0.14</td>
</tr>
</tbody>
</table>

*p<0.05; **p<0.01
Significant changes are indicated below.
Wave III Giving Help t=2.37(752), p<.03

Results of the paired samples t-tests are presented in Tables 2.2 and suggest that some aspects of participating in an informal network of social support differ significantly across the two time periods, for respondents in the experimental group.
In terms of community involvement, respondents record a significant increase in community involvement from Wave I to Wave III (mean=3.30 vs. mean=3.62). Respondents also report a significant change in giving help to member(s) of their community (mean=6.72 vs. mean=6.60). However, this study finds no significant difference on the measure of getting help from member(s) of one's community across the two time periods.

Table 2.2 Experimental Group: Change in Study Variables Over Time (n=412)

<table>
<thead>
<tr>
<th>Variable</th>
<th>t</th>
<th>df</th>
<th>Mean Difference</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Involvement</td>
<td>-3.24</td>
<td>369</td>
<td>-0.32</td>
<td>0.00**</td>
</tr>
<tr>
<td>Giving Help</td>
<td>2.37</td>
<td>330</td>
<td>0.12</td>
<td>0.02*</td>
</tr>
<tr>
<td>Getting Help</td>
<td>1.18</td>
<td>372</td>
<td>0.14</td>
<td>0.24</td>
</tr>
</tbody>
</table>

*p<0.05 **p<0.01
For this analysis we use a paired samples t-test to compare changes in Study variables from Waves I to III. Significant changes are indicated by an asterisk.

Results of the first two regression models indicate no relationship between a respondent's involvement in her community and performance in an IDA program. Results of the third regression model are significant and indicate that only two variables: presence of another adult in the household (B=3.44, t=1.94, p=.05), and relationship with community-giving help (B=-56.72, t=-4.35, p=.00), are significantly associated with performance in an IDA program. Specifically, an increase in the amount of help a respondent gives to member(s) of her community is associated with a decrease in performance in an IDA program. The presence of another adult in the household has a positive impact on performance (see Table 3).

Discussion

Overall, this study finds mixed results regarding the argument advanced by many social capital theorists—that participating in an informal network of social support has a positive impact on economic outcomes for the individual and
Table 3. Regression Analysis: Performance regressed on Giving Help (n=412)

<table>
<thead>
<tr>
<th>Variables</th>
<th>b</th>
<th>se</th>
<th>t</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>66.50</td>
<td>15.17</td>
<td>4.39</td>
<td>.00**</td>
</tr>
<tr>
<td>Education</td>
<td>0.64</td>
<td>1.35</td>
<td>0.47</td>
<td>0.64</td>
</tr>
<tr>
<td>Race</td>
<td>0.51</td>
<td>1.18</td>
<td>0.44</td>
<td>0.66</td>
</tr>
<tr>
<td>Marital Status</td>
<td>1.18</td>
<td>1.83</td>
<td>0.65</td>
<td>0.52</td>
</tr>
<tr>
<td>Age</td>
<td>-0.14</td>
<td>0.15</td>
<td>-0.92</td>
<td>0.36</td>
</tr>
<tr>
<td>Gender</td>
<td>1.02</td>
<td>3.66</td>
<td>0.28</td>
<td>0.78</td>
</tr>
<tr>
<td>Income</td>
<td>-9.51</td>
<td>0.00</td>
<td>-0.15</td>
<td>0.87</td>
</tr>
<tr>
<td>Welfare use</td>
<td>3.57</td>
<td>2.47</td>
<td>1.45</td>
<td>0.15</td>
</tr>
<tr>
<td>Adult in household</td>
<td>3.44</td>
<td>1.77</td>
<td>1.94</td>
<td>0.05*</td>
</tr>
<tr>
<td>Children in household</td>
<td>-1.92</td>
<td>2.03</td>
<td>-0.94</td>
<td>0.35</td>
</tr>
<tr>
<td>Giving Help</td>
<td>-56.72</td>
<td>13.03</td>
<td>-4.35</td>
<td>0.00**</td>
</tr>
<tr>
<td>R²</td>
<td>0.09</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F</td>
<td>3.12</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>df</td>
<td>10; 320</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p<0.05 **p<0.01
Note: b=Unstandardized regression coefficients
se=Standard error

household (see e.g., Collier, 1998; Winters et al., 2001). Only one aspect of participating in an informal network of social support—relationship with community-giving help—has an impact on the dependent variable. Help given to a member(s) of one's community is inversely associated with performance in an IDA program. For low-income individuals and households, giving help to members of one's community or network, although desirable, has potential to constrain the helper's economic advancement in that it may reduce her resource base; hence impacting economic performance negatively. This result is consistent with findings from previous research (e.g., Lombe & Sherraden, 2005; Narayan & Pritchett, 1999). The negative effect might also be explained by the lack of congruency between performance in an IDA program, which is oriented
towards an individual goal, and social capital, which embraces a communal benefit.

For this group, involvement in one's community and relationship with community-getting help, were not related to performance in an IDA program. This observation is noteworthy and may be tied to a number of factors. In the first instance, involvement in one's community, it is important to note that the sample for this study consists of low-income individuals working an average of 37 hours a week. Therefore, time and other resources spent on familial and extra-familial activities may compromise performance in an IDA program. Getting help from member(s) of one's community may simply reflect an individual's or household's lack of resources. We also make two rather obvious observations: the presence of another adult in the household is positively related to performance, while the presence of children, under the age of 17 in the household, has an inverse relationship on performance.

Some limitations are also noted. First is the issue of operationalization of social capital—as observed by others (see e.g., Coleman, 1994; Collier, 1998; Narayan & Pritchet, 1999) items measuring social capital or participating in an informal network are not well developed. As such, measured variables may not adequately represent all the aspects of social capital e.g., trust, civility, and reciprocity, which are basic elements of the concept. The measures used in this study utilize a checklist format; hence may not capture the duration and intensity of a respondent's participation in an informal network of social support.

In addition, the study reflects only one aspect of performance in an IDA program—saving outcomes—there may be other aspects of performance in an IDA program which are influenced by social capital that are not reflected by the measures used in this study. Finally, the sample used for this study, although randomly assigned to the experimental and control groups, was drawn from a self and program-selected group of individuals. Hence, selection bias might be an issue in terms of generalizability.
Implications

Despite their small effect size, observations made in this study provide a useful overview of the role of social capital in influencing performance in an IDA program. While participation in such networks may positively influence socio-economic outcomes in the context of the Grameen bank – their effect in relation to performance in an IDA program were somewhat obscured. Only one aspect of social capital was related to performance. Moreover, the effect indicated was inverse. This observation may suggest that economic benefits of social capital are not always mutual; benefits to the network/community may come at a cost to the individual’s economic advancement.

Program implementers can gain an appreciation of factors indicated by this study. For example, some consideration may be given to how IDA programs have been structured and how this may impact a participant’s involvement in her community. Findings also suggest the need to enhance the resource base of informal networks, especially among low-income individuals and households. Indeed, the quality of such network, including their economic resources may be the key factor in influencing economic outcomes. These findings also indicate that there may be a lot that is still unknown about social capital and its effects on economic outcomes. More empirical work is needed to help explain the role that social capital might play in this regard.

Acknowledgement: We are grateful to the Center for Social Development staff who have worked over several years on ADD research. We are especially grateful to Dr. Michael Sherraden, the Director for the Center and the Principal Investigator for ADD. We thank Dr. Jim Lubben and Dr. Karen Kayser for comments and suggestions on this paper.
References


Advice and Help-seeking Intentions
Among Youth in Israel:
Ethnic and Gender Differences

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This study addresses intentions to seek advice and help among Jewish and Arab youths in Israel. The sample included 805 Jewish, 159 Moslem, 42 Christian, and 43 Druze youths. Two instruments were used: a demographic questionnaire and a questionnaire on help-seeking intentions. Results indicated that members of the ethnic groups preferred using different sources for advice and help. Compared to Moslem and Druze youths, Jewish youths preferred to turn to fathers, siblings, school counselors, and social workers; Compared to Arab youths, Jewish youths expressed less intention to seek assistance from their mothers; and compared to Moslem youths, Jewish youths expressed more intention to apply to relatives, supervisors, and clergy than did Moslem youths. Druze youths were more willing than Jews or Christians to ask for advice and help from school counselors and social workers and more willing to ask help from clergy than were Moslem youths. All four ethnic groups expressed a greater intention to seek help from informal rather than formal sources of assistance. Significant gender differences were also found. The implications of the findings for the development of appropriate services for different ethnic groups are discussed.

Keywords: help-seeking, youth, Israel, ethnic difference, gender difference, Moslem youth, Christian youth

Although adolescence is not necessarily a problematic period for everyone (Schonert-Reichl & Muller, 1996), it
is regarded as an intense period of change in which people need advice and help (Boldero & Fallon, 1995; Nadler, 1990; Simmons, Burgeson, Carlton-Ford, & Blyth, 1987). Adolescents who do not receive any help in dealing with the multiple life changes they encounter are considered to be at risk of making wrong decisions (Simmons et al., 1987). Although help-seeking is a universal human activity, like many endeavors, it exhibits cross-cultural differences (Garland & Zigler, 1994). Most of the studies mentioned below involved European and American populations. The present study focuses on the effect of ethnocultural differences on help-seeking behavior, and examines the intentions to seek advice and help among Jewish and Arab male and female adolescents in Israel.

Help-Seeking

Help is sought to alleviate distress by using one’s informal (e.g., family and friends) and formal (teachers, psychologists, etc.) environmental sources of support (Broadhurst, 2003; Nadler, 1990; Offer & Schonert-Reichl, 1992; Rickwood, 1995). Seeking help enhance solving the problem but may be perceived as personal weakness and an inability to cope on one’s own (Al-Krenawi, Graham, & Kandah, 2000). The “psychological cost” of help seeking, in the form of admission to incompetence and feelings of worthlessness, may threaten the adolescent’s self-esteem (Broadhurst, 2003; Nadler, 1986, 1991; Vogel & Wester, 2003). Both admitting to a need or challenge and actually seeking help can be embarrassing; both underscore the social side of help-seeking, which is influenced by culture and youth culture.

Studies have shown that adolescents tend not to seek help when dealing with problems (Boldero & Fallon, 1995) and prefer solving their problems on their own (Ciarrochi, Deane, & Wilson, 2003). This resistance is attributed to self-reliance (Frydenberg & Lewis, 1993) or the developing sense of autonomy (Richwood, 1995). It has been found that when adolescents do turn to others for help, they rarely use formal sources of help (Whitaker et al., 1990) and prefer to rely on informal sources of support, such as friends (Boldero & Fallon, 1995; Rickwood, 1995; Rule & Gandy, 1994). Some studies indicated that youths prefer to turn for advice and help first to friends
and than to their mothers, while others indicated that the first support system was the family (Ashley & Foshee, 2005; Hunter, Boyle, & Warden, 2004).

**Intentions to seek help**

Many everyday behaviors are thought to be mainly volitional, that is, people can either exhibit a certain behavior, if they have a positive intention and attitude toward it, or refrain from it if they oppose it (Ajzen, 1988). These intentions remain within the realm of behavioral dispositions until an appropriate occasion emerges, when the intentions are translated into actual behavior. The intention to perform a specific action under certain conditions is considered to be highly predictive of volitional behavior, as demonstrated in a multitude of settings, study populations, and behaviors (Ajzen, 1988; Fishbein & Ajzen, 1975). Intentions to seek advice and help reflect a subjective appreciation of the severity of the problem, one’s perceived abilities to solve problem, and the perceived social restrictions that might prohibit seeking help in a state of need. Nonetheless, the actual help-seeking behavior of individuals may differ from their declared intentions to apply for advice and help. Cognitive development has been offered as an alternative explanation for the decision to seek or avoid seeking help (Broadhurst, 2003). Such cost-benefit analysis will prevent youths from seeking help if they believe that the social consequences and loss of control resulting from help-seeking behavior, outweigh the potential contribution.

Factors, such as age, cognitive development, gender, socioeconomic status, and culture are related to adolescents’ help-seeking intentions and behavior (Broadhurst, 2003). With reference to informal support systems, younger adolescents have been found to turn more to their family members for help, and older adolescents to their friends (Boldero & Fallon, 1995), Although consulting with friends increases during adolescence, the family is still valued and used for consultation (Wintre, Hicks, McVey, & Fox, 1988). The literature indicates that older adolescents are also more likely than younger ones to seek help from professionals (Schonert-Reichl & Muller, 1996).

Females were found to have more positive attitudes toward
seeking help than males do (Garland & Zigler, 1994) and report fewer barriers to doing so (Kuhl, Jarkon-Horlic, & Morrissey, 1997). In general, females were found to exhibit more help-seeking behavior than males from all available sources (Boldero & Fallon, 1995; Hunter et al., 2004; Kaukinen, 2004; McCarthy & Holliday, 2004; Schonert-Reichl & Muller, 1996). Although research findings clearly show that females tend to seek help from informal support systems more than males do, the findings about formal support systems are more controversial (Rickwood, 1995; Rule & Gandy, 1994). Some researchers found that females were more likely to identify a need for help, but that no gender differences were manifest in actual help-seeking after an emotional problem was identified or indicated (Saunders, Resnick, Hoberman, & Blum, 1994). Other researchers claim that gender differences in help-seeking vary according to social context and problem type (Boldero & Fallon, 1995). Sex-role stereotyping studies indicate that females exhibit more help-seeking behavior than males do because they are more dependent than males (Garland & Zigler, 1994), and that females view help-seeking as a legitimate behavior whereas males see it as an indication of weakness and inferiority (Fischer, Winer, & Abramowitz, 1983).

Such stereotyping highlights the importance of family and cultural values, norms, and lifestyles in understanding help-seeking attitudes and behavior. Indeed, different ethnic and social groups vary in the degree of stress attributed to a given situation (Seiffbe-Krenke & Shulman, 1990). Moreover, every culture has its own coping attitudes and norms, resulting in different repertoires of adaptive help-seeking behaviors (Kuhl et al., 1997; Seiffbe-Krenke & Shulman, 1990). Cultural and family values also affect children’s and adolescents’ perceptions about seeking help in general (Garland & Zigler, 1994), about seeking help for mental health problems in particular (Furnhan & Andrew, 1996), as well as the actual likelihood of using formal services (Stanton-Salazar, Chavez, & Tai, 2001). Because adolescents are affected by the cultural context in which they are raised, the cultural differences between the Jewish sector and three Arab sectors (Druze, Christian and Moslem Arabs) in Israel produce a unique setting for research on help-seeking behavior.
Israel is a Western democracy, established as an independent state in 1948. Today, despite some evidence of unique differences among Jewish cultural groups, Israeli Jewish culture supports the country's development toward a Western democracy. The Arab population, the largest minority group (Abu-Saad, 1999, Statistical Abstract of Israel, 2004), has occupied the territory of Israel for many generations. They represented the majority of the citizens of Palestine before the establishment of the State of Israel in 1948, but today they comprise about 19.39% of the total population of Israel, with Arab youths aged 15-19 accounting for 22.01% of this age group (Statistical Abstract of Israel, 2005, 56, Tables 2.18). Although Arabs reside within the Jewish communities in some cities, they differ from the Jews in significant social characteristics—national identity, religion, culture, and language (Amara & Schnell, 2004; Tzuriel, 1992).

The Arab population in Israel is divided into three main subgroups: Moslems, Christians, and Druze. According to the Israel Central Bureau of Statistics (2005, Table 1 of Israel Population), the population of Israel in 2004 was comprised of 5,237,600 Jews, 1,107,400 Moslems, 144,000 Christians (117,300 Arab Christians and 27,100 others), 113,000 Druze, and 264,600 individuals of unclassified religion. Despite exposure to the Western-oriented Jewish culture, all three subgroups of the Israeli-Arab society have maintained a traditional and conservative society with distinct, well-defined systems of values and customs (Amara & Schnell, 2004; Lev-Wiesel & Al-Krenawi, 1999; Smooha, 1989; Tzuriel, 1992).

As part of the Palestinian-Arab community in Israel, Moslems, Christians, and Druze They share similar social, historical, and political conditions, but differ somewhat in their religious, cultural, and ethnic identity (Amara & Schnell, 2004; Brenton, 1988; Firro, 1999; Lev-Wiesel & Al-Krenawi, 1999; Khattab, 2002; Seginer & Halabi-Kheir, 1998). The identities of the three Arab subgroups are formed by their religion, national and pan-Arab aspirations, and ecological, cultural, and kinship identities. Some of these identities unite them as a whole, and some subdivide them into separate communities (Amara & Schnell, 2004). Thus, while a deeply religious community, the Druze, maintain a close relationship with the Israeli Jewish society (Firro, 1999) seek to incorporate some aspects of
modernity into Druze traditionalism (Seginer & Halabi-Kheir, 1998). Amara and Schnell (2004) found three variables that significantly divide the three Arab subgroups into separate identities: the ecological-cultural environment, religion, and religious attitudes—religion being the most influential. The main contribution of this study is the examination of cultural differences among the three Arab subgroups with respect to their help seeking behavior, and a comparison to the help-seeking behaviors of Jewish youths.

The Arab minority, regarded as an underprivileged group in Israel, is undergoing a rapid process of social change (Amara & Schnell, 2004; Or, 2003; State Comptroller, 2000, 51b). While all three subgroups have accepted some Western behaviors, such as friendship with the opposite sex, Western types of entertainment, and employment in the free market, these groups continue to impose restrictions on various aspects of Arab life, particularly for females (Al-Krenawi & Graham, 1999). The transition of Arab society from a traditional to a modern one has caused a dismantling of family ties, accompanied by changes in the family structure and social control (Hassin, 1997). Haj-Yahia (1994) claims that the primary reliance of Arabs on the nuclear and extended family and other informal sources for coping follows from the closely-knit nature of family relationships within the Arab culture compared to Western cultures; in other words, the attachment level in the Arab family is higher.

The help-seeking intentions and behaviors of Israeli Arabs have not been widely investigated (Grinstein-Weiss, Fishman, & Eisikovits, in press; Sherer, in press; Sherer & Karnieli-Miller, 2004), especially with regard to adolescents, and no study offers a separate analysis of the three subgroups of Arab youths. Recent research indicates a change in the intentions of using traditional family support in stressful situations by Arab youths.

Studies have found differences in help-seeking intentions and behaviors between Jewish and Arab populations in general, although these differences have not remained without change in the previous two decades. Grinstein-Weiss et al., (in press) and Sherer and Karnieli-Miller (2004) indicated that Arab youths intend to resort to both formal and informal help systems, whereas the Jewish youths are more inclined to turn
Ethnic minority members tend to turn to culturally accepted sources for help, many of which are informal support networks, including the nuclear and extended family, friends, clergy, and physicians (Akutsu et al., 1996). Scholars who have studied the issue among older populations found that mental health services and marital and family clinic services were underutilized by the Arab population (Feinson, Popper, & Handelsman, 1992; Savaya & Spiro, 1990). Arabs appear reluctant to ask for professional help in mental health because of the attendant stigma (Al-Krenawi & Graham, 2000). Another barrier to help seeking may be the normative rule against disclosing private family affairs to strangers (Savaya, 1998). When family sources fail to help, individuals may turn to other members of the community or to religious authorities (Savaya, 1997; 1998). Savaya (1994) found that Arab women were more wary of discrediting the family name by seeking professional help than of damaging the family by failing to receive necessary help. In addition to Arab patriarchal limits on women’s help-seeking, the low mobility of Arab women reduces their access to help providers (Al-Krenawi & Graham, 1999). Language differences constitute yet another barrier to utilization, with Arab women found to be afraid of not being understood by Jewish counselors (Savaya & Spiro, 1990).

In general, lower SES populations and minorities turn less to formal support systems because they mistrust the nature and quality of the help offered by the majority as a result of poor experiences with other public services (Nickerson, Helms, & Teller, 1994). The scarcity of professional services, and the limited access to social services in the Arab population (Or, 2003; State Comptroller, 2000, 51b), aggravate the situation given the Arab youths’ help seeking intentions to look for professional help (Al-Haj, 1995). The availability of help and acquaintance with the roles of help providers increases the probability of help seeking. Thus, we expect Arab youths to apply less than their Jewish counterparts for advice and help from formal support systems (Al-Krenawi, Graham, Dean, & Eltaiba, 2004).
The literature review indicates that many factors influence help-seeking intentions and actual help-seeking behaviors among adolescents. It has been proposed that cultural characteristics and nationality can be used to predict willingness to seek help (Cohen, et al., 1998). Studies about Western youths suggest that adolescents prefer the advice of friends over that of professionals (Boldero & Fallon, 1995; Rickwood, 1995; Rule & Gandy, 1994), but the situation among youths in the three Arab subgroups in Israel has not been studied and needs further investigation. This study is based on the same sample used by Sherer (in press), but focuses on the intentions of the four ethnic Israeli groups to seek advice and help.

Based on earlier findings concerning help-seeking among youths and minorities, we hypothesized the following:

1. We will find significant differences in the intentions of members of the various ethnic groups to seek advice and help:
   a. Arab youths will be more willing than Jewish youths to seek advice and help from informal sources.
   b. Jewish youths will be more willing than Arab youths to seek advice and help from formal sources.

2. Males will have lower intentions to seek advice and help than females.

3. We will find interaction effects between ethnic group and gender, with Jewish females exhibiting the greatest intentions to seek advice and help.

Method

The study is based on a longitudinal national survey conducted by the Minerva Center for Youth Studies in Israel since 1997. The survey measures adolescent attitudes and behaviors in a wide array of personal and social subjects. The sample was originally based on 68 neighborhoods (56 Jewish and 12 Arab), randomly selected by means of a special computer software from the list of the Central Bureau of Statistics. The probability of a neighborhood being included in the sample depended on the number of adolescents in the age group of
Help-seeking Intentions Among Youth in Israel

13-18. Two ultra-orthodox neighborhoods were eliminated from the sample because of the youths' unwillingness to cooperate. Thus, the final sample consisted of 54 Jewish and 12 Arab neighborhoods, in which a random sampling of streets and house numbers was performed for each neighborhood. The final sample consisted of 1,055 participants. Six questionnaires were excluded due to partial completion, and therefore were excluded, leaving 1,049 participants. About 15 adolescents in each Jewish neighborhood and 20 in each Arab neighborhood completed questionnaires.

Measures

The instrument used in the longitudinal national survey was a structured self-report questionnaire. It was initially prepared in Hebrew, translated into Arabic by three independent translators, then translated back into Hebrew to verify its accuracy. The original questionnaire included 422 questions. We used two scales from the battery of questions: one contained 14 demographic questions (nationality, age, gender, employment, family status, father's and mother's years of education, profession and employment; number of siblings, income, and religiosity), the other explored help-seeking intentions (11 items). The subjects responded to items such as: "Suppose you were under mental distress and felt that you would like to get some help. What are the chances that you would ask for help from each of the following: good friend, father, mother, brother/sister, relative, teacher, school counselor, psychologist, social worker, supervisor at work, or clergy?" The question was based on similar tools used in the field (Deane, Wilson, & Ciarroachi, 2001; Raviv, Sills, Raviv, & Wilensky, 2000; Rule & Gandy, 1994), and on information collected during the last four years of the longitudinal study about possible help systems. Responses were rated on a four-point scale: 1 = "definitely not," 2 = "somewhat unlikely," 3 = "probably," and 4 = "certainly." Cronbach alpha was .74.

Procedure

Jewish undergraduate research assistants distributed the questionnaire in the Jewish neighborhoods, and an Arab undergraduate research assistant in the Arab sector. The research
assistants remained with the respondents and offered assistance whenever the youths encountered difficulties in completing the questionnaire. Only a few of the youths refused to participate in the study due to their unwillingness to complete a long questionnaire. The study was conducted over a period of three months.

Results

The final sample included 805 (76.7%) Jews, 159 (15.1%) Moslems, 42 (4%) Christians, and 43 (4.1%) Druze. The ratios correspond closely to the percentages of these groups in the Israeli population (Statistical Abstract of Israel, 2004). The average age was 15.52 years (SD=1.69). Other socio-economic characteristics are presented in Table 1.

The Jewish and Arab groups differed in their socio-economic characteristics. Unemployment rates were higher among Arab parents, and separation and divorce rates were higher among Jews. Arab families were larger than the Jewish ones. Arab youths were found to be more religious than the Jewish youths (see Table 1).

Hypotheses 1 and 2 addressed expected differences between ethnic groups and gender on advice and help-seeking intentions. To identify differences among the four ethnic groups we employed a 4x2 MANCOVA test (Ethnic group: Jews, Moslems, Christians, Druze; Gender: male, female) controlling for the effects of educational attainments of father and mother, family income and religiosity on the 11 potential sources for advice and help.

The MANCOVA test showed a significant overall effect, with Wilks' Lambda = .85, (11,746)=110.43; p<.0005, η²=.62. We found a significant univariate main effect of ethnic group, with Wilks' Lambda = .82, (33,2198)=4.52; p<.005, η²=.06. Univariate differences surfaced for gender as well, with Wilks' Lambda = .94, (11,746)=4.49; p<.0005, η²=.06. We found no significant interaction effects, and therefore hypothesis 3 must be rejected (see Table 2).

The MANCOVA test revealed some expected differences by ethnic group (F(3,756) ranged from 3.85 to 20.87; p<.05, partial η² ranged from .015 to .077). We found differences
### Help-seeking Intentions Among Youth in Israel

Table 1. Socio-economic characteristics of the sample.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Jews (n=805)</th>
<th>Moslems (n=159)</th>
<th>Christians (n=42)</th>
<th>Druze (n=43)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Years</td>
<td>15.49</td>
<td>15.57</td>
<td>15.88</td>
<td>15.55</td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>1.68</td>
<td>1.74</td>
<td>1.81</td>
<td>1.70</td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full- or part-time job</td>
<td>25.9%</td>
<td>14.5%</td>
<td>9.5%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Few hours</td>
<td>23.1%</td>
<td>11.9%</td>
<td>21.4%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Did not work</td>
<td>51.0%</td>
<td>73.6%</td>
<td>69.0%</td>
<td>72.1%</td>
</tr>
<tr>
<td><strong>Participant’s religiosity</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Most religious</td>
<td>11.8%</td>
<td>3.3%</td>
<td>.0%</td>
<td>.0%</td>
</tr>
<tr>
<td>Observant</td>
<td>13.1%</td>
<td>27.2%</td>
<td>2.6%</td>
<td>12.8%</td>
</tr>
<tr>
<td>Moderately observant</td>
<td>24.6%</td>
<td>62.9%</td>
<td>73.7%</td>
<td>79.5%</td>
</tr>
<tr>
<td>Secular</td>
<td>50.5%</td>
<td>6.6%</td>
<td>23.7%</td>
<td>7.7%</td>
</tr>
<tr>
<td><strong>Father’s employment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>82.6%</td>
<td>77.1%</td>
<td>87.8%</td>
<td>95.3%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>9.5%</td>
<td>20.4%</td>
<td>9.8%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>3.6%</td>
<td>1.9%</td>
<td>2.4%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Died</td>
<td>4.4%</td>
<td>0.6%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>Father’s years of Education</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>12.79</td>
<td>10.85</td>
<td>13.09</td>
<td>12.76</td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>3.37</td>
<td>3.85</td>
<td>4.15</td>
<td>3.70</td>
</tr>
<tr>
<td><strong>Mother’s employment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>82.6%</td>
<td>77.1%</td>
<td>87.8%</td>
<td>95.3%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>9.5%</td>
<td>20.4%</td>
<td>9.8%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>3.6%</td>
<td>1.9%</td>
<td>2.4%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Died</td>
<td>4.4%</td>
<td>.6%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td><strong>Mother’s years of education</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>12.93</td>
<td>11.07</td>
<td>12.20</td>
<td>10.72</td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>3.04</td>
<td>2.75</td>
<td>2.89</td>
<td>3.08</td>
</tr>
<tr>
<td><strong>Family status (parents are alive)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents live together</td>
<td>88.0%</td>
<td>99.3%</td>
<td>97.4%</td>
<td>90.6%</td>
</tr>
<tr>
<td>Parents separated</td>
<td>12.0%</td>
<td>.7%</td>
<td>2.6%</td>
<td>2.5%</td>
</tr>
<tr>
<td><strong>Family income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>3.23</td>
<td>2.75</td>
<td>2.80</td>
<td>2.97</td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>.79</td>
<td>.61</td>
<td>.67</td>
<td>.74</td>
</tr>
<tr>
<td><strong>Siblings</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>2.70</td>
<td>5.03</td>
<td>3.54</td>
<td>4.57</td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>1.72</td>
<td>2.01</td>
<td>1.54</td>
<td>1.36</td>
</tr>
</tbody>
</table>

*a* 4= above average, 3=average, 2=lower than average, 1= no income  
*p<.05*
among the groups in the youths' intentions to seek advice and help from fathers, mothers, siblings, school counselors, social workers ethnic and the clergy. Post hoc analysis revealed that the Jewish youths showed less intention to seek advice and help from fathers, mothers, siblings, than did Moslem, Christians and Druze youths, less intention to seek advice and help from school counselors and social workers than did Moslem and Druze youths; and greater intention to seek advice and help from relatives (p<.061), supervisors and clergy than did Moslem youths.

Table 2. Means and standard deviations of intentions to seek advice and help by ethnic group and gender.

<table>
<thead>
<tr>
<th>Ethnic groups</th>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Jewish (n=398)</td>
<td>Moslem (n=407)</td>
<td>Christians (n=84)</td>
</tr>
<tr>
<td>Friends</td>
<td>3.45*</td>
<td>3.67</td>
<td>3.48</td>
</tr>
<tr>
<td></td>
<td>.71</td>
<td>.56</td>
<td>.88</td>
</tr>
<tr>
<td>Father</td>
<td>3.06</td>
<td>2.78</td>
<td>3.37</td>
</tr>
<tr>
<td>Mother</td>
<td>3.13*</td>
<td>3.23</td>
<td>3.64</td>
</tr>
<tr>
<td>Sibling</td>
<td>2.94*</td>
<td>2.97</td>
<td>3.24</td>
</tr>
<tr>
<td>Relative</td>
<td>1.01</td>
<td>.94</td>
<td>.87</td>
</tr>
<tr>
<td>Teacher</td>
<td>2.31</td>
<td>2.40</td>
<td>2.08</td>
</tr>
<tr>
<td>Counselor</td>
<td>1.66</td>
<td>1.77</td>
<td>1.87</td>
</tr>
<tr>
<td>Psychologist</td>
<td>.79</td>
<td>.81</td>
<td>.99</td>
</tr>
<tr>
<td>Social worker</td>
<td>1.64*</td>
<td>1.81</td>
<td>1.84</td>
</tr>
<tr>
<td>Supervisor</td>
<td>.84</td>
<td>.88</td>
<td>1.01</td>
</tr>
<tr>
<td>Clergy</td>
<td>1.56*</td>
<td>1.77</td>
<td>1.85</td>
</tr>
</tbody>
</table>

The Druze were more willing than the Jews and Moslems to seek advice and help from school counselors, more willing than the Jews and Christians to seek advice and help from social workers, and more willing to seek advice and help from clergy than were Moslem youths. We found no differences among the
ethnic groups in seeking advice and help from friends, teachers, and psychologists (see Table 2). Hypothesis 1a has therefore been partially supported and 1b has been mostly rejected.

Regarding hypothesis 2, the MANCOVA test indicated significant differences by gender in all sources of help other than friends, siblings, relatives, teachers, supervisors and clergy: F(1,756) ranged from 4.17 to 8.89; p<.05, partial \( \eta^2 \) ranged from .006 to .012. Males had a higher mean score on seeking advice and help from fathers, whereas females scored higher on mothers, school counselors, psychologists, and social workers (see Table 2). Therefore, hypothesis 2 received partially support.

Discussion

The findings of the study show that ethnicity and gender play a role in the youths' help-seeking intentions. Although the results indicate some significant differences among ethnic groups, the size of the effects is generally small. It seems that treating the three Arab subgroups as a single group is not justified in reference to help-seeking intentions, and future studies should examine the three ethnic groups separately when studying the Arab population.

In general, both Jewish and Arab youths preferred friends as the main source of advice and help. Jewish and Arab youths had higher mean scores ("most probably") for intentions to seek advice and help from friends and the extended family, and lower mean scores ("somewhat unlikely") for their intentions to seek advice and help from formal sources. These findings are consistent with many studies about Western youths, indicating that adolescents prefer the advice of friends over that of family members or professionals (Boldero & Fallon, 1995; Rickwood, 1995; Rule & Gandy, 1994). Our findings emphasize the similarities between the Jewish and Arab youths in these respects (Pines & Zaidman, 2003), and support findings pointing to a departure from traditional family support by Arab respondents (Ben-Ari, 2004; Grinstein-Weiss et al., in press; Sherer & Karniely-Miller, 2004).

The cultural effect identified supports the findings of some studies (Cohen et al., 1998: Grinstein-Weiss et al., in press)
but contradicts others (Sheike & Furnham, 2000). Moreover, it contradicts previous research that has found a lower tendency among minorities to seek professional help (e.g., Abu-Saad, 1999; Feinson et al., 1992; Nickerson et al., 1994; Windle et al., 1991). At the same time, it supports some studies that found Arab youths intend to seek advice and help from formal figures to a greater extent than do Jewish youths (Ben-Ari, 2004; Grinstein-Weiss, et al., in press; Sherer & Karnieli-Miller, 2004). Although such positive attitudes toward help seeking from formal sources are surprising, they can be viewed in light of the greater social openness in the Arab sectors toward Western norms. Although many Arab youths in Israel live in separate communities, some live in mixed cities and most of them have opportunities to interact with Jewish youths and with the broader Israeli society, which exposes them to Western norms (Al-Krenawi et al., 2004). Nevertheless, the result is surprising given the cultural restrictions on help seeking from professional figures, the scarcity of professional services in the Arab sector, and the lower accessibility of social services by the Arab population (Or, 2003; State Comptroller, 2000, 51b).

Jewish youths, in addition to showing greater intention to seek advice and help from relatives, supervisors, and clergies than did Moslem youths, expressed more limited intentions to seek advice and help than members of the other three ethnic groups. The individualistic values on which Jewish youths are raised encourage independence (Ben-Ari & Azaiza, 1995) and support self-reliance or turning to friends in case of need. These positive attitudes toward self-reliance, which are further reinforced by the perceived psychological costs and feelings of worthlessness associated with admitting incompetence (Nadler, 1986), reduce intentions of seeking professional help (Tata & Leong, 1994).

However, the fact that Jewish youths intend to apply for advice and help from their relatives is somewhat surprising, and indicates that the extended family is meaningful for Jewish youths and a source of support that may not be available in the nuclear family. On the other hand, Moslem youths seem reluctant to seek advice and help or share secrets with relatives, which is surprising given the central role of the extended family in the socialization process of Moslem youths.
In the Arab Moslem world, all adults in the extended family, including older brothers and sisters, carry responsibilities of child-rearing and socialization (Dwairy, 2004). It seems that the fact the relatives have responsibilities with regard to younger family members does not ensure that they are necessarily perceived as appropriate sources of assistance. Jewish youths may find relatives caring yet less-emotionally involved or judgmental than their parents, and may therefore be more open to receive advice and help from them.

The greater Jewish intention to seek advice from supervisors can be explained by the higher percentage of Jewish youths in the job market (Table 1), where they appear to have positive experiences. The fact that Jewish youths named clergy as a potential source for advice and help, and that their mean score on applying to religious authority is higher than that of the Moslem youths, is surprising given that the Moslem youths are more religious (Table 1). Apparently, religiosity does not necessarily involve seeking help from clergy, and Moslem youths prefer to turn to friends, family, and other professionals rather than to clergy. This again may reflect the social changes taking place in the Arab sector, as we would expect Arab youths, coming from a more traditional society, being more religious, and being members of a minority group, to be more open to potential help-seeking from traditional sources like clergy.

In light of the importance of receiving support during the adolescent years (Boldero & Fallon, 1995; Simmons et al., 1987), our findings raise an important dilemma. It may be that the same Western cultural norms that reinforce independence and self-reliance also discourage help-seeking when needed and may even result in harmful behavior (Wilson, Deane & Ciarrochi, 2005). At the same time, Jewish youths may have less faith than do Arab youths in the potential help available from family and professional figures. Another possibility is that the psychological cost involved in applying for professional help has different meanings among the four ethnic groups, which might have affected the declared intentions of seeking advice and help.

The picture emerging from this study is not entirely clear. We expect Arab youths, as members of a minority and a traditional group, to be less open to possible professional
assistance and rely to a greater extent on the family for advice and help (Abu-Saad, 1999; Windle et al., 1991). But this is not the case, as Arab youths seem to be more open than their Jewish counterparts to receive help from their families and from professionals.

Druze youths preferred school counselors more than Jews and Moslems, were more willing to apply to social workers as a source for help than were Jewish and Christian Arab youths, and were more willing to seek advice and help from clergy than were Moslem youths. There was no difference in help-seeking intentions from other professionals such as psychologists, which may indicate a growing recognition of the role of formal help-providers in the Arab sector. School counselors are present in the school system in Israel and available to students who seek advice and help on a variety of issues. It seems that this service has two main benefits for Arab students. First, counselors can be approached ostensibly for educational matters, eliminating some of the psychological and cultural costs associated with reaching out for professional help. Second, they can provide advice and help on a wide range of needs. Intentions to approach social workers for advice and help reflect the growing availability of social work services in the Arab sector in recent years, and the trust in the abilities of social workers to provide advice and help in case of need. Given the lesser accessibility of professional services in the Arab sector (Or, 2003; State Comptroller, 2000, 51b), the injustice of the situation is underscored even further (Al-Haj, 1995).

The intentions of Christian youths to seek advice and help are the most similar ones to those of Jewish youths, consistent with the general similarity between these two ethnic groups.

The differences in help-seeking intentions between the Arab subgroups deserve attention on their own right. It seems that the intentions of Druze youths to seek advice and help from formal figures are greater than those of Christian youths (for school counselor and social worker) and of Moslem youths (for clergy). This also implies that no significant differences exist between the three Arab ethnic groups in their intentions to seek advice and help from informal sources.

It is possible that different reasons shape the intentions of help-seeking among our Jewish and Arab participants. We
may attribute the greater intentions of Arab youths to seek professional help to the shortcomings of traditional help-seeking systems (Al-Haj, 1988, 1995; Hofman, Beit-Hallahmi, & Hertz-Lazarowitz, 1982; Savaya, 1997; Sherer & Karniely-Miller, 2004; Toledano, 1984), which might influence their greater intentions of obtaining professional help. In contrast, Jewish youths may be more sensitive to the psychological cost of turning to professional help (Nadler, 1986), a fear that may govern their preferences in help seeking.

In many cases, the Arab family may serve as the main source of support and emotional ties, but may fall short in complicated situations where professional advice is perceived to be required. The spectrum of situations that conflict with traditional expectations may include love affairs, the desire to live in an open Western society, and personal difficulties with adjustment to society. Schonert-Reichl and Muller (1996) claim that seeking help and advice from individuals in one’s social support network is associated with better adjustment, but does not mean this advice is better than the advice of professional. Our Arab subjects are probably caught between their traditional way of life and their desire to behave in a more open Western manner.

The results show major gender differences, except for friends, siblings, relatives, teachers, supervisors at work and clergy where we found no difference. Males indicated higher intentions to seek advice and help from fathers, whereas females showed an inclination to seek advice and help from all other potential sources. However, the effect sizes of the significant differences found are low and their real meaning should be interpreted with caution. The literature supports the finding that females are more open than males to seeking help (Berndt, 1981; Garland & Zigler, 1994; Hunter et al., 2004; Kuhl et al., 1997). As far as specific sources are concerned, our results contribute to the inconclusiveness already present in the literature. Contrary to other findings (Hunter et al., 2004; Rickwood, 1995; Rule & Gandy, 1994), our study shows that females intend to seek help from both formal and informal sources. Our results also support studies indicating greater intentions among females to seek support from the formal support systems than among males (Barker & Adelman, 1994).
The main reason for the controversial findings (Rickwood, 1995; Rule & Gandy, 1994; Saunders et al., 1994) may lie with cultural differences, the different age of the participants, and differences in measurement tools.

Study Limitations and Recommendations for Further Study

This study is based on adolescents' self-reports. Despite some limitations of this approach, the validity of self-reporting for measuring conditions of emotional distress among adolescents has been previously established (Achenbach & Edelbrock, 1987; Offer & Schonert-Reichl, 1992). We have not studied subgroups within the Jewish sector, such as Sephardim and Ashkenazim, or secular/religious/Hared youths. Another problematic issue requiring further study concerns the reasons for seeking help and advice, taking into account the fact that adolescents have been found to turn to different sources of help according to the type of problem presented (Wintre & Crowley, 1993; Wintre et al., 1988). It could prove beneficial to investigate differences between Jewish and Arab youths in their interpretations of various situations and in their perceived need to seek advice and help in certain cases. If such situations can be identified, more appropriate professional services can be offered to members of the two cultures.

In general, although intentions are known to be important in predicting actual behavior (Ajzen, 1988), discrepancies have been found between intentions or attitudes and actual behavior (Sherer, in press; Savaya, 1998). Although the Arab youths showed greater intentions to seek help from formal support systems, these intentions may not always translate into behavior. Therefore, it is important to further explore the connections between intentions and behavior in general and help-seeking behavior in particular.

Another caveat concerns the Arab questionnaire, which was answered in Arabic. It is possible that Arab respondents assumed that the reference to professional figures was to Arab professional figures, which may have lessened the extent of mistrust associated with help offered by representatives of the majority society (Nickerson, Helms, & Teller, 1994). The
potential openness expressed by Arab youths to using professional advice indicates a need for the development of appropriate services to better serve this population, and for ways to encourage youths to use such services.

Another issue that emerges from our study concerns the preferences for applying to different sources of advice and help and the expectations for the nature and quality of the service rendered. Given that the advice of friends and family is limited in scope, it would be beneficial to study the issues that youths prefer to refer to various potential sources of help. In light of our finding that the most preferred sources for advice and help are friends and parents, consideration should be given to the development of help-seeking education programs that would promote access to more specialized services (Wilson & Deane, 2001). This should be emphasized in the Jewish sector to reduce the psychological costs of turning to help, while expansion of proper services should be pursued in the Arab sector. Implications for other cultures, probably as a result of higher exposure to Western culture and norms, call for possible revisions in the expectation that minorities have a lower tendency to apply for professional advice and help.

To promote help-seeking behavior among Arab youths, attention should be paid to their culture and tradition, which explain mental health problems on religious grounds or use other idioms of distress (Al-Krenawi et al., 2004). The discrepancy between the number of males and females seeking advice and help is of concern that must be addressed. Planners of mental health services, practitioners, and promoters of social welfare services should be aware of adolescent culture and promote educational services that support help seeking practices from both informal sources and formal professional services in ways that are culturally accepted by the youths. Likewise, given the importance of friends and family in this respect, educational services should empower youths and their families to help in case of need.

In sum, ethnicity and gender play an important role in help-seeking intentions. Different characteristics and values affect individual intentions to seek advice and help in general and to turn to specific figures in particular. Our findings indicate greater intentions of seeking help from friends and parents.
Consequently, we should promote the potential of formal support systems. Reducing the psychological cost of seeking professional help may improve the adolescents' adjustment later in life.

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Incarceration and Unwed Fathers in Fragile Families

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Criminal justice policies have resulted in millions of Americans being incarcerated over the past three decades in systems that provide little or no rehabilitation. This study uses a new dataset—The Fragile Families Study—to document poor labor market outcomes that are associated with incarceration. We find that fathers who had been incarcerated earned 28 percent less annually than fathers who were never incarcerated These previously incarcerated fathers worked less weeks per year, less hours per week and were less likely to be working during the week prior to their interview. We also found that fathers who had been incarcerated were more likely to depend on underground employment and off-the-books earnings.

Keywords: Earnings, employment, employment probability, ex-offenders, fathers, incarceration, labor market, offenders, prison, prison reentry

Journal of Sociology & Social Welfare, September 2007, Volume XXXIV, Number 3

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Introduction

For nearly three decades, the United States has employed crime control policies that have resulted in a tremendous expansion of its prison population—from 300,000 in 1972 to more than 2.2 million at mid-year 2005 (Harrison & Beck, 2006). The rate of Americans incarcerated in prisons and jails reached 738 per 100,000 in 2005, up from 725 in 2002 and up from 458 as late as 1990. One in every 136 United States residents was behind bars at mid-year 2005 (Harrison & Beck, 2006). At year-end 2001, a total of 5,618,000 American adults—one in 37—had been incarcerated in state or federal prisons at some point in their lifetimes (Bonczar, 2003).

In recent years, policymakers' attention has turned to the growing numbers of formerly incarcerated persons now returning to communities with deficits associated with incarceration. Since 1996, more than 500,000 prisoners have left prisons and jails each year and returned to their communities. These numbers are expected to increase dramatically in the coming years. More than 660,000 prisoners were released in 2002. That number was expected to grow to 887,000 in 2005 and 1,200,000 in 2010. It is expected that more than 3.5 million prisoners will be released during the decade (Beck, 2000; Hughes & Wilson, 2003).

Released prisoners most often return to struggling communities where they find difficulty securing the stable employment, housing and social services needed for successful reintegration (Austin, 2001; Clear, Rose, & Ryder, 2001; La Vigne & Cowan, 2005; Travis & Petersilia, 2001;). Two-thirds are arrested and half are returned to prison within three years of their release (Langan & Levin, 2002).

Researchers have sought to document deficits associated with incarceration in order to employ policies that will increase returning prisoners' chances of successful reentry into society and reduce high levels of recidivism that keep incarceration rates climbing. If indeed incarceration erodes successful labor market chances, than corrective and rehabilitative programs may be useful during periods of incarceration (Freeman, 2003; Zhang, Roberts & Callanana, 2006).

One thorny issue is the fact that those who enter prison
Incarceration and Unwed Fathers

are often likely to have inherent human capital deficits that are associated with poor labor market outcomes—poor schooling, mental health issues, and substance abuse problems. A new national data set—the Fragile Families Study—provides new measures that allow us to control for these factors while previous studies do not and to further isolate the incarceration effect.

We discover the unwed fathers in our study who had been incarcerated during some point in their lives are in many ways not significantly different from those who had never been imprisoned. By examining the post-incarceration labor market experiences of these unwed fathers, we test the hypothesis that incarceration is significantly associated with poor labor market outcomes.

The Fragile Families Study also contains measures of participation and earnings in the underground economy. Thus we are able to test the hypothesis that fathers who had been incarcerated would more likely resort to illegitimate means for income. Last, as an added control, we include differences in state incarceration rates by race as an instrument to predict individual incarceration rates.

The Fragile Families Study


All mothers who gave birth during the data collection period were approached in the hospital and asked to participate in the study. Approximately 93% of the mothers agreed to participate and provided locating information about the fathers, who were contacted at the hospital or shortly after the birth of the child. Approximately 75% of unmarried fathers and 90% of married fathers agreed to participate.

The baseline dataset includes 4,898 completed mother interviews (1,186 marital births and 3,712 non-marital births) and 3,830 completed father interviews. One-year follow-up
Interviews were conducted between June 1999 and March 2002. The one-year data set includes 4,365 completed mother interviews and 3,367 completed father interviews. We use the full 20-city sample for our study because the nationally representative sample is substantially smaller (1300 fewer observations), and more important, the differences between descriptive statistics in the two samples are minimal (generally 0-1% and maximum 3%).

Unmarried births were oversampled and we restrict our analysis to unmarried fathers to increase homogeneity between fathers who were incarcerated and those who were not. Fragile Families data contain not only self-reports of incarceration from the ex-offenders but also reports from the child’s mother. For some analyses, we supplemented self-reported data on fathers with information obtained from the mothers in place of fathers who were impossible to locate.

Previous Research

Conventional economic and sociological theories predict that incarceration reduces labor market earnings. Labor market economists beginning with Mincer (1962) and Becker (1964) found a positive relationship between human capital investments through education and on-the-job training and earnings over the lifetime. To the extent that being incarcerated impedes the development and accumulation of human capital, an incarcerated person is expected to have lower earnings and diminished labor market opportunities.

Sociologists and criminologists also argue that incarceration harms those incarcerated. In addition to lost labor market experience, incarcerated persons are expected to earn less because of the anti-social culture of prisons, negative health effects of imprisonment, and the stigma of imprisonment (Holzer, Offner, & Soresnsen, 2004; Kling, 2004; Pager, 2003; Western, Kling & Weiman, 2001).

Research in criminology and economics on the relationship between crime and the labor market has focused on the effects of economic disadvantage on criminal activity (e.g., Freeman, 1991; Hagan & Peterson, 1995). However, a few studies reverse the causal sequence to examine how involvement with the criminal justice system impacts employment opportunities.
With one exception, all of these studies find large negative effects. The most recent, by Western (2002), uses a nationally representative sample of young men, the National Longitudinal Survey of Youth (NLSY) and finds incarceration reduced wage rates by 16 percent, after controlling for individual-level fixed effects and period effects to account for declining wages among low-educated men. An earlier study by Freeman (1991) also using the NLSY (but limiting the sample to high school dropouts) finds that after controlling for pre-incarceration employment and other demographic differences, incarceration reduced work probability by 25 to 30 percent.

Other research has used data generated by the criminal justice system. Because the data are limited to those arrested and/or convicted, estimates of the effects of incarceration are produced by use of comparison groups, before-after comparisons, and instrumental variables techniques. Waldfogel (1993) found that conviction of offenders who committed fraud or breached jobs that required trust reduced employment opportunities by five percent and depressed income by as much as 30 percent. His sample was primarily white (83.3%) and better educated than the general population. Nagin & Waldfogel (1998) used the same data in a 1998 study and found that first-time conviction effects vary significantly by age while subsequent convictions effects reduced income at all ages.

Grogger (1995) found moderate and short term effects on annual earnings, quarterly earnings, wage rates, and employment for both jail and prison experiences over time. Because his data do not contain information on length of prison sentence, he had no way of distinguishing between declines in earnings during incarceration from post-incarceration earnings declines.

Kling (2004), using data from the Florida state system and California federal system, did not find any negative effects of incarceration length on employment and earnings seven years after incarceration after controlling for a battery of individual characteristics and adding instrumental variables for sentence length based on random judge assignments. In fact, he found that longer incarceration sentences were associated with more positive labor market performance.
Data and Methods

It is important to note that our measure of incarceration is a self-reported retrospective measure. Fathers and mothers were asked to report information about the father’s incarceration history. If either the mother or father reported that the father had ever been incarcerated, he is considered “ever incarcerated;” if both report that the father had never been incarcerated or one reports no prior incarceration and the other’s report is missing, he is coded as “never incarcerated;” if reports from both mother and father are missing, he is coded as “incarceration status unknown.” The combined measure is used for multivariate analyses. Fathers who were incarcerated at the time of the interview are omitted from the analyses.

A substantial number of mothers reported the father had been incarcerated when he had reported he was not or did not provide an answer. Previous research relying on self-reported data finds significant under-reporting of criminal activity (Viscusi, 1986). Thus we were able to overcome the under-reporting of fathers by using the mother’s report. It is reasonable to accept the mother would have knowledge about the father’s incarceration history.

In the full sample, 34 percent of the mothers reported the father had been incarcerated while only 16 percent of the fathers self-reported incarceration, for a combined incarceration rate of 39 percent. In the fathers’ sample, 31 percent of the mothers reported the father had been incarcerated while 22 percent of the fathers self-reported incarceration, for a combined rate of 38 percent. So, the rates of incarceration in both samples are nearly identical.

That the combined reports of the mothers and fathers—38%—is seven percentage points higher than mothers reports alone suggests that mothers also under-reported the incarceration experience of their partners. Note also that, as expected, the combined estimate in the full mother sample—39%—is higher than the combined estimate in the father-interviewed sub-sample, but only by a small margin.

In the full sample, 57 percent of the mothers reported the father had never been incarcerated, while 62 percent of the mothers in the father sample reported the father was never
incarcerated. Just 4 percent of the fathers in the full sample and 1 percent of the fathers in the smaller sample had unknown incarceration histories.

Given that our principal concern is the relationship between incarceration and post-incarceration labor market experience, a second advantage of Fragile Families data is that they provide additional control variables other than age, education, and ethnicity—all included in previous studies on incarceration. Fragile Families data also include measures on the subject’s physical and mental health, drug and alcohol use and problems, and relationship with his biological father.

Because slightly more than a quarter of the fathers were not interviewed, we use mother-reported data about the father’s incarceration history and labor market experience to analyze the full sample (N=3,293) allowing for the largest possible number of cases and eliminating potential selection bias if we limited the sample to interviewed fathers. However, the mothers’ surveys only allow us to analyze one employment outcome—whether or not the father worked for pay the previous week. The sub-sample of fathers (N=2,406)—though smaller than the full mother interview sample—allows for an evaluation of a richer array of dependent variables for employment and earnings.

Using the smaller father sample raises questions of selection bias because it is likely fathers who made themselves available for interview are more attached to their children or to the mothers of their children. We expect the men in the fathers’ sub-sample to work more and to have experienced less incarceration. Thus, limiting the study to these fathers may lessen the expected negative effects of incarceration on outcome variables.

Data Analysis

Descriptive statistics on the dependent and independent variables in our analysis are presented in Table 1. Presented in the first column are data for all fathers in the sub-sample. The next two columns compare fathers who were incarcerated to fathers who were never incarcerated. The fourth column presents data for the full mother sample.

Just over 10 percent of our sample of unwed fathers is
white, nearly 60 percent of the sample is non-Hispanic black, and slightly less than 30 percent is Hispanic. Nearly 40 percent of the fathers did not complete high school, another 40 percent have only a high school diploma, and less than 5 percent earned a college degree. Furthermore, 17 percent of fathers reported drug or alcohol problems that interfered with their work or family, 16 percent reported some symptoms of depression, 17 reported poor or bad health, and 33 percent grew up without their father. These statistics are consistent in both the full sample and the smaller sample of fathers.

Almost three-quarters of the fathers in both samples reported they were employed the week prior to their interview. That the proportion in the sub-sample is nearly identical to the proportion in the full sample of mothers reports, suggests the sub-sample may suffer minimally from bias. Fathers reported an average of $21,315 in annual salary; they worked about 38 weeks in the year on average; and worked about 44 hours per week. These fathers reported average hourly earnings of $12.83. About a third of the fathers reported they worked underground and earned slightly less than $2,600 off-the-books on average annually.

There is a large gap in work and earnings between fathers who had been incarcerated and those had never been incarcerated. Previously incarcerated fathers were only three-quarters as likely to be working last week, worked 10 fewer weeks per year, worked five fewer hours per week, earned about $1 per hour less, and earned $10,000 less annually. Previously incarcerated fathers also worked and earned more in the underground economy.

Previously incarcerated fathers in our study are more disadvantaged—more likely to be black and Hispanic, to have grown up without a father, to be a high school dropout, and to have poor physical and mental health. Some of these disadvantages such as health and mental health may be a result of incarceration. But others, such as race/ethnicity and growing up without a father clearly precede incarceration and are likely to contribute to differences in labor market outcomes.

Descriptive statistics indicate fathers who had been incarcerated differed from those who were not in ways that would lead them to have lower earnings even if they had not been incarcerated. Therefore, we use multivariate analyses to control
## Table 1: Descriptive Statistics among Unmarried Fathers*

<table>
<thead>
<tr>
<th></th>
<th>Father Sample (N=2,406)</th>
<th>Mother Sample (N=3,293)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Fathers</td>
<td>Ever Incarcerated</td>
</tr>
<tr>
<td></td>
<td>Mean</td>
<td>S.D.</td>
</tr>
<tr>
<td><strong>Regular Sector</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worked last week? (mother</td>
<td>0.73</td>
<td>0.44</td>
</tr>
<tr>
<td>report)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worked last week?</td>
<td>0.73</td>
<td>0.44</td>
</tr>
<tr>
<td>Annual Earnings</td>
<td>21,315</td>
<td>57,270</td>
</tr>
<tr>
<td>Weekly Worked</td>
<td>37.85</td>
<td>19.48</td>
</tr>
<tr>
<td>in past 12 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hours worked per week</td>
<td>43.78</td>
<td>19.40</td>
</tr>
<tr>
<td>Hourly wage rate</td>
<td>12.83</td>
<td>37.15</td>
</tr>
<tr>
<td><strong>Underground Work</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participated?</td>
<td>0.35</td>
<td>0.48</td>
</tr>
<tr>
<td><strong>Underground Earnings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Earnings</td>
<td>2,546</td>
<td>13,013</td>
</tr>
<tr>
<td>Control Variables</td>
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<td></td>
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<tr>
<td>Age</td>
<td>27.8</td>
<td>7.1</td>
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<tr>
<td>Non-Hispanic White</td>
<td>.13</td>
<td>.34</td>
</tr>
<tr>
<td>Non-Hispanic Black</td>
<td>.56</td>
<td>.50</td>
</tr>
<tr>
<td>Hispanic</td>
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<td>.45</td>
</tr>
<tr>
<td>Other Race</td>
<td>.03</td>
<td>.17</td>
</tr>
<tr>
<td>&lt; High School</td>
<td>.39</td>
<td>.49</td>
</tr>
<tr>
<td>High School Graduate</td>
<td>.36</td>
<td>.48</td>
</tr>
<tr>
<td>Some College</td>
<td>.21</td>
<td>.41</td>
</tr>
<tr>
<td>College Graduate</td>
<td>.04</td>
<td>.18</td>
</tr>
<tr>
<td>Had Drug/Alcohol Problem</td>
<td>.17</td>
<td>.37</td>
</tr>
<tr>
<td>Depressed 2 Weeks</td>
<td>.16</td>
<td>.37</td>
</tr>
<tr>
<td>Poor Health</td>
<td>.17</td>
<td>.38</td>
</tr>
<tr>
<td>Not Involved with Father</td>
<td>.33</td>
<td>.47</td>
</tr>
</tbody>
</table>

*All dependent variables are based on father reports unless otherwise noted.
for these differences. We use logistic regression for the dichotomous dependent variable indicating whether the father was working during the previous week and ordinary least squares regression to analyze outcomes using the smaller father-reported sample.

Our multivariate analyses include logistic models using the full sample of mother-reported data and models using father-reported data with additional control variables not found in previous studies. The father-reported data provide ratio-level measures that allow for ordinary least regressions. We present a model that includes variables for age, education, race/ethnicity—controls used in previous studies, and a model that includes additional variables for drug and alcohol problems, mental health, poor health, and relationship with biological father—controls not used in previous studies.

Results

Odds ratios for the effects of incarceration on whether fathers were employed during the week prior to being interviewed are presented in Table 2. Model 1 reports coefficients using the full sample of mother-reported data. As expected, there is a significant association between incarceration and employment with fathers who had been incarcerated 34 percent as likely to be working the previous week compared with fathers who had not been incarcerated. Using father-reported data, the association is weaker, but still highly significant with fathers who had been incarcerated 57 percent as likely to be working in Model 3 with all controls added.

While our primary focus is the association of incarceration and employment, there are other factors that are interesting although predictable. Race and education are significant factors in our models as are the additional control variables. In Model 3, with all controls added, black fathers are 41 percent as likely to be working compared with white fathers. Fathers of other races were also significantly less likely to be working than white fathers. Also in Model 3—as expected—as the father’s education level increases, so is the likelihood that he would be working compared with those who dropped out of high school.
**Incarceration and Unwed Fathers**

Table 2: Odds Ratios of the Effects of Incarceration on Fathers’ Employment Last Week

<table>
<thead>
<tr>
<th></th>
<th>Model 1</th>
<th>Model 2</th>
<th>Model 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full Sample</td>
<td>Father Sample</td>
<td>Father Sample</td>
</tr>
<tr>
<td>Ever incarcerated</td>
<td><strong>0.34 (10.85)</strong></td>
<td><strong>0.53 (5.91)</strong></td>
<td><strong>0.57 (4.98)</strong></td>
</tr>
<tr>
<td>Incarceration unknown</td>
<td>+0.49 (1.87)</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Never incarcerated</td>
<td>(omitted)</td>
<td>(omitted)</td>
<td>(omitted)</td>
</tr>
<tr>
<td>Age</td>
<td><strong>1.02(2.71)</strong></td>
<td>1.00 (0.47)</td>
<td>1.01 (0.72)</td>
</tr>
<tr>
<td>Non-Hispanic black</td>
<td><strong>0.33 (5.68)</strong></td>
<td><strong>0.40 (4.60)</strong></td>
<td><strong>0.41 (4.20)</strong></td>
</tr>
<tr>
<td>Hispanic</td>
<td>.69 (1.64)</td>
<td>1.11 (.46)</td>
<td>1.13 (.51)</td>
</tr>
<tr>
<td>Other race</td>
<td><strong>.30 (3.51)</strong></td>
<td><strong>.34 (3.14)</strong></td>
<td><strong>.35 (2.98)</strong></td>
</tr>
<tr>
<td>Non-Hispanic white</td>
<td>(omitted)</td>
<td>(omitted)</td>
<td>(omitted)</td>
</tr>
<tr>
<td>High school graduate</td>
<td><strong>1.67 (4.64)</strong></td>
<td><strong>1.68 (4.31)</strong></td>
<td><strong>1.49 (3.18)</strong></td>
</tr>
<tr>
<td>Some college</td>
<td><strong>2.21 (5.53)</strong></td>
<td><strong>2.58 (6.07)</strong></td>
<td><strong>2.05 (4.45)</strong></td>
</tr>
<tr>
<td>College graduate</td>
<td>*2.23 (2.40)</td>
<td><strong>4.30 (3.68)</strong></td>
<td><strong>3.39 (3.05)</strong></td>
</tr>
<tr>
<td>Less than high school</td>
<td>(omitted)</td>
<td>(omitted)</td>
<td>(omitted)</td>
</tr>
<tr>
<td>Had Drug/Alcohol Problem</td>
<td></td>
<td></td>
<td>0.78 (1.71)</td>
</tr>
<tr>
<td>Depressed 2 Weeks</td>
<td></td>
<td><strong>0.61 (3.49)</strong></td>
<td></td>
</tr>
<tr>
<td>Poor Health</td>
<td></td>
<td><strong>0.41 (6.61)</strong></td>
<td></td>
</tr>
<tr>
<td>Not Involved with Father</td>
<td></td>
<td></td>
<td>0.95 (.45)</td>
</tr>
<tr>
<td>Constant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Observations</td>
<td>2573</td>
<td>2261</td>
<td>2212</td>
</tr>
</tbody>
</table>

Absolute value of $t$ statistic in parentheses; *$p<.05$, **$p<.01$.

* Fathers who were in jail at the time of interview are excluded. City of residence is controlled for but results are not reported; "---" indicates that observations are dropped due to very few cases in cell (n=2).

Fathers reporting being depressed were 61 percent as likely to be working and fathers who reported less than good health were 41 percent as likely to be working. These results were expected. Fathers who reported they had problems with drugs and alcohol were 78 percent as likely to be working, although this was significant only at the $p<.10$ level.

The results of the OLS regressions on father-reported data on earnings are presented in Table 3. Fathers who were incarcerated during the year were excluded from the analyses because including such fathers would confound an incapacitation effect with a post-incarceration effect on earnings. In
Table 3: OLS and Logistic Regression Results for Regular Earnings, Weeks Worked, Hours Worked, Hourly Wage Rate and Off-book Employment and Earnings

<table>
<thead>
<tr>
<th>Model 1</th>
<th>Model 2</th>
<th>IV Results</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Log of annual earnings</strong></td>
<td><strong>-0.40 (.12)</strong></td>
<td><strong>-0.28 (.12)</strong></td>
</tr>
<tr>
<td>Weeks worked</td>
<td>*<strong>-4.53 (.85)</strong></td>
<td>*<strong>-3.60 (.84)</strong></td>
</tr>
<tr>
<td>Hours worked per week</td>
<td>-1.04 (.86)</td>
<td>-0.56 (.87)</td>
</tr>
<tr>
<td><strong>Log of Hourly Wage Rate</strong></td>
<td><em>-0.06 (2.08)</em></td>
<td><em>-0.04 (1.26)</em></td>
</tr>
</tbody>
</table>

**Underground Employment**

| Participated† | **1.53 (4.26)** | **1.43 (3.46)** | -0.54 (.76) |
| Log of underground earnings | **0.78 (4.58)** | **0.66 (3.81)** | -3.74 (1.67) |

*p<.05, **p<.01, ***p<.001

Note: OLS coefficients and standard errors in parentheses for OLS regression models when dependent variables are continuous.

†Odds ratios and t statistic in parentheses for logistic regression on participation in underground employment.

City of residence is controlled for but results are not reported. For dependent variables log annual earnings, annual weeks worked, and annual off-book earnings, fathers who were in jail at the time of interview and those in jail partial year during last 12 months are excluded. Model 1 controls for age, race/ethnicity, education, and city of interview—controls used largely in previous studies; Model 2 adds controls for drug problems, depression, poor health, and whether the father’s was involved with his biological—controls not generally included in previous studies.

Model 2—with all control variables included—previously incarcerated fathers reported 28 percent less earning than fathers who had never been incarcerated, significant at the p<.05 level. Previously incarcerated fathers also worked 3.6 fewer weeks per year (highly significant at the p<.001 level) and worked a half-hour less per week, although this result was not significant. We found that previously incarcerated fathers earned a slightly smaller but not significant hourly wage rate than those who were never imprisoned.

Logistic regression analysis found that previously incarcerated fathers were significantly more likely to participate in underground or off-the-books employment. The odds were
nearly 1.5 times that previously incarcerated fathers would be involved in illegitimate work. These fathers who had been incarcerated earned 66 percent more in the underground economy than fathers who had never been incarcerated.

The results of our analysis provide strong evidence that, even after controlling for a substantial number of demographic and behavioral differences between offenders and non-offenders, ex-offenders work and earn substantially less in the legitimate market. Still, the possibility remains that some or most of the difference is due to unmeasured differences between offenders and non-offenders. We use instrumental variables to address the causation issue.

The state incarceration rates are taken from the Bureau of Justice Statistics and are presented in the Appendix. State incarceration rates are a significant predictor of differences in individual incarceration rates, indicating they are good instrumental variables. The third column in Table 3 presents second stage IV coefficients and standard errors for earnings and labor market variables. First, note that all IV coefficients for the legitimate labor market variables are negative and all, except for the hours worked, are statistically significant.

Second, the IV coefficients are quite large, especially when compared to the OLS coefficients. But, the range of variation in the aggregate incarceration rates underlying the IV estimates—.30 to .44—is much lower than the individual range of variation, zero to one. Indeed, when the IV coefficients are multiplied by the difference between the highest and lowest incarceration rates—.14—the implied reductions in earnings closely resemble those from the OLS coefficients in magnitude. The reductions in earnings due to incarceration are respectively 28 percent vs. 42 percent. In short, the OLS and IV legitimate earnings results are within a reasonable range of consistency. Both indicate that the effects of incarceration on earnings are quite large. The IV results for underground work and earnings were not significant.

**Summary and Discussion**

The Fragile Families Study is a new set of data that allows us
to analyze the labor market outcomes of two cohorts of unwed fathers from a 20 city study who share much in common. This is unique in the research literature as most studies on incarceration and labor market outcomes rely on administrative data that analyze pre-post outcomes of ex-offenders. Our study provides additional evidence that incarceration is associated with poor labor market outcomes. We also found that the previously incarcerated fathers in our study relied more on illegitimate employment and earnings.

Our findings are consistent with previous findings in the literature. We found that incarceration is associated with a 28 percent reduction in annual earnings which is consistent with the literature that generally reports a 10-30 percent earnings loss associated with imprisonment (Western, 2002). The significant reduction in employment probability in our study is consistent with the findings of Freeman (1991) who found incarceration reduced work probability by 25 to 30 percent.

Unlike Western (2002), who found incarceration reduced wage rates by 16 percent, we found no significant difference in wage rates. That we did not find significant lower wage rates between previously incarcerated fathers and those who were not, suggests the penalties paid by incarcerated fathers were in the form of reduced employment opportunities. That is, their lower earnings were the result of their difficulty in finding and keeping stable employment. This is supported by our finding that the odds of previously incarcerated fathers in our study working the week prior to their interview is significantly lower—57 percent as likely—than those of the never incarcerated fathers.

This study is limited by our use of the full 20-city Fragile Families data instead of the nationally-representative data we are not able to generalize these findings beyond the unwed fathers in this study. However, because the full set of data is minimally different than the nationally-representative data, we cautiously present these findings as evidence that incarceration rates are significant among young unwed fathers—40 percent of the fathers in our study were identified as having been incarcerated.

While not conclusive, there is evidence from this study that previously incarcerated fathers are more disadvantaged
than those fathers who never went to prison—they were more likely to grow up without a father in the home, more likely to be from a racial/ethnic minority, and more likely to drop out of high school. Thus, we would expect that they would have earned less even if they had never been incarcerated.

Although controlling for observable differences between the fathers who had been incarcerated and the non-offenders significantly reduced the differences in work and earnings, the remaining differences—even after controlling for variables that may be endogenous to incarceration—are still quite large. Because it is likely that there are unmeasured differences between those who were and those who were not incarcerated, we used instrumental variables analysis to isolate the causal effect of incarceration. The instrumental variables analysis provides additional evidence that incarcerated fathers are seriously harmed by the experience.

For policymakers, there are also costs to society to consider. State governments spend more than $22,000 per year on average to house an inmate and annual state correction costs were $38.2 billion in 2001, an average of $134 per resident, up from $66 in 1996 (Stephan, 2004). These rising costs are competing for escalating demands from other social needs such as education and health care (Jacobson, 2005). Reducing recidivism and its concomitant costs, particularly for non-violent ex-offenders, will be a pressing matter on the agenda of many state legislatures in the days to come.

Prisoner reentry advocates stress the need to address problems while prisoners are incarcerated. More rehabilitation programs, more drug and mental services, and more employment training should be promoted. Jacobson (2005) offers several viable policy ideas that would save states money if they addressed problems early. A bill that has the support of President Bush—The Second Chance Act of 2004—is slowing moving through the congressional process; increased efforts should be made to raise public awareness and support for this bill. Amending mandatory minimum laws, using technology and other monitoring strategies in community-based sanctions, enhancing juvenile delinquency prevention and generally improving inner-city schools can have a profound impact on incarceration rates.
One novel idea would be clemency for released first-time nonviolent offenders. Criminal arrest and conviction records often follow released inmates decades after they have paid their debts to society. Employers routinely deny jobs to individuals with criminal records no matter how minor their offenses. First-time nonviolent offenders who refrain from criminal activities for five years should be able to petition to have their records expunged and full rights restored.

While not conclusive, this study adds to existing evidence that incarceration is strongly associated with poor labor market outcomes. There is an obvious need for more research on incarceration and its implications for society. Much more needs to be done to document the harmful effects incarceration may have on prisoners, their families and communities.

References


### Appendix Table: State Number of Prison and Jail Inmates per 1,000 Population by Race at Midyear 2001

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>White</th>
<th>Black</th>
<th>Latino</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oakland</td>
<td>California</td>
<td>4.70</td>
<td>27.57</td>
<td>8.27</td>
<td>6.97</td>
</tr>
<tr>
<td>San Jose</td>
<td>California</td>
<td>4.70</td>
<td>27.57</td>
<td>8.27</td>
<td>6.97</td>
</tr>
<tr>
<td>Jacksonville</td>
<td>Florida</td>
<td>5.36</td>
<td>25.91</td>
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<td>7.72</td>
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<tr>
<td>Chicago</td>
<td>Illinois</td>
<td>2.51</td>
<td>18.89</td>
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</tr>
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<td>Indianapolis</td>
<td>Indiana</td>
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<td>4.54</td>
<td>5.45</td>
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<td>Baltimore</td>
<td>Maryland</td>
<td>2.48</td>
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<td>6.57</td>
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<td>21.17</td>
<td>6.93</td>
<td>5.03</td>
</tr>
<tr>
<td>New York</td>
<td>New York</td>
<td>1.73</td>
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<td>10.21</td>
<td>5.46</td>
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<tr>
<td>Toledo</td>
<td>Ohio</td>
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<td>22.79</td>
<td>5.60</td>
<td>5.58</td>
</tr>
<tr>
<td>Philadelphia</td>
<td>Pennsylvania</td>
<td>2.44</td>
<td>25.70</td>
<td>16.80</td>
<td>5.33</td>
</tr>
<tr>
<td>Pittsburgh</td>
<td>Pennsylvania</td>
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<td>25.70</td>
<td>16.80</td>
<td>5.33</td>
</tr>
<tr>
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<td>19.91</td>
<td>3.63</td>
<td>6.47</td>
</tr>
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<td>Austin</td>
<td>Texas</td>
<td>6.40</td>
<td>32.87</td>
<td>8.00</td>
<td>9.66</td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>Texas</td>
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<td>32.87</td>
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<td>Milwaukee</td>
<td>Wisconsin</td>
<td>3.50</td>
<td>40.58</td>
<td>9.74</td>
<td>6.05</td>
</tr>
</tbody>
</table>
Greek-Letter Membership and College Graduation: Does Race Matter?

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Department of Sociology

C. ANDRÉ CHRISTIE-MIZELL
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Department of Sociology

Research, utilizing a nationally representative sample of 3,712 Americans, revealed that Greek-letter membership increases the probability of college graduation more for African Americans than for European Americans. Conversely, father’s education is a more robust predictor of educational outcomes for European Americans compared to their African American counterparts.

Keywords: race, college graduation, Greek-letter membership, African Americans, educational outcomes

College graduation rates for African American students lag behind their European American counterparts (U.S Census Bureau, 2000). Of the U.S. population 25 years of age and older, a little over twenty-eight percent of non-Hispanic European Americans have earned a Bachelor’s degree, compared to roughly sixteen percent of non-Hispanic African Americans (U.S. Census Bureau, 2000). Such racial disparities in educational achievement are often associated with differences in background socioeconomic status (Duncan, Brooks-Gunn, & Journal of Sociology & Social Welfare, September 2007, Volume XXXIV, Number 3

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Klebanov, 1994; Corcoran, 1995; Hochschild, 2003). Research indicates that racial minorities are disproportionately more likely to be from families with few economic resources to invest in their schooling and to live in neighborhoods with failing schools (Corcoran, 1995; Kao & Thompson, 2003). The result is that minorities are less likely than whites to perform well in secondary schooling, and hence, face greater obstacles to achieving success in college. Nevertheless, even holding constant economic indicators, African Americans are still less likely to obtain a college degree compared to their European American counterparts (Corcoran, 1995; Kalmijn & Kraaykamp, 1996; Smith, 1989). Therefore, in addition to observing socioeconomic resources, researchers have found it useful to consider other routes to educational success, including the use of social networks or social capital (Coleman, 1990; Parcel & Dufur, 2001). In this paper, we assess whether membership in Greek social organizations may be one route that African Americans may use to boost the probability that they will graduate from college.

Some research has reported that membership in Greek organizations increases graduation rates from six to nine percent above non-members (Astin, 1985). What is unknown is whether the impact of the benefits of fraternity and sorority life varies by race. Given the disadvantage that African Americans face with regard to educational attainment, pinpointing whether and how membership in Greek-letter organizations may contribute to educational success for this group is an important endeavor. There is reason to believe that such associations may have an impact on the college graduation rates of African American students. For example, Whipple, Baier and Grady (1991) found that while European American Greek members have parents with higher income and education that African American Greek members have higher levels of academic motivation. Such motivation in combination with the social networks developed through membership may very well allow African Americans to remain in college and graduate (Whipple et al., 1991).

In exploring the relationships among educational attainment, membership in Greek-letter organizations, and race, this research improves on prior research in at least two important
ways. First, the majority of studies on Greek-letter organizations has focused on predominantly white samples and has been unable to investigate racial differences that may be associated with fraternity and sorority life. Second, many studies on the effects of Greek-letter organization membership on various outcomes have been restricted to small, localized samples (for an exception see Pike, 2003). While these studies with smaller samples are able to elucidate the impact of Greek life at specific institutions (see e.g., Samter, 1992), the findings may not be generalizable to the larger population of Greek-letter organizations. To address these two issues, we employed nationally representative data of the U.S. population that offers enough racial variation to make racial comparisons. Further, by virtue of the representativeness of the sample, the respondents' undergraduate institutions included a wide range of private, public, small and large educational institutions.

Background

Social capital theory guides this research. Social capital is often developed through membership in organizations and resides in relationships among actors that "...are useful for the cognitive and social development of [youth]..." (Coleman, 1990, p.300). Coleman (1988, 1990) in his well-known theory of social capital outlines three types of resources (or capital) that may be invested in individuals and that encourage educational attainment: 1) human capital (i.e., years of schooling and cognitive ability); 2) financial capital (i.e., income and other economic resources used to pay for education); and 3) social capital (i.e., relationships developed in families and organizations that are useful for social and academic development). While this research focuses on Greek-letter organizations as sources of social capital, the analysis below controls for both human and financial capital. All three types of capital are positively correlated (Parcel & Dufur, 2001). Individuals with higher human and financial capital have greater access to higher levels of social capital.

Greek-letter fraternities and sororities are voluntary organizations. The ways in which such organizations operate and maintain their membership base builds collectively-owned
social capital (Bourdieu, 1986; Brewer, 2003; Foley & Edwards, 1999). That is, the social capital intrinsic to Greek-letter organizations benefits both the individual and the collective. The individual may gain resources through this association that makes possible achievement that otherwise would not happen. The organization is then strengthened by its members' accomplishments and their ability to generate more social capital and resources that will maintain the organization. These groups close their social networks to non-members and create high levels of obligation and trust within the group. These dynamics lead to more robust connections among members and loyalty to the organization (Putnam, 1995, 2000).

Perhaps the primary expression of social capital in Greek-letter organizations is increased involvement in the college community (Lounsbury & DeNeul, 1995; Requena, 2003). For instance, research indicates that living in Greek-letter housing increases involvement in both academic and extracurricular activities (Lounsbury & DeNeul, 1995; Pike, 2003). The building of these social ties across college entities appears to play a positive role in educational progress (Astin, 1985).

Does membership in Greek-letter organizations in and of itself provide the necessary social capital to propel academic achievement and college completion? Surprisingly few contemporary research studies have addressed this specific question (for an exception see Whipple et al., 1991). Indeed, early research on the academic performance of Greek members yielded mixed findings. For example, Bradshaw and Kahoe (1967) found that Greek freshmen had a significantly lower mean grade point average the semester after they joined their organization when compared to freshman non-members (see also Pugh & Chamberlain, 1977 or Warman, 1962). Buckner (1961) and Crookston (1960) discovered that there were no significant differences between Greek members and non-members on grade point average, while Sherron (1969) found that Greek members had significantly higher mean freshman grade point average than non-members. Further, Magoon and Maxwell (1965) found that eighteen percent more Greeks than non-members were academically dismissed or placed on probation over a span of one semester.

Despite the mixed results of early research, there are ways
that this body of research can be reconciled with more contemporary research that shows positive relationships between Greek-letter social organizations and educational attainment (e.g., Whipple et al., 1991). First, much of the research prior to the 1980s utilized fairly small non-representative samples, making it difficult to generalize to Greek and non-Greek populations in the United States. Second, the focus of research on Greek-letter organizations has often been on the negative outcomes associated with fraternity and sorority life, including hazing, racial insensitivity, alcohol abuse, sexual aggression, and academic dishonesty (Arnold & Kuh, 1992; Bryan & Schwartz, 1983; Ehrhart & Sandler, 1992; Engs & Hanson, 1988; Gonzalez & Broughton, 1986; Kuh, 1991). Therefore, those chapters of Greek-letter organizations which have engaged in these behaviors have been studied, and the academic achievement in these chapters may simply not mirror that of those chapters where such behavior is lower or absent. Third, even if members of these organizations have lower academic achievement, they may still be graduating at rates higher than the general college population. Research beginning in the early to mid-1980s indicates that membership in Greek-letter organizations is positively related to satisfaction with the college experience and college graduation, despite its equivocal relationship to actual academic performance (Arnold & Kuh, 1992; Astin, 1985; Bryan & Schwartz, 1983). Moreover, upon graduation Marmaros and Sacerdote (2002) found that fraternity and sorority members are able to use their social networks to obtain higher-paying jobs compared to non-members.

**Race and Educational Attainment**

In the United States, racial minorities have lower educational attainment compared to European Americans (U.S Census Bureau, 2000). With specific regard to the groups evaluated in this paper, African Americans have lower educational attainment than European Americans (Cross & Slater, 2001). Estimates show that the gap in college graduation rates between European American and African American students is nearly two to one (Kalmijn & Kraaykamp, 1996). Further, African American females graduate at higher rates than their male counterparts, but at rates still below those of European
16.4 percent of African American males and 16.8 percent of African American females have earned a Bachelor’s degree, compared to 30.8 percent of European American males and 25.5 percent of European American females (U.S. Census Bureau, 2000).

Classic and contemporary studies have relied heavily on parental characteristics to explain the “black-white” gap in educational outcomes (Blau & Duncan, 1967; Corcoran, 1995; Duncan, Brooks-Gunn, & Klebanov, 1994; Duncan, Featherman, & Duncan 1972; Jencks et al., 1972; Haveman, Wolfe, & Spaulding, 1991; Hill & Duncan, 1987; Sewell & Hauser, 1975; Hauser & Featherman, 1976). Research indicates that one reason why African Americans have attained less education is that they are more likely to be reared in homes with lower levels of human capital (i.e., parents’ education) and financial capital (i.e., household income) (Mizell, 1999). In addition to affording the economic resources to pay for education, the home life provided by well-educated and high income parents may support and encourage the child more than those home environments that are economically deprived (Parcel & Menaghan, 1994; Mau, 1995). In this respect, parents may be able to transmit social class, which includes educational attainment, to their progeny (Kohn, 1969).

Similar to parental socioeconomic status, family structure and region of origin have been important background factors in educational research on African Americans. A disproportionate number of African American children are reared in single parent households, which are related to lower educational attainment (Duncan, Brooks-Gunn, & Klebanov, 1994). Children from two-parent homes have greater access to social capital (Parcel & Dufur, 2001). Compared to single parents, two-parents are able to develop and maintain parent-child social bonds by spending time with their children, monitoring their children’s activities, and paying attention to the general welfare of their children. These efforts help children internalize appropriate social norms related to educational achievement. Similar to single-parent homes, growing up in the Southern region of the U.S. has been found to generate lower educational attainment (Hogan & Pazul, 1982; Jensen, Findeis, & Wang, 2000). The culture, economic structure and greater number of impoverished African Americans traditionally concentrated in
the South are all factors that prior research indicates contribute to lower educational achievement, contrasted to those living in other regions (Glasmeier & Leichenko, 1999; Hogan & Pazul, 1982; Lieberson, 1980; Mizell, 1999).

In this study, we hypothesize that membership will be positively related to the probability of college graduation. An important component of this research is to investigate whether the process shaping educational attainment for African Americans differs compared to European Americans. Given the documented educational differences between African Americans and European Americans, we test whether race moderates the relationship between Greek-letter organization membership and the probability of college graduation. Although we anticipate that all college students will benefit from Greek-letter membership, we hypothesize that given their economic disadvantage that African Americans will benefit more from Greek-letter membership, compared to their European American counterparts. In other words, because in general European Americans have greater resources at their disposal to guarantee their educational progress, the importance of the social capital generated through membership in Greek social organizations will be more important to the achievement of African Americans. We further explore whether race conditions the impact of sociodemographic variables (e.g., gender and region of origin), human capital, and financial capital on educational outcomes.

Data and Measures

To explore the relationship between Greek-letter organization membership and the probability of college graduation, we utilized data from the General Social Survey (GSS). The GSS is conducted by the National Opinion Research Center and is a national probability sample of non-institutionalized, English-speaking U. S. citizens over 18 years of age. Data for the GSS have been collected from 1972 to 2002. The survey was administered annually beginning in 1972 and biennially after 1994 (Davis & Smith, 1998). In any given year, the response rate for the study ranges from 70 to 82 percent (Davis & Smith, 1998).

Narrowing the Sample. The GSS question assessing Greek-letter organization membership, our main explanatory
variable of interest, was administered in selected years only: 1974, 1975, 1977, 1978, 1980, 1983, 1984, 1986, 1987, 1988, 1989, 1990, 1991, 1993, and 1994. Therefore, we were limited to these years for the current study. Inclusion of these years in this study reduced the overall sample from about 38,000 to roughly 24,000. Next, only those respondents who reported at least a high school degree and some college experience (greater than twelve years of education) were retained in our subsample. This restriction assured that respondents had an opportunity to belong to a Greek-letter organization. This decreased the sample size to around 9,000 respondents.

Then, because educational opportunities, especially for racial minorities and women, have increased over time, the age range of respondents was narrowed from 19 to 89 years of age, to 24 to 40 years of age. This restriction further reduced the sample size to around 4,000. Finally, despite the relatively high response rate of the GSS, missing data further restricts the number of complete cases to 3,712 respondents. In supplementary analyses not shown, we estimated probit selection models to explore the missing data. These analyses revealed that those respondents with missing values did not differ significantly from those with no missing values. Therefore, only the complete cases analyses are presented below. Table 1 displays the descriptive statistics and bivariate associations among the variables in this study.

Dependent Variables

In this study, our dependent variable is college graduation (1=yes). Roughly half of our sample, (53.1%) has a college degree. This proportion is higher than in the general population. However, recall that to be in the current sample that respondents had to have some college experience. This restriction alone increases the probability that college will be completed.

Independent and Control Variables

The independent variable, our measure of social capital, used in the analysis is membership in a Greek organization (9.3%, 1=yes). Greek-letter membership is positively correlated with the probability of college graduation (r=.191, p<.001).
Table 1. Intercorrelations Among Variables for a General Social Survey Sample (N=3712).

<table>
<thead>
<tr>
<th>Measure</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. College graduation (1=yes)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>2. Education (years)</td>
<td>.829***</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. African American (1=yes)</td>
<td>-.136***</td>
<td>-.122***</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Male (1=yes)</td>
<td>.059***</td>
<td>.096***</td>
<td>-.072***</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Age (years)</td>
<td>.014</td>
<td>.065***</td>
<td>-.008</td>
<td>.031*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Grew up in a two parent home (1=yes)</td>
<td>.083***</td>
<td>.093***</td>
<td>-.058***</td>
<td>.017</td>
<td>.016</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Grew up in the South (1=yes)</td>
<td>-.011</td>
<td>-.019</td>
<td>.156***</td>
<td>-.037*</td>
<td>-.020</td>
<td>-.010</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Household Income¹</td>
<td>.108***</td>
<td>.092***</td>
<td>-.125***</td>
<td>.022</td>
<td>-.102***</td>
<td>.020</td>
<td>-.042*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Father Education (years)</td>
<td>.250***</td>
<td>.267***</td>
<td>-.160***</td>
<td>.004</td>
<td>-.144***</td>
<td>.041*</td>
<td>-.078***</td>
<td>.357***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Mother Education (years)</td>
<td>.210***</td>
<td>.220***</td>
<td>-.115***</td>
<td>.008</td>
<td>-.121***</td>
<td>.059***</td>
<td>-.039*</td>
<td>.283***</td>
<td>.566***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Greek-letter Membership (1=yes)</td>
<td>.191***</td>
<td>.193***</td>
<td>.015</td>
<td>.036*</td>
<td>-.032</td>
<td>.009</td>
<td>.058***</td>
<td>.057***</td>
<td>.069***</td>
<td>.080***</td>
<td></td>
</tr>
<tr>
<td>Standard Deviations</td>
<td>.499</td>
<td>1.817</td>
<td>.280</td>
<td>.500</td>
<td>4.828</td>
<td>.268</td>
<td>.434</td>
<td>.777</td>
<td>3.748</td>
<td>2.862</td>
<td>.290</td>
</tr>
</tbody>
</table>

*p<.05; **p<.01; ***p<.001

¹Family of origin household income when the respondent was 16 years of age—ranges from 1(far below average) to 5 (far above average).
We selected several control variables. These variables can be divided into sociodemographic information, human capital, and financial capital. The sociodemographic variables included race, gender, age, family structure and region of origin. We distinguished African Americans (1=yes) from European Americans. African Americans make up approximately nine percent of the sample, and being African American is negatively correlated with the probability of graduation. With regard to gender, we compared males, coded as 1, to females. Men comprise almost half (48.1%) of the sample. Male gender is positively correlated with the probability of college graduation and Greek-letter organization membership. Further, we controlled for age, measured in years, to the extent that older respondents may have had more time to complete education and to take advantage of social capital resources derived from membership in fraternities or sororities. The average age of the sample was 31.85 years. Also, growing up in a two parent family (1=yes) was compared to all other forms of family structures. This structure, about 90% of the sample, is positively correlated with college graduation. Recall that our sample is restricted to those respondents who at least began a college career. In the U.S., individuals growing up in two parent homes are not only more likely to start college, but also to graduate (Corcoran, 1995; Kao & Thompson, 2003). Finally, growing up in the South (1=yes) is compared to all other regions of the country. Our measure of the southern region includes: Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia and the District of Columbia (Davis & Smith, 1998). A little over a quarter (25.2%) of the sample hails from the South. For the current sample, growing up in the South was positively correlated with Greek-letter membership.

The human capital measures in this study were operationalized as the parents' years of schooling (Coleman, 1988, 1990). The mean levels of education for fathers and mothers were 12.61 and 12.32, respectively. Both measures of human capital were positively related to the respondent's probability of college graduation and Greek-letter membership.

Financial capital was measured by a GSS item that asked each respondent to identify his/her family income at the age
of sixteen. The forced-choice response item ranged from 1 (far below average) to 5 (far above average), with a mean of 3.14. Family income was positively correlated with the probability of graduation and Greek-letter membership.

Analytic Strategy

We completed the analyses for this paper in two parts: (1) a logistic regression analysis; and (2) interaction effects used to test differences by race. In part one, logistic regression models were used to estimate the probability of college graduation and included two steps. The first step consisted of a model with all the control variables regressed on the probability of college graduation. In the second step, Greek-letter membership was added to the model. These steps allowed us to establish the overall contribution of membership to the model net of all other relevant variables. Further, we were able to assess whether and how Greek-letter membership changed the relationship between the probability of college graduation and the control variables. Finally, in the second part of the analyses, we estimated interactions to test for differences by race. The primary goal of the interaction analysis was to determine whether race moderates the effects of Greek-letter membership on educational attainment. Additionally, given known differences in educational achievement by race (see e.g., Cross & Slater, 2001), we calculated whether race qualifies the effects of any of the sociodemographic, human capital, or financial capital variables in the model.

Results

Table 2 displays the logistic regression analysis. Equation 1 of Table 2 accounted for only the sociodemographic, human capital and financial capital variables. Being African American is related to decreased graduation rates (b=-.732, p<.001). Compared to whites, the odds of graduation for African Americans are reduced by about 50% \((e^{-.732} - 1) \times 100\). Men are 24% \((e^{.214} - 1) \times 100\) more likely than women to complete their college education, while one year of age represents a small
(2%) but significantly higher probability of graduation.

Table 2. Logistic Regression Analyses for the Probability of College Graduation (1=yes) for a GSS Sample (N=3712).

<table>
<thead>
<tr>
<th></th>
<th>(1)</th>
<th>(2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Logit (SE)</td>
<td>Odds</td>
<td>Logit (SE)</td>
</tr>
<tr>
<td><strong>Sociodemographic Variables</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American (1=yes)</td>
<td>-.732***</td>
<td>.481</td>
</tr>
<tr>
<td></td>
<td>(.133)</td>
<td></td>
</tr>
<tr>
<td>Male (1=yes)</td>
<td>.214**</td>
<td>1.238</td>
</tr>
<tr>
<td></td>
<td>(.069)</td>
<td></td>
</tr>
<tr>
<td>Age (years)</td>
<td>.023***</td>
<td>1.023</td>
</tr>
<tr>
<td></td>
<td>(.007)</td>
<td></td>
</tr>
<tr>
<td>Grew up in two parent home (1=yes)</td>
<td>.621**</td>
<td>1.860</td>
</tr>
<tr>
<td></td>
<td>(.133)</td>
<td></td>
</tr>
<tr>
<td>Grew up in the South (1=yes)</td>
<td>.121</td>
<td>1.129</td>
</tr>
<tr>
<td></td>
<td>(.081)</td>
<td></td>
</tr>
<tr>
<td><strong>Human Capital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Father's education (years)</td>
<td>.109***</td>
<td>1.115</td>
</tr>
<tr>
<td></td>
<td>(.012)</td>
<td></td>
</tr>
<tr>
<td>Mother's education (years)</td>
<td>.077***</td>
<td>1.080</td>
</tr>
<tr>
<td></td>
<td>(.015)</td>
<td></td>
</tr>
<tr>
<td><strong>Financial Capital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household income ranges 1 (far below avg.) to 5 (far above avg.)</td>
<td>.021</td>
<td>1.021</td>
</tr>
<tr>
<td></td>
<td>(.049)</td>
<td></td>
</tr>
<tr>
<td><strong>Social Capital</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member of Greek organization (1=yes)</td>
<td></td>
<td>1.555***</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Max-rescaled R-square</td>
<td>.120</td>
<td></td>
</tr>
</tbody>
</table>

***p<.001  **p<.01  *p<.05; The coefficients in parentheses are standard errors.

In addition to age it was possible that differences in the sample might have emerged as a result of cohort effects. Therefore, we created dummy variables representing when the respondent most likely had been a college student (e.g., 1970s, 1980s and so forth). None of these variables were significant in the analyses and were pruned from the model.

Being reared by two parents boosts the probability of graduation by 86% \([e^{.621} - 1] \times 100\]. With regard to human capital,
operationalized as parents' schooling, fathers' education (b=.109, p<.001) and mothers' education (b=.077, p<.001) increase the likelihood of college graduation. Each year of father and mother's education results in about a 12% and 8% higher probability of graduation, respectively.

In Table 2, Model 2, Greek-letter membership, our primary independent variable, is added to the model. This variable positively influenced the likelihood of college graduation (b=1.555, p<.001). Thus, membership in a Greek-letter organization increases the odds of college graduation by a little over 370%, compared to non-members. Interestingly, membership had the largest effect on graduation compared to all other variables in the model. Though adding Greek-letter membership to the model does increase the r-square by a little over four percent, little else in the logistic regression model changes. However, there is some variation in the size of the effects. The size of the effect of being African American decreases (b=−.732 versus b=−.804), as does the effect of being male (b=.214 versus b=.190). The influence of age on the probability of graduation increases slightly (b=.023 versus b=.025). The influence of father's education decreases slightly (b=.109 versus b=.108), as does the impact of mothers' education (b=.077 versus b=.072).

Interaction Analysis

The main effects models (Table 2) showed that there is a positive relationship between Greek membership and the probability of college graduation. However, with the exception of showing that African Americans are less likely to graduate, this analysis did little to elucidate racial differences in the process shaping college graduation. We accomplished the task of further exploring the racial variation in the sample using interactions. As described above, we estimated a series of interactions between race and all other variables in the model. Given that this research focused on how Greek-letter membership influences the probability of college graduation, the main focus for this part of the analysis was the interaction between race and membership [i.e., African American (1=yes) X Membership (1=yes)]. Additionally, other interactions with race and the sociodemographic, human capital, and financial
capital variables were used to test further for racial variation in the process shaping educational attainment.

Table 3. Race Interaction analyses for the probability of college graduation (1=yes) for a GSS sample (N=3712).

<table>
<thead>
<tr>
<th>Sociodemographic Variables</th>
<th>Logit (SE)</th>
<th>Odds (SE)</th>
<th>Logit (SE)</th>
<th>Odds (SE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American (1=yes)</td>
<td>-.922***</td>
<td>.398 (.407)</td>
<td>.239 (1.48)</td>
<td>1.270 (1.48)</td>
</tr>
<tr>
<td>Male (1=yes)</td>
<td>.190**</td>
<td>1.209 (.071)</td>
<td>.199** (1.071)</td>
<td>1.220 (1.071)</td>
</tr>
<tr>
<td>Age (years)</td>
<td>.025***</td>
<td>1.025 (.007)</td>
<td>.025*** (1.007)</td>
<td>1.025 (1.007)</td>
</tr>
<tr>
<td>Grew up in two parent home (1=yes)</td>
<td>.638*** (.136)</td>
<td>1.893 (.136)</td>
<td>.643*** (1.136)</td>
<td>1.902 (1.136)</td>
</tr>
<tr>
<td>Grew up in the South (1=yes)</td>
<td>.068 (.083)</td>
<td>1.070 (.083)</td>
<td>.053 (.083)</td>
<td>1.054 (.083)</td>
</tr>
<tr>
<td>Human Capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Father’s education (years)</td>
<td>.110*** (.012)</td>
<td>1.116 (.12)</td>
<td>.116*** (1.12)</td>
<td>1.123 (1.12)</td>
</tr>
<tr>
<td>Mother’s education (years)</td>
<td>.071*** (.016)</td>
<td>1.074 (.016)</td>
<td>.072*** (1.016)</td>
<td>1.075 (1.016)</td>
</tr>
<tr>
<td>Financial Capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household income ranges 1 (far below avg.) to 5 (far above avg.)</td>
<td>.005 (.050)</td>
<td>1.005 (.050)</td>
<td>.006 (.050)</td>
<td>1.006 (.050)</td>
</tr>
<tr>
<td>Social Capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member of Greek organization (1=yes)</td>
<td>1.405*** (.160)</td>
<td>4.075 (.160)</td>
<td>1.542*** (1.153)</td>
<td>4.676 (1.153)</td>
</tr>
<tr>
<td>Interaction Terms</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American X Member of Greek organization</td>
<td>1.162* (.488)</td>
<td>3.196 (.488)</td>
<td>1.542*** (1.153)</td>
<td>4.676 (1.153)</td>
</tr>
<tr>
<td>African American X Father’s education</td>
<td>.092** (.034)</td>
<td>.912 (.034)</td>
<td>.092** (1.034)</td>
<td>.912 (1.034)</td>
</tr>
<tr>
<td>Max-rescaled R-square</td>
<td>.163</td>
<td></td>
<td>.164</td>
<td></td>
</tr>
</tbody>
</table>

***p<.001 **p<.01 *p<.05.
Note: The coefficients in parentheses are standard errors.
Figure 1. Effects of interaction between race and Greek-letter membership on the probability of college graduation. The dotted line represents the proportion of the total sample who graduate.

Table 3, Equation 1 shows the two interactions that were significant in the estimation of the probability of college graduation. First, race qualified the effects of Greek-letter membership. African Americans who are members of Greek-letter organizations benefit from this membership significantly more than their European American counterparts. Solving for the interaction, the impact of membership for African American (b=2.567) is about 55% larger than for European Americans (b=1.405): [1.405 (Membership) + 1.162 (African American X Membership) = 2.567]. Nevertheless, the overall effect of being African American still remains negative (b=-.922). Figure 1 depicts the interaction between race and Greek-letter membership. In our sample of respondents, who all have some college experience, the proportion of African American Greek-letter members who graduate from college is roughly 90% (see Figure 1). This proportion is about 80% for European Americans. Conversely, European Americans who are not Greek-letter members, with about 50% of them graduating, fair more favorably than their non-member African American counterparts, with about 25% graduating.
Figure 2. Effects of interaction between race and father’s education on the probability of college graduation. The dotted line represents the proportion of the total sample who graduate.

Second, the positive effect of father’s education on the probability of college graduation is moderated by race. The size of the effect of father’s education on college graduation for European Americans (b = .116) is about five times larger than for African Americans (b = .024): [b = .116 (Father’s education) - .092 (African American X Father’s education = .024)]. Figure 2 displays this interaction. At low levels of father’s education, the proportion of respondents completing college is around 40%, more than 10 percentage points below the sample mean of 53.1% (see Figure 2). However, as father’s education approaches the mean, African Americans appear to be at a distinct disadvantage. At the sample mean (12.610 years) for father’s education, the proportion of African Americans graduating is still below 50% while the proportion of European Americans who graduate is closer to 60%. Moreover, as father’s education increases, so does the more favorable trajectory for European Americans. At one standard deviation above the mean (a little over 16 years – a college degree) of father’s education, the proportion of African Americans, who are graduating is now about 60%. At the same level of father’s education, the proportion of European Americans who are graduating is approximately 75%.
In this research project, we explored the impact of belonging to Greek-letter social organizations on the probability of college graduation. We further investigated whether there was racial variation in the process that shapes this outcome. Similar to others (e.g., Whipple, Baier, & Grady, 1991), we found that Greek-letter membership is positively related to college graduation. In fact, membership was the most robust predictor of whether an individual graduated from college. This finding supports a social capital framework in which membership in voluntary organizations provides interpersonal resources that aid members in achievement (Coleman, 1990; Eastis, 1998).

Compared to their European American counterparts, Greek-letter membership is more advantageous for African Americans in terms of college graduation. At first blush, this finding may seem counterintuitive. After all, other research clearly indicates that African Americans are at a disadvantage in terms of educational attainment (Kao & Thompson, 2003). However, part of the disadvantage faced by African Americans in terms of socioeconomic attainment is being isolated from the mainstream and lacking rich social connections (Wilson, 1996). Therefore, for those African Americans who are able to attend college, Greek-letter organizations may provide social connections that help in this process. For whites who tend to have more resources at their disposal, they may simply be relying more on other types of resources.

Race also moderates the effects of father's education on college graduation. European Americans receive a greater benefit to their education from father's education than do African Americans. This finding confirms other research that indicates that whites are able to parlay their attainment into greater benefits for their children and themselves compared to racial minorities (Jencks et al., 1972; Hill & Duncan, 1987; Feagin & Sikes, 1994). For example, because of historical factors that include discrimination, highly educated blacks may not be able to transfer privilege to their children as easily as whites (Corcoran, 1995). Interestingly, we did not find differential effects by race for mother's education. This pattern may be an artifact of the traditional model of socioeconomic inheritance in which children's statuses are more likely to be affected by
their father's attainment (Duncan, Featherman, & Duncan, 1972). More than half our sample was thirty years-old or older, which means that they grew up in the 1960s and 1970s, when fathers were more likely than mothers to be working outside the home and to have higher levels of education.

This research is limited in some respects. First, despite using a more nationally representative sample than the majority of studies on Greek-letter membership, the GSS data do not contain information about important features of the respondent's Greek organization that might be important to educational attainment. For example, some fraternities and sororities are predominantly African American. Having this information would have allowed us to differentiate the extent to which race and membership make a difference as a result of (or lack of) cultural solidarity. Second, no measure was available on the importance of Greek membership to an individual's identity or self-image. Other research links role identity to effects on individual motivations, satisfaction, and continued association with a role or organization (Simon, 1995). We cannot assess the extent to which role salience, satisfaction or identity impacts Greek membership or educational attainment. Third, the data for this study does not include information on the many economic costs of Greek letter membership. We partially address this issue by including family income, which is positively related to membership, as a covariate in this study. Nevertheless, other research shows that moderate to low income members of Greek organizations often struggle with joining fees, local and national dues, and the financial cost of participating in sponsored (e.g., fund raisers) and social (e.g., formal dances) events associated with Greek life (Byer, 1997). Therefore, future research should explore the extent to which economically disadvantaged youth, regardless of race, have difficulty both joining and maintaining their membership in college fraternities and sororities. Finally, while we use data collected from 1972 to 2002, the analyses are essentially cross-sectional and provide only a snapshot in time. Longitudinal data may have provided an opportunity to assess how the role of Greek membership changes over time. For example, does Greek membership become more important as graduation draws near or is it as important in the second year of college as
it is in the fourth year? Only longitudinal data would allow an assessment of such issues.

In conclusion, this research found that Greek-letter membership is positively related to the probability of college graduation. Further, race moderates the effect of membership and father's education on college graduation. Despite these differences by race, it should be noted that this research also shows that the process shaping education is remarkably similar for African Americans and European Americans. Background resources, human capital, and organizations that produce social capital are important regardless of race. Moreover, this research included findings that merit further investigation. For example, this study was limited to two racial/ethnic groups. Other research should incorporate other groups (e.g., Asian Americans or Hispanic groups) to allow a better understanding of whether and how Greek-letter membership may shape educational outcomes. Finally, other research should explore whether belonging to Greek organizations or other types of voluntary organizations influences other educational outcomes, such as choice of major or decisions to attend graduate school.

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From Financial Literacy to Financial Capability Among Youth

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Youth in the United States are facing an increasingly complex and perilous financial world. Economically disadvantaged youth, in particular, lack financial knowledge and access to mainstream financial institutions. Despite growing interest in youth financial literacy, we have not seen comparable efforts to improve access to financial policies and services, especially among disadvantaged youth. Instead of aiming for financial literacy, an approach widely promoted in the United States, we suggest aiming for financial capability, a concept grounded in the writing of Amartya Sen and Martha Nussbaum. Building on research in the United Kingdom, the paper proposes that financial capability results when individuals develop financial knowledge and skills, but also gain access to financial policies, instruments, and services. The paper addresses theoretical and pedagogical approaches to increasing financial capability, followed by examples of programs in the United States. In the conclusion, we discuss implications for policy, practice, and research.

Keywords: financial education; financial capability; financial literacy; children; youth; savings

Although seldom a mainstream topic in either sociology or social welfare, the financial functioning of individuals and
families plays a central role in well-being. Financial functioning is deeply intertwined with sociological issues, and social welfare policies and programs should pay greater attention to the financial life of the poor. It may be particularly beneficial to adopt this perspective among young people in preparation for financial challenges ahead.

Youth in the United States face an increasingly complex financial world. With spending power of $172 billion a year, youth attract the interest of retailers and credit card companies, but have little knowledge about how to make wise consumption decisions. Many accumulate significant debt that may lead to poor credit scores and possible bankruptcy (Norvilitis et al., 2003; Todd, 2002; Consumer Federation of America, 1999). College seniors have average credit card balances of $2,864; many pay high rates of interest (Nellie Mae, 2005; Lyons, 2004). Minority and low-income youth are particularly vulnerable (Jacob et al., 2000). One study indicates that college students most financially at-risk for credit card debt tend to be female and African American or Hispanic (Lyons, 2004).

At the same time, many youth lack savings accounts and savings. In a recent survey conducted by the Jump$tart Coalition, 68.5 percent of high school students report owning a savings account (Mandell, 2005). A 1999 study reported that fewer than half of 16 to 22 year old students say that they always save some money, and only half of the students believe that saving is “very important” (American Savings Education Council, 1999, p.1).

Concern about the financial well-being of young people and their preparation for making financial decisions in adulthood has led to a groundswell of interest in youth financial education. Private sector organizations such as the National Council on Economic Education (NCEE), the Jump$tart Coalition, and the National Endowment for Financial Education (NEFE) have been leaders in calling for financial education, developing voluntary national standards and curricula for financial education, as well as instruments that assess young people's financial literacy (NCEE, 2006; Jump$tart Coalition, 2006a).

The federal government has also begun to recognize the importance of financial education. The Office of Financial Education in the US Treasury Department and the National
Financial Literacy and Education Commission were created in 2002 and 2003 respectively, to develop "a national strategy to promote financial literacy and education" through Title V of the Fair and Accurate Credit Transaction Act of 2003 (U.S. Department of the Treasury, 2006; U.S. Department of the Treasury, 2002). Most recently, the Commission released a national strategy for financial education, establishing a toll-free hotline and clearinghouse of financial education and literacy materials (MyMoney.gov), as well as conducting regional conferences and meetings to create public awareness and build public-private partnerships (U.S. Department of the Treasury, 2006).

At the state level, a small but growing number of states are encouraging or requiring teachers to integrate personal finance concepts into core subjects, such as math, social studies, and economics (Pennsylvania Office of Financial Education, NEFE, 2005). Nonetheless, coverage is far from universal. According to NCEE’s recent “Survey of the States,” 38 states have adopted personal finance standards, but they are not enforced in 15 of those states. Fifteen states require students to take an economics course and only seven states require students to take a personal finance course (NCEE, 2005a). Since the NCEE report, three additional states (Texas, South Carolina, and Virginia) have mandated financial education courses at the middle or high school level (Glod, 2006). While this growth is encouraging, VanFossen (2005) suggests these concepts are more likely to be taught if they are included in compulsory standardized testing.

In this paper, we examine the thinking behind these efforts and suggest an expanded definition of financial literacy towards financial capability. Our use of the term financial capability includes both financial knowledge and access to financial institutions and services.

Toward Financial Capability

Typically, financial education includes background on economics or "...the choices we make in a world where we can't have everything we want and the consequences of those choices" (Roberts, 2005), and personal finance, including
topics such as income, money management, spending, credit, and saving and investing (NCEE, 2002; Jump$tart Coalition, 2006a). The goal of financial education is to increase financial literacy (Partnership for Financial Literacy Policy, 2006; U.S. Department of Treasury, 2006; Jump$tart Coalition, 2004; NCEE, 2005b; FDIC, 2004; NEFE, 2004a). Lois Vitt and colleagues (2000) define financial literacy as:

the ability to read, analyze, manage, and communicate about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future, and respond competently to life events that affect everyday financial decisions, including events in the general economy (p. xii).

According to this and other definitions, financial literacy includes increases in financial knowledge and changes in financial behavior (U.S. General Accountability Office, 2004; Lyons et al., 2006; Hogarth, Beverly & Hilgert, 2003; Mandell, 2005; Bernheim, Garrett, & Maki, 1997).

In our view, financial literacy is a helpful but not sufficient idea. Participation in economic life should maximize life chances and enable people to lead fulfilling lives. This requires knowledge and competencies, ability to act on that knowledge, and opportunity to act. This involves linking individual functioning to institutions. It also involves use of pedagogical methods that enable people to practice and gain competency in this functioning. We refer to this as "financial capability." Our use of the term financial capability builds on work introduced in the UK and Canada. Financial capability, according to Atkinson et al. (2006), incorporates skills, behavior, and knowledge in five areas: making ends meet, keeping track, planning ahead, choosing products, and staying informed (also see UK Financial Service Authority, 2005; SEDI, 2004). A recent report by Mike Dixon (2006) advances this work by pointing to ways that support and to structures that help people "take steps to become more financially capable" (3). We focus explicitly on the role of institutions, a key feature that may have significant impact on learning and behavior.
We turn first to Amartya Sen’s and Martha Nussbaum’s seminal work on capability theory. Capabilities, or “the freedom that a person has to lead one kind of life or another” (Sen, 1993, 3), may be a productive way to think about well-being. This approach asks if people have adequate opportunities to engage in desired activities permitting them to become who they want to be (Robeyns, 2005). As Sen writes, “Capabilities . . . are notions of freedom in the positive sense: what real opportunities you have regarding the life you may lead” (Sen 1987, 36).

Unlike human capital theory, the capability approach is not purely individualistic in the sense that it takes into account the external environment and array of opportunities open to a person, as well as that person’s internal capabilities. For example, according to Ingrid Robeyns, in her analysis of capability theory, “Given the same amount and quality of education, not every child or adult will to the same degree be able to use this education for income-generating activities” (2005, 6). This could be true for internal reasons, e.g., physical or intellectual ability, or external reasons, e.g., cultural barriers, racial or gender discrimination (Robeyns, 2005). Nussbaum writes that a person’s internal capabilities and the existing external conditions make up a person’s combined capabilities (2000, 85). The goal, Nussbaum suggests, is that we structure the environment—e.g., policies, laws, regulations, practices—in ways that individuals can choose to develop the full range of capabilities that lead to well-being.

What are the implications for education and for financial education in particular? Overall, education, as viewed through the capabilities lens, is important not only because it permits a person to flourish and thrive, but also because it allows a person to develop other capabilities (Nussbaum, 2002; Robeyns, 2005). As a result, education plays a key role in the capabilities approach, showing up on Nussbaum’s list of ten basic capabilities (2002, 129-130), and on measures of well-being, such as the Human Development Index, that are used to assess national welfare (UNDP, 1990; Saito, 2003).

Turning back to financial education, it is crucial in modern society that people have the ability to understand, assess, and act in their best financial interests. Unfortunately, current
approaches that emphasize financial literacy may fail in this regard because they do not address external conditions that may inhibit financial capability. What are these external conditions and how do they affect a person's capabilities?

In the United Kingdom, researchers have called attention to the importance of external resources. For instance, Mason and Wilson suggest that financial functioning is dependent on availability of resources (2000, 25). Nonetheless, resources remain in the background largely undefined. The UK Financial Service Authority (2005) treats financial services and institutions as fixed, suggesting that it is up to the individual to know how to use them: "...the information and advice environment can be considered to be an external factor, in the sense that it is fixed - it does not vary from individual to individual, although of course each individual will choose which parts of the information environment they use" (p. 16).

In the United States, evidence suggests that the environment differs a great deal across groups in society. Minority and low-income youth are less likely to have access to mainstream financial systems. Many low-income children and their parents lack checking or savings accounts, investments, insurance, and access to employment-based retirement savings (Carr & Schuetz, 2001; Greenwald & Associates, 2001; Hogarth, Beverly, & Hilgert, 2003; Zhan, Anderson, & Scott, 2006; Jump$tart Coalition, 2006b). Low-income youth are more likely to come from families who are "unbanked" (Aizcorbe, Kennickell, & Moore, 2003) and therefore lack early information and access. The Parents, Youth and Money Survey reveals that significantly fewer children in lower income families have savings and investment accounts than children in higher income families (Greenwald & Associates, 2001, 11). Moreover, families with low credit scores are often eligible only for high interest subprime loans and credit cards. Further, they do not benefit from policies, such as tax benefits for savings and home ownership, which help build wealth in middle-to-upper income households (Sherraden, 1991; Howard, 1997). Differential access to services is also reflected in financial knowledge. In one study, white students scored significantly higher (55%) on a test of financial knowledge than Hispanics (46.8%) or African Americans (44.7%), and students from the highest income
families (over $80,000 per year) scored significantly higher than lower income students (Jump$tart Coalition, 2006b).

There is some limited evidence that linking people to financial instruments along with financial education makes a difference. For example, Kotlikoff with Bernheim (2001) found that people who had an allowance, bank account, or investment when they were children saved more of their income as adults. In a pre-test of financial knowledge, Zhan et al., (2006) found that low income participants of a financial management training program offered by Financial Links for Low Income People (FLLIP) scored higher if they had a bank account or filed a tax return (p. 64). A study by NEFE suggests that "the use of mainstream banking services contribute[s] to positive financial behavior" (NEFE, 2004b).

We suggest that differences in young people's access to resources and institutions may affect their ability to absorb and act on knowledge and skills learned in financial education classes. Even when low-income young people (and their parents) receive financial education, this may have little impact on financial well being until and unless they gain access to mainstream financial institutions and services. Although teaching financial concepts to these children may increase their financial knowledge and build financial decision-making skills—i.e., increase financial literacy—these gains in human capital may do little to increase financial capabilities in the absence of access to mainstream financial institutions. Practically, if policymakers and practitioners aim to increase financial capabilities, it is vital not only to develop standards and learning opportunities, but also to increased access to financial institutions.

Without changes in institutional access, financial education could even have negative effects. To illustrate, suppose a middle school student learns that it is important to have a savings account. She goes to a nearby bank with her $50 earnings from babysitting to open an account only to find that she must have $300 to open an account, and to make matters worse, the teller is impatient with her. This experience could result in an enduring negative association with banks and diminished capability to act in her best financial interests in the future. From a theoretical perspective, it may produce non-functioning or, in Sen's words, an "unfreedom" (Sen, 1999,
Ultimately this outcome represents a loss in the child's ability to accrue and safeguard assets. In practical terms, she might decide to save money at home, and in the future, resort to accessible but higher cost financial transactions through places like check-cashing outlets and payday lenders. This example points to the importance of early experiences that can open doors to new and beneficial opportunities for learning and participation.

A final theoretical question is whether the capability approach can apply to children, who may be too young to exercise freedom and make decisions in their best interests (Saito, 2003). Saito (2003) suggests that the capabilities approach applies to children's education if we take their life span into perspective. She quotes Sen: "When you are considering a child, you have to consider not only the child's freedoms now, but also the child's freedom in the future" (Saito, 2003, 25). With this perspective, beginning to develop financial capabilities in childhood makes sense.


How can access to financial institutions be built into financial education curricula for children and youth? Early educators, such as John Dewey, emphasized the importance of learning by doing, arguing that teaching should not be isolated from real life experience (Harris, Denise & Thomas, 1989; Dewey, 1938). Experiential learning allows students to test their understanding and explore their developing ideas through interaction with the environment (Gregory, 2002; Galligan, 1995; Harris, Denise & Thomas, 1989; Kolb, 1984). Experiential learning uses a cycle of action, reflection, conceptualization, and new experience. This process permits the learner to adopt new theoretical constructions and knowledge, and leads to further experiences and new learning (Gregory, 2002; Kolb, Boyatzis, & Mainemelis, 1999). What may be especially powerful about experiential education is that it educates the whole person by promoting development in all three learning domains: cognitive, affective, and behavioral (Galligan, 1995).

Jarvis (2002) and Tosey (2002) discuss a variety of
experiential teaching methods including practice-based learning, role-play, simulation, imagination and inner exploration, encounter, and group work. While each of these methods offers value, we focus here on practice-based learning such as apprenticeships or internships, because they occur "in the real world, under slightly sheltered conditions" (Jarvis, 2002; p. 123). It is important to add that it is not the practice only, but also the preparation prior to and reflection after the experience that are part of the learning process (Jarvis, 2002). As Kolb and colleagues point out: "These reflections are assimilated and distilled into abstract concepts from which new implications for action can be drawn. These implications can be actively tested and serve as guides in creating new experiences" (1999, p. 3).

According to Galligan (1995), the crux of John Dewey's "... model of pragmatic education (1916) linked knowing and doing in a way that created a bridge between experience, critical thinking and participatory democracy" (p.191-192). Researchers have suggested for years that appropriate direct experience complements classroom teaching in a way that develops understanding in young children (Fox, 1978; Sutton, 1962; Furnham, 1996). For example, research suggests that children understand consumer relationships before they understand production because they have more personal experience with the former (Danziger, 1958). Further, children who are given an allowance learn how to handle money more responsibly, and are more sophisticated money managers (Pliner et al., 1996). Similarly, managing a savings account may contribute to children's ability to understand concepts related to saving and investment. Thus, in our application to financial education, linking the experiential process with access to financial institutions might be used to promote learning.

However, most financial education programs that employ experiential learning do not provide access to financial institutions. Well-known programs, such as the Junior Achievement (JA) program and the NEFE High School program, are typically taught over the course of several weeks (Junior Achievement of Dallas, Inc., 2006; NEFE, 2004a) and employ role-play and simulation. JA's yearly evaluations indicate that students have a better understanding of economic concepts
than non-JA students (Junior Achievement Worldwide, 2006). An evaluation of the NEFE High School program, which has been used with over two million youth, similarly indicated statistically significant increases in financial knowledge, and self-reported behavior such as tracking expenses and saving money, and confidence in making financial decisions (Danes, 2006). Nearly half of students (46.5%) reported that the most important thing they had done with their money was to open a savings or checking account. Yet, over 70% of the sample was Caucasian.

The JA and NEFE programs do not build in access to financial institutions and services in their curricula. In the following section, we present two approaches that integrate financial education and access to the financial services sector. Each is illustrated with examples of programs. Outcomes are explored and questions are raised for further study.

Financial education plus savings accounts

One type of experiential financial education program is bank-at-school. These partnerships between schools and financial institutions are not new. Established in the late 1800s, school banking in the public schools emphasized thrift and savings (Cruce, 2001). School banking programs grew until the 1960s and 1970s when they began to cost more than banks were willing to pay (Cruce, 2002; Samuel, 1996).

This type of program has regained popularity as concern about financial literacy has grown (Cruce, 2002). Credit unions, in particular, have been successful establishing in-school programs. Currently, there are 198 high schools, 41 middle schools, 207 elementary schools, two K-12 schools, and 13 youth centers in 30 states that have youth-run credit union branches in schools (Credit Union National Association, 2007).

School banking programs vary by target population, type of financial education, and account design. Programs continue to be developed and refined but, typically, a financial institution collaborates with one or more schools to allow youth to open and make deposits into a savings account. Financial institution representatives, adult volunteers, or youth trained as tellers collect and deposit savings in the financial institution (Community Investment Unit, Sargent Shriver National
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Save for America. Begun in 1980, Save for America is a federally sponsored school banking program, co-sponsored by the US Departments of Treasury and Education, and operated in partnership with local financial institutions and schools or youth organizations. Save for America uses the Department of Education-approved school savings curricula, and also provides a no-fee savings account to participating youth. The financial education curriculum is designed for use by teachers and parents, and is available for grades kindergarten through sixth grade (see Table 1). Deposits are made at school, typically on a weekly basis, and transferred by parents and other volunteers to the financial institution. As of 2005, the program reports that over two million youth have graduated from the program (Save for America, 2005).

Illinois Bank-at-School. In 1992, the State of Illinois Treasurer’s Office initiated a statewide voluntary bank-at-school financial education program for fourth through eighth graders. Banks and credit unions partner with participating schools, and banking representatives collect deposits at the school at least once a month. Teachers use a financial education curriculum provided by the Treasurer’s Office (Illinois State Treasurer’s Office, 2005). As of 2004, Illinois reports over 200,000 students participating in the state’s bank-at-school program (Topinka, 2004).

Financial education and matched savings accounts

Some programs also use institutional access and savings incentives as a way to build savings (Sherraden, 1991; Sherraden et al., 2003). One of three programs described in this section, Credit Where Credit is Due, Inc., is a school banking program that incorporates year-end high saver bonus contributions while the other two programs use matched savings as a core element. The latter two are part of the Saving for Education, Entrepreneurship and Downpayment (SEED) initiative, a nationwide four-year demonstration of children’s savings in 12 programs across the United States targeted to low and moderate income families (CFED, 2003).

Credit Where Credit is Due, Inc. (CWCID). In 1998, a New York City non-profit, CWCID initiated collaboration with
Neighborhood Trust Federal Credit Union to provide monthly financial education and savings accounts to fourth and fifth grade students at five elementary schools. The program targets two very low-income immigrant neighborhoods. Unlike other school banking programs, CWCID awards a year-end distribution of funds from the school's matching gifts program into the accounts of the highest savers. CWCID requires that account withdrawals be made at the credit union with adult supervision, hoping to increase parental participation in financial services. At the end of the 2004/2005 school year, 400 children had received financial education and 1,200 children had opened accounts with a savings total of $51,000 (CWCID, 2005).

**Juma Ventures.** Juma Ventures is a not-for-profit youth development organization that teaches job skills, offers employment opportunities, and provides career counseling to approximately 400 youth (ages 15 to 19). In 1999, the organization initiated a matched savings program that included financial education, a savings account, and a savings match rate ranging from 2:1 to 3:1, depending on type of asset purchased. Since then, 600 youth have opened matched savings accounts and saved more than $400,000 of their own money (G. Mello, personal communication, November 3, 2006; Juma Ventures, 2006). In 2004, as part of SEED, Juma Ventures modified its program to a match rate of 1:1 with financial incentives of $300 for completing high school and $200 for completing a course in financial education. Family members are also encouraged to contribute to the savings account. Allowable asset purchases include education, homeownership, microenterprise, and computer purchase (Juma Ventures, 2004; San Francisco Federal Reserve Bank, 2005). Savings sources include employment income, birthday and holiday gifts, parental deposits, and asset transfers from other accounts, with direct deposit being "extremely helpful" for the youth to facilitate their saving (Scanlon & Adams, 2005; p. 14). After an average of 27 months participation, the 76 youth in the SEED program had saved over $46,000 and accumulated $86,692 (including match) in total savings (Mason, Loke, & Clancy, 2006).

**I Can Save (ICS).** ICS provides financial education and matched savings for college to two cohorts of public elementary school children (Gonzalez-Rubio, 2005; Sherraden et al., 2007).
The school serves families representing a broad mix of income, although a majority is low-income (57 percent participate in the free school lunch program). Children receive financial education instruction in an after-school ICS Club operated by Beyond Housing/Neighborhood Housing Services. The club meets once a week during the school year engaging students in games, projects, and monthly visits to the bank to deposit savings. Classroom teachers initially included some financial education into classroom activities but Beyond Housing now provides weekly classroom instruction. Parents receive periodic financial education on topics including money management, spending, credit, debt management, and saving and investing.

Children own savings accounts that are opened with an initial deposit of $250 at the bank across the street from the school. A one-to-one match incentive is provided for all deposits into the savings accounts made by children, their parents, and other contributors until program end when the total amount in the accounts ($3,000 if families deposit the full amount that can be matched) is estimated to cover approximately two years tuition at a community college (Sherraden et al., 2007). The program offers opportunities for children to earn small amounts of money by attending ICS Club, and for parents by attending ICS financial education classes. (Children receive one dollar every week that they attend an ICS Club session. This is deposited during a monthly visit to the bank, where their "earnings" are matched by another dollar. Each time a parent attends a financial education workshop, $25 is deposited in the child's ICS account and equally matched.) These "earnings" are automatically deposited into their accounts. At the end of the four year program, savings are rolled over into Missouri's 529-college savings program (Clancy, Orszag, & Sherraden, 2004). After two years of program operation, 74 children (of 75 total children in the two grades) enrolled in the program and opened a savings account. After an average 30 months of participation, youth had accumulated total savings of $73,618, including incentives (Mason et al, 2006).
Summary and Areas for Further Study

These examples illustrate a range of programs that aim to build financial capability (Table 1). Beginning as early as kindergarten, the programs offer children the opportunity to build financial knowledge and skills through financial education. Each program also provides a savings account in a bank or credit union. These accounts provide a way for children to apply financial concepts through owning a savings account, and to increase familiarity with financial institutions. For many children—and some of their parents—these accounts are the first bank instruments they have owned. In some programs, there are also mechanisms that encourage family participation through workshops.

In all of the programs except Juma Ventures, programs partner with one or more local schools. School systems offer many advantages to financial capability programs. First, universal access through the schools means that almost all children gain exposure to financial instruction and a savings account. One can imagine a policy where all children entering school would open a savings account and begin to receive age-appropriate financial education. Other options might be made available along the way for depositing money in their accounts. In the sample of programs, Save for America at the federal level, and Illinois Bank-at-school at the state level, come the closest to being universal. However, unlike the pilot programs, they do not offer savings matches. Future research should compare the capacity of the latter programs to reach all children.

A related question is how to reach groups of financially underserved children. In the programs highlighted in Table 1, community-based programs explicitly target minority and low-income families. Research can explore ways in which universal programs, such as Save for America and Illinois Bank-at-School, might reach underserved and economically disadvantaged youth. One possibility would be to employ community-based agencies to provide options for local groups to reach out to and provide more intensive programming to target populations (Sherraden, Laux, & Kaufman, in press). These might include culturally specific curricula, education and training for parents, ways for children to earn money to
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deposit in their accounts, and incentives for saving. Research should assess the impacts of these interventions on long-term financial capability.

The educational focus of schools is also an advantage. However, in all cases highlighted except Illinois bank-at-school, community-based organization staff, not teachers, teach

Table 1. Sample Financial Capability Programs

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<tr>
<th>Grade Range</th>
<th>Duration of Financial Education</th>
<th>Staffing</th>
<th>Experiential Learning Approach</th>
<th>Family Involvement</th>
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<td><strong>Financial Education with Savings Accounts</strong></td>
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<tr>
<td><strong>Save for America Program</strong></td>
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<tr>
<td>Grades K – 8</td>
<td>Two months (K – 6)*</td>
<td>Adult volunteers assist with weekly deposits -Teachers and parents provide financial education</td>
<td>Open savings account</td>
<td>Assist with program implementation</td>
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<td><strong>Illinois Bank-at-school Program</strong></td>
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<tr>
<td>Grades 4 – 8</td>
<td>Unit of 12 lessons</td>
<td>School and financial institution provide financial education</td>
<td>Open savings account</td>
<td>Contribute to saving in child’s account</td>
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<td><strong>Credit Where Credit is Due Program</strong></td>
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<tr>
<td>Grades 4 – 5</td>
<td>School year - monthly</td>
<td>Community organization provides financial education</td>
<td>Open savings account -Bonus match for high savers</td>
<td>Contribute to saving in child’s account</td>
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<td><strong>Financial Education with Matched Savings Accounts</strong></td>
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<td><strong>Juma Ventures Program</strong></td>
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<tr>
<td>Ages 15-19</td>
<td>Periodic workshops</td>
<td>Community organization provides financial education and job training</td>
<td>Open savings account -Incentives and savings match</td>
<td>Contribute to saving in child’s account</td>
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<td><strong>I Can Save Program</strong></td>
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<tr>
<td>Grades K – 4</td>
<td>School year -weekly after school club -weekly in class</td>
<td>Community organization provides financial education</td>
<td>Open savings account -Initial “SEED” grant -Savings match for deposits</td>
<td>Attend financial education workshops -Contribute to saving in child’s account</td>
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*A financial education curriculum is not specified for grades 7 and 8 (Save for America, 2005).
financial education. This raises the question whether teachers should play a larger role in financial instruction. Although community-based partners may be experts in the field, this approach may also be more costly. However, teachers already feel stretched by the requirements of the No Child Left Behind Act and may be reluctant to assume responsibility for financial instruction. Further research should sort out the most efficient and effective methods for delivering financial instruction.

These sample programs also target different age groups (see Table 1). Relatively little is known about which interventions are the most appropriate at various ages. Children might benefit the most if they received a savings account at school entry (or before, as will be discussed in the next section), but financial concepts should be introduced based on children’s cognitive and emotional development (Sonuga-Barke & Webley, 1993). Additional research is essential to determine the developmentally appropriate and effective ages for introducing education and accounts.

Regarding family participation, Save for America encourages parents to volunteer in program implementation, to teach financial education and to assist in collecting weekly savings deposits. In programs such as ICS and CWCID, the focus is on motivating parents to save in their children’s accounts. Other key issues, then, are to understand more fully the optimal roles for parents and the effectiveness of including parents in children’s financial education programs.

Notably, in ICS and Juma Ventures, there are opportunities for matched deposits in the children’s savings accounts. These aim to generate enthusiasm for financial education, to provide incentives to save, and to build savings (Sherraden, 1991; Scanlon & Adams, 2005). Focus groups with Illinois caseworkers, trainers, and low-income families, designed to identify components to include in financial literacy programs for low income workers and welfare-to-work recipients, also suggest that matched savings are an attractive option (William M. Mercer, Inc., 2001). Research on ICS suggests that children, families, and teachers are enthusiastic about the savings match, but many families are not on track to draw the entire possible savings match (Sherraden et al., 2007). Additional research is needed to determine the impacts of matches on saving and on developing financial capability.
Other research on matched savings programs such as IDAs indicates that adult students who are saving for post-secondary education benefit more from financial education and save more than adult non-students who are saving for post-secondary education (Zhan & Schreiner, 2005). Financial education and participation in a matched savings program while in school may be an important combination, especially for setting intermediate goals to bolster saving and develop financial capability.

Without features like matched savings, school-based financial capability programs may simply reproduce wealth inequality at the elementary school level because low-income families have less to deposit in a children’s account than higher income families. Children themselves have only limited means to come up with “the wherewithal,” from such sources as allowances, holiday money, birthday money, chores, and jobs in and out of the home (Webley, Burgoyne, Lea & Young, 2001, 32-33), and even the contributions from these sources will vary by social class. Savings programs that provide bonuses to individuals for reaching a savings threshold may exacerbate inequality. Therefore, programs should create opportunities for additional sources of savings for low-income children. Possibilities include savings matches, bonuses for classrooms or schools that reach participation or savings threshold goals (these could vary by school), academic achievements (e.g., attendance, reaching personal goals, homework completed), or school community service projects.

A related question is the benefits and costs of financial capability programs. Programs, such as ICS and Juma Ventures, are surely the most expensive. At this time, however, we cannot determine the relative benefits or costs. What aspects of the savings accounts, incentives, and financial education are most effective? For example, do saving incentives increase learning or would it be as effective to provide no match, or a higher match? What amount of financial education contributes to financial capability?

Finally, we need experimental research designs that accurately measure impacts that distinguish effectiveness of interventions. In order to parse out the benefits of particular curricula, approaches to teaching, and impact of accounts, research should examine the relative contributions of each to
successful financial capability, especially among economically disadvantaged youth and their families. This paper makes a case for experiential learning that includes ownership of a savings account and incentives for saving; however, it is possible that outcomes might be equal or better if children were simply issued a savings account (independently of the school) and offered basic financial instruction in school.

In order to gain a true understanding of a person’s financial capability, measures should include assessments, not only of financial knowledge, but also financial decision making, participation in financial institutions, and level of individual savings and debt. It is particularly important to assess these measures for minority and lower income households who historically have had limited access to mainstream financial services (Hogarth et al., 2003).

Conclusion and Policy Implications

There is growing interest in financial education for youth. Public, non-profit, and for-profit organizations have created curricula, many of which incorporate imaginative experiential learning methods. While encouraging, these programs do not adequately take into account the fact that many disadvantaged youth lack access to mainstream financial institutions and asset building policies (Sherraden, 1991). In this paper, we suggest that a limited focus on financial literacy may work quite well for children whose families already have access to these institutions, but may not work as well for children whose families lack access. Although these children may learn enough to pass a test of financial knowledge and they may even be able to recite desired financial behaviors, they will not have developed what we call financial capability.

In order to develop financial capability, we suggest that financial education should include access to financial institutions, possibly with savings incentives. This is not to suggest that financial education by itself is not useful, or that access to financial accounts by themselves may not also be effective. Instead, we believe that a combination of financial education, institutional access, and opportunities for savings accumulation may be more effective. Without increasing institutional
access, we run the risk of repeating approaches employed in the early 20\textsuperscript{th} century that focused on the financial incompetence of the poor rather than directly addressing inequality. As Viviana Zelizer (1997) suggests, at that time social workers were all too ready to supervise families’ economic behavior. “The managerial incompetence of the poor provided a perfect loophole to justify the active intervention of social workers in the domestic economy of their clients. For despite new environmental theories of poverty, it was still simpler to redo private economies than tamper with the public market” (Zelizer, 1997, 152). We suggest that this time we should address these institutional inequalities.

Most programs discussed in this paper are relatively small, although Save for America and Illinois Bank-at-School offer a glimpse of the potential magnitude of participation with government support. Another approach would be to provide a savings account for every child at birth and to encourage families and children to participate by providing a savings account with a small grant to launch every child’s savings account (Sherraden, 1991; Lindsey, 1994; Goldberg, 2005). This idea is embodied in the current legislative proposal for “Kids Accounts” proposed in the Aspire Act (Corzine et al., 2005; New America Foundation, 2005). Inspired by United Kingdom’s Child Trust Fund and experiments with IDAs in the United States (Sherraden, 1991, 2002; Schreiner et al, 2005; Child Trust Fund, 2006), Aspire offers an opportunity for financial education to meet the real world. It proposes that every child born in the United States receive an account with an initial $500 deposit. Eligible low-income families could receive matched savings incentives and supplemental deposits. If all children had savings accounts at birth, would financial education become more compelling? All children—not just wealthy children with savings accounts or trust funds—might be able to apply what they are learning in financial education. Lessons on money management, saving, and investment might take on greater meaning, and as a result, might have greater impact. Moreover, if each child owned an account, parents might be drawn into financial education and the financial system as well.

If all children came into school with a savings account,
they could be met with universal financial education, using their accounts in lessons on economic decision-making and money management. Implementation of a national policy for kids’ accounts with universal financial education would send a clear message of commitment to the financial success and well being of future generations. In this way, we might have a nation of “financially capable” young people.

Acknowledgements

The authors express their appreciation to the research funders, including the Center for Social Development, University of Missouri Research Board, the F. B. Heron Foundation, and the Lumina Foundation for Education. Thanks also to those who reviewed the paper and provided helpful suggestions including: Sondra Beverly, Michael Sherraden, Dory Rand, Gabe Mello, and the anonymous reviewers of the Journal of Sociology and Social Welfare.

References


Interpersonal Violence and Animals: Mandated Cross-Sector Reporting

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Research indicates an association between interpersonal violence and animal cruelty. This article examine the virtues and limitations of creating statutory authority requiring professionals to report substantiated abuse, neglect, and cruelty across service delivery systems (e.g. child and adult protect services and humane societies). Such a legislative approach authorizes and legitimizes "mandated cross-sector reporting." The probative and research value of this type of initiative is examined as well as ethical and political considerations.

Keywords: violence, cruelty, reporting, research, practice, pets, service animals, interpersonal violence, animal cruelty

In American culture, people often develop meaningful and sustained relationships with pets. It is not unusual for dogs,
cats, and other animals to be embraced as valued members in the family unit (Barker & Barker, 1988). Many animals dwell in households and form special relationships with family members by “providing unconditional love and opportunities for affection; functioning as a confidant, playmate, and companion; and assisting in the achievement of trust, responsibility, and empathy toward others” (Fontaine, 2000, p. 390). The role that service animals play in the lives of people with disabilities highlights the reciprocal caregiving that can occur between humans and pets.

Examining the relationship between animals and humans in the context of the family constellation and interpersonal violence is a worthy endeavor. Animals represent living assets in the lives of an appreciable number of Americans. People become attached to and form social-emotional bonds with animals. Bikales (1975) describes the family pet as a “significant other” in the home.

The human-animal relationship and the role of animals in the physical and social lives of Americans constitute unique phenomenon for study. In a male-dominated society, it is the power of men over women, children, and animals that underlies many forms of violence and contributes to a shared vulnerability to abuse (Adams, 1995; Flynn, 2000a). Interpersonal violence is defined as “the intentional use of physical force or power, threatened or actual, against oneself, another personal, or against a group or community, that either results in or has a high likelihood of resulting in injury, death, psychological harm, maldevelopment, or deprivation.” (Krug, Dahlberg, Mercy, Zwi, & Lozano, 2002). Interpersonal violence often occurs when people in positions of power, typically men, exert power and control over their disadvantaged counterparts (e.g. women and children).

The purpose of this article is to examine the virtues and shortcomings of mandated reporting of interpersonal violence and animal cruelty across service delivery system types, human and animal. While recognition of a relationship between interpersonal violence and animal cruelty is an important step, collaboration between service systems holds promise for better understanding violent behavior and coordination of services for families and animals.
What Does Research Tell Us?

Although mostly descriptive in nature, a growing literature developed over the past decade documents an association between interpersonal violence and animal cruelty (Arkow, 1998; Ascione, 1998; Becker & French, 2004; Flynn, 2000b; Jorgenson & Maloney, 1999; Quinlisk, 1999; Trolinger, 2001). The consensus of research findings suggests that “animal abuse often occurs in conjunction with domestic violence” (Favor & Strand, 2003, p. 243). For example, when considering three research studies examining female pet owners residing in shelters, Favor and Strand state “the percentage of women who reported that their partners had threatened or harmed their pets ranged from 46.5% to 72%” (2003, p. 239). Often, cruelty towards pets can be viewed as another tactic which an abuser uses to control his female partner. In other cases, abusers’ substance abuse, lack of emotional regulation, and poor impulse control may be responsible for violence that results in everyone in the household becoming a target, including pets.

However, this body of research is not without its limitations. For example, Favor and Strand (2003) note that these studies frequently rely upon nonprobabilistic, convenience samples of women residing in shelters or participating in domestic violence programs. Overall, we know far less about victims of interpersonal violence who do not seek formal services. It is likely that women with strong attachments to animals are further under-represented because of their reluctance to take refuge in shelters where pets are prohibited (Kidd & Kidd, 1994).

Becker and French conclude that animal abuse can be viewed as a “part of the continuum of abuse in a family” (2004, p. 401). When evidence of physical abuse of family members is present in the home, there is a likelihood of animal abuse and visa versa. Abusers commit acts of violence as a means of control to coerce others to their will and ways. Children, women, and animals are particularly vulnerable as victims within the family as they are often physically weaker and frequently emotionally and materially dependent upon the abuser. Behavior intended to cause pain, suffering, or distress to a person or animal can be conceptualized as an unacceptable means to control-oriented ends.
The First Strike® campaign, sponsored by The Humane Society of the United States, is a community oriented program that provides practical information for increasing public and professional awareness of the connection between cruelty to animals and human violence (visit www.hsus.org). The campaign promotes a view of family and interpersonal violence that transcends categories (e.g. animal cruelty, partner abuse, child abuse) broadening interpersonal to include other species as well as family to include non-humans.

Animal Cruelty, Interpersonal Violence, and Intervention

Netting, Wilson, and New (1987) suggest that the animal-human bond has broad and important implications for helping professionals. Beyond the use of animals as resident animals, service companions, therapeutic agents, and forms of assistance (Arkow, 2004; Behm, 2004; Fontaine, 2000), animal abuse may alert us to the fact that interpersonal violence is also occurring in the home. For example, a parent who abuses a family pet may also be abusing other family members. Favor and Strand (2003) encourage helping professionals to “incorporate questions about animal abuse in psychosocial assessments” (p. 245).

Favor and Strand (2003) acknowledge that although the “social work literature has recognized the connections between domestic violence and child abuse (e.g. Pulido, 2001; Featherstone & Trinder, 1997), the role of animals in family violence has been ignored.” (p. 237) To understand this disregard, Favor and Strand note “social work’s traditional mission has been to foster human welfare” not animal welfare (2003, p. 240). In addition, animal rights and family protection agencies often represent independent or marginally-linked organizational structures in many communities and states. Consequently, services for the protection of humans and animals frequently lack integration and coordination.

The segregation of animal and human welfare groups in America has occurred despite the historical emergence of child-saving institutions from animal protection societies. It is important to note that in the United States, the origins of
organized efforts to protect children from interpersonal violence can be traced to the New York Society for the Protection of Animals in 1874 (Zilney & Zilney, 2005).

Given a documented link between animal cruelty and interpersonal violence, helping professionals should recognize that if animal cruelty is occurring in a family, then the possibility that interpersonal violence (e.g. child or partner abuse) is also occurring needs to be explored. The converse is also true. With this understanding and knowledge, it becomes incumbent for professionals to examine and advocate for aggressive, timely, and effective means to protect vulnerable groups of people and animals from harm, promote human dignity and the care of animals, and thwart violence.

The Reporting of Violence and Cruelty

Most states require social workers and other professionals (e.g. social workers, counselors, psychologists, teachers, nurses, and physicians) to report interpersonal violence against children and older adults to appropriate child or adult protection agencies. Similarly, veterinarians often have an ethical or legal obligation to report animal cruelty to prescribed animal rights organizations (e.g. humane societies) or legal authorities. Under these “Good Samaritan Laws,” veterinarians are granted legal protection in various states from civil or criminal liability when notifying authorities of animal mistreatment and cruelty (Nolen, 2001). These types of mandates and protections promote in-sector reporting, where protective reporting of violence levied against women, children, and animals takes place to separate, independently administered organizational structures (e.g. criminal justice for domestic violence, child protective services, and humane societies).

It is important to note that mandatory reporting of interpersonal violence to police and authorities is controversial. For example, some states require physicians to make such reports. Domestic violence organizations often oppose such reporting when it takes away the woman’s self-determination and erects a barrier for women seeking medical care.

Cross-sector reporting is exemplified by law requiring “veterinarians who have reasonable cause to know or suspect that
a child has been subjected to abuse or neglect, or who observed the child being subjected to circumstance or conditions which would reasonably result in abuse or neglect to immediately report the information, with immunity from civil or criminal liability, to the local department of social services or law enforcement agency" (Arkow, 1998, p. 411). Nolen confirms, "There is speculation veterinarians will eventually be required to report not only animal cruelty, but also child abuse, domestic violence, and senior citizen abuse, as must other license health care professionals. Already in Colorado and Illinois, veterinarians must notify authorities of suspected child abuse and senior abuse, respectively" (2001, p. 648). The requirement of veterinarians to notify authorities of suspected child or senior abuse points to the need for veterinarians to receive education and training about issues of interpersonal violence.

When considering Colorado and Illinois law, it can be argued that in certain instances of cruelty toward animals, veterinarians have an obligation and responsibility to report information to appropriate human service or law enforcement organizations. Conversely, cross-sector reporting authority could be legislatively required of various helping professionals to report instances or suspicion of animal neglect or abuse to designated animal protection and/or law enforcement agencies. **Mandatory cross-sector reporting** occurs when statutory authority (e.g. federal or state law) requires professionals to report and establish appropriate recording mechanisms across service delivery systems to protect children, adults, and animals from violent acts.

The First Strike® campaign has taken a leadership role in advocating for and advancing cross-reporting legislation (www.hsus.org/firststrike). Dedicated to promoting antiviolence, the First Strike® campaign encourages people and professionals to work together and seek alternatives to "the widespread practice of categorizing violence" (The Humane Society of the United States, 2004, p. 1). "Data from the American Humane Association, Humane Society of the United States, American Society for the Prevention of Cruelty to Animals, and others indicate that a least 11 states have some form of animal abuse reporting laws" (Nolen, 2001, p. 648).
The Benefits of Mandatory Cross-Sector Reporting

A mandate requiring authorities and professionals to establish a coordinated system to detect, document, and track patterns of violence and abuse involving humans and animals has a probative and research value. Social scientists and helping professionals seek a richer understanding of the conditions and dynamics surrounding and underlying family violence and patterns of interpersonal violence. Discovery in this area holds promise for yielding new and improved means for identifying and protecting vulnerable population groups (e.g. assessment tools, perpetrator and victim profiles, and behavior patterns), especially benefiting women and children, and thwarting cruelty toward animals. In an aggregate fashion and on a case-by-case basis, mandatory cross-sector reporting constitutes an important step for enabling researchers to quantify violence leveled against humans and animals and in a qualitative way “create descriptive accounts of phenomena previously not well understood” (Dudley, 2005, p. 15).

To illustrate the potential impact of cross-sector reporting, consider the usefulness to a child protection professional of learning from a humane officer that a father with small children has been cited for physically abusing the family dog with his belt. This type of revelation would likely prompt the protective worker to look for a specific form of physical abuse (e.g. belt marks) on children in the home.

Faver and Strand (2003) suggest that knowledge as to whether a pet has been abused or threatened could have significance to a variety of professionals within different arenas including: court advocates, law enforcement officers, crisis workers, school officials, and mental health workers (pp. 245-246). Access to current, pertinent, and valid data on which to act is essential for effective prevention and intervention services. With respect to violent acts, timely knowledge of actions and behaviors can help shape intervention strategies and influence professional decision-making concerning the safety and security of consumers as well as providers of services.

Once legally endorsed, the sharing of substantiated abuse across sectors could spawn the emergence of workshops,
training sessions, as well as interdisciplinary meetings and teams to develop, refine, and reinforce reporting mechanisms. For shared data sets, special care must be given concerning accuracy of and authorized access to information according to agency type, official, and legislated guidelines. From an inter-organizational perspective, mandatory cross-sector reporting could contribute to a strengthening of communication, collaboration, and coordination of efforts. The Amber Alert system, utilized in many areas and with media outlets across our nation, is a good example of how law enforcement agencies and social service organizations collaborate and use technological advancement to garner early responses to missing children.

Zilney and Zilney's (2005) research examining a cross-reporting initiative between Family and Children's Services professionals and Humane Society investigators in Canada found education and training of workers, monthly reminders regarding checklist items, and support and commitment from senior management in agencies to be important aspects for inter-organizational cross-reporting. They suggest "this project illustrated the need for institutional cooperation if agencies are to maximize services and resources to children, animals, and families. Because animal abuse research and is potential association with human violence is still in its early stages, projects such as this one are imperative to improve understanding of this social problem" (Zilney & Zilney, 2005, p. 63).

In the interim, until cross-sector reporting becomes more formalized, Becker and French (2004) encourage helping professionals to develop formal training and educational forums designed to raise the awareness of various professionals concerning the association between animal protection and interpersonal violence. Special consideration needs to be given to the creation and advancement of interagency and cross-sector educational and training opportunities. From the Canadian experience, Zilney and Zilney (2005) report that partnerships can "improve communication among workers. Informal consultation is now more apparent, and the agencies have incorporated innovative interventions to assist each of them despite bureaucratic restraints facing both institutions" (p. 60). Offering appropriate continuing education credit and incentives to
bring representatives from children and family service agencies, interpersonal violence groups, women’s rights organizations, law enforcement units, and animal protection foundations together is a strategy that has educational merit and can potentially contribute to new and innovative inter-organizational relationships.

Negative Consequences of Mandatory Cross Reporting

The efficacy of mandatory reporting systems is often called into question. When required, do professionals report suspected abuse? Zilney and Zilney (2005) suggest “the checklist was not difficult to complete, yet workers sometimes failed to do so because they forgot or did not deem it appropriate” (p. 60). Can registry systems be an effective means for tracking domestic violence and cruelty toward animals, especially given the mobile nature of abusers across state lines (Whiting, 1977)? And, are social scientists able to substantiate that mandatory reporting of abuse has an effect in reducing abuse and neglect? These are important questions when considering the substantial resources involved in the investigation of abuse and neglect claims, particularly when taking into account unsubstantiated cases (Ainsworth, 2002, p. 61).

Infringement upon civil liberties and danger to confidentiality are important ethical considerations when developing mandatory reporting systems. Confidentiality and consent laws in some states act to prohibit the sharing of information. And, “[o]nce identifying information is put on a computer, painstaking steps must be taken to arrange for erasure or expungement” (Whiting, 1977, p. 765).

In volatile family situations, it is not uncommon for a significant other to wrongfully accuse another person of violent acts. The harm that can be inflicted upon a person’s image or reputation as a result of false claims can be multifaceted, damaging, and enduring. Once information is entered and disseminated to various organizations, the impact of an unsubstantiated claim becomes difficult, if not impossible, to negate or repair.

Consider the scenario where a humane official records
suspicion of animal cruelty against a prospective adoptive mother. Ultimately, it is revealed that the family cat was suffering from a rare and often misdiagnosed medical condition. However, a considerable amount of time lapsed between suspicion of animal cruelty and the clinical diagnosis of the pet. In the interim, the social worker conducting the adoption study becomes wary of the prospective mother’s parenting abilities. Contemplate the time, energy, and social-emotional damage inflicted by wrongful suspicion of animal cruelty.

Investigative and protective programs and services for children, women, and animals are expensive and often rely upon the successful acquisition of highly sought-after resources. Some people already question the adequacy of “the proportion of the Department of Community Services and Family and Children’s Services financial resources that is devoted to investigating notification of suspected abuse and neglect” (Ainsworth, 2002, p. 61). Others note that for provision of services, “The problem is not lack of knowledge of service gaps; it is lack of money and effort to fill those gaps” (Whiting, 1977, p. 765). Mandating cross-sector reporting of neglect, abuse, and cruelty has the potential of effectively draining and redirecting an already limited pool of funding from existing programs and services for children, families, and animals.

An Ethical Analysis of Mandated Cross-Sector Reporting

Professionals have an ethical responsibility to “draw on their knowledge, values, and skills to help people in need and to address social problems” (National Association of Social Workers, 1996, p. 5). When knowledge and technology become available to combat interpersonal violence and cruelty against animals, a professional obligation exists to examine and embrace such possibilities and opportunities to “pursue social change, particularly with and on behalf of vulnerable and oppressed individuals and groups of people” (National Association of Social Workers, 1996, p. 5).

As is the case with mandatory cross-sector reporting, ethical dilemmas for professionals are characterized by competing value tensions (Mattison, 2000). Ethical decisions typically
focus on an assessment and weighing of the potential benefits or gains of a particular act or inaction versus the potent harm or detriment. The value orientation(s) of people involved or affected, knowingly or unknowingly, is a relevant consideration. After careful reflection and assessment, “[r]esolving the ethical dilemma ultimately involves determining which of the competing obligations or values to honor foremost” (Mattison, 2000, p. 207). Do the potential preventative and protective advantages of knowing, recording, and sharing information about neglect, abuse, and cruelty outweigh the financial costs and obligation to protect the civil liberties of people suspected and accused of interpersonal violence and cruelty toward animals?

Proponents of mandatory cross-sector reporting legislation can clearly be identified. Advocates from the First Strike® campaign have stated, “If existing confidentiality laws prohibit the exchange of information on abuse . . . your first goal would be to work toward change of those laws” (The Humane Society of the United States, 2004, p. 7). Organizations, groups of people, and individuals empathetic to the rights and protection of children, victims of interpersonal violence, and animals would appear to have a value-driven alignment with mandatory cross-reporting efforts.

Similarly, advocates of fiscal constraint and people interested in minimizing legislative and governmental oversight of and interference with the civil liberties of citizens would appear at odds with mandatory cross-sector reporting initiatives. Modern technology presents many opportunities for governmental and private groups to delve into the lives of people everyday. The use of contemporary information systems in mandatory cross-reporting to promote health and well-being constitutes a potential lightning rod as a social-political issue. The extent to which the federal government or states should legislatively assume an active role in monitoring and examining important matters of the day is open for debate.

When the Ability to Know Supersedes Privacy

Jankowski and Martin (2003) describe decision themes and processes for conceptualizing determinations “to report” and
"not to report" neglect and abuse. One such outlook is called a "categorical" approach, where neglect and physical and sexual abuse are reported on the basis of documented evidence in accordance with legal definitions. Specific forms of neglect and abuse deemed reportable are explicitly named and defined as elements in a mandated reporters act (Jankowski & Martin, 2003, pp. 321-322).

When the probative and research value of state or federal cross-sector reporting of interpersonal violence and animal cruelty outweighs civil liberties and rights to privacy, a consideration of the speculative versus substantiated nature of reporting is necessary. More specifically, what specific guidelines would require an individual to make a mandated report? Would mere suspicion of neglect, abuse, and/or cruelty warrant reporting or would a higher standard need to be met?

The standards delineated for mandatory cross-sector reporting constitute a critical element with respect to legislative initiatives. Stipulating definitions and forms of human neglect and abuse and animal cruelty for cross-sector reporting is imperative. "For example, laws against child neglect or abuse represent a community's decision to intervene in a parent-child relationship. Although the legislative decision favoring intervention may be widely supported, it proves difficult to specify the conditions under which it should occur" (Rodham, 1973, pp. 490-491).

Uncertainty and disagreements in defining criteria for reporting violence can yield a stance that intrusion into family life should only occur in extreme cases (Lindsey, 1994). Using this logic, severe abuse becomes limited by definition to medically or professionally diagnosable physical abuse, emotional deprivation, and psychological damage. This kind of categorical approach precludes the reporting of unsubstantiated behavior and actions not resulting in substantiated harm.

While a categorical approach to cross-sector reporting may appear narrow in scope, the experience of using broader definitions of abuse and neglect with in-sector reporting has been known to result "in an avalanche of child abuse reports that public child welfare agencies have been required by law to investigate ... not accompanied by additional funding" (Lindsey, 1994, p. 51). When considering the possibilities for error and
wrongful accusation, a cautious methodology emphasizing specificity in definition of neglect, abuse, and cruelty appears a logical starting point.

Political Realities

A growing body of literature has emerged on the topic of the convergence of politics and science. “Whereas academic disciplines are directed to understand aspects of nature and environment, the helping professions normatively are obligated to engage the world, to understand selective aspects of it, and to attempt to change some of its features or facets” (Meenaghan, Kilty, & McNutt, 2004, p. 3). Social change, argued for on the basis of rationale thinking, value orientation, or scientific knowledge, can be viewed as inherently political (Long, Tice, & Morrison, 2006, p. 147). Serious consideration of implementation of mandated cross-sector reporting mechanisms, if not foremost, is a political issue and as a consequence contingent upon the political views of people in any given time and place.

At face value, support for legislative cross-sector reporting initiatives aimed at documenting and thwarting domestic violence and animal cruelty would appear to be appealing to the general public and a somewhat easy sell to family and pet-loving politicians. However, in the United States, arguments for legislation involving social benefit and welfare have traditionally been countered by concerns over budgetary limitations, cost-effective utilization of resources, fiscal responsibility, government interference in the lives of families, and self sufficiency (Long, 2000; Meenaghan, Kilty, & McNutt, 2004).

Additionally, legislative initiatives are often reactive rather than proactive in nature. As was the case with the Amber Alert system, tragic events or dire circumstances serve to prompt social legislation. For example, the graphic explanation and public distribution of information describing the preventable death of children at the hands of a parent previously cited for abusing a pet could catapult cross-sector reporting legislation to the political forefront. Politicians are prone to take action when confronted with political pressure mounted from disturbing realities.
Reisch (2000, p. 294) argues that helping professionals need to think politically and evaluate their roles and influence in social welfare practice, particularly involvement affecting relationships between government and nonprofit organizations. In order to promulgate cross-sector reporting efforts, helping professionals should consider effective and ethical dissemination of research and case-based findings. Partnerships with members of mass media (Brawley & Martinez-Brawley, 1999) can be useful in raising public and political awareness concerning the relationship between interpersonal violence and animal cruelty and the potential merits of cross-sector reporting.

**Conclusion**

The attachment between family members and their pets constitutes a unique bond in American culture. While research is primarily descriptive in nature, an association exists between interpersonal violence and animal cruelty continues to receive support in the research literature. Children, women, and pets often face a common threat in our society—abuse at the hands of others. “Abuse is about power and control. This is true whether the abuse is inflicted on a partner, child, or pet” (Trollinger, 2001, p. 30). Family violence often has an array of victims.

Professionals are called upon to examine research findings and community-based resources to address the continuum of violence threatening American families and households. While citizens, practitioners, and public officials may disagree about the most appropriate course of action, thoughtful discourse concerning the documentation and analysis of the relationship between interpersonal violence and animal cruelty is needed.

From a research standpoint, cross-sector reporting of interpersonal violence and animal cruelty stands to enhance documentation of interpersonal violence and improve the identification of behavioral patterns concerning perpetrators and victims of violence. At stake is the ability to effectively identify, quantify, and describe the spectrum of abuse and cruelty using information from various types and auspices of agencies and organizations.

From a practitioner point of view, an effective and well
integrated system for reporting and monitoring neglect, abuse, and cruelty can be useful in implementing preventative services and developing effective intervention plans. As a result of knowledge of a previous citation(s) from a cross-sector organization(s), a helping professional gains insight about the kind and prevalence of violent behavior in a family setting. The type, frequency, and nature of the violence constitute valuable sources of information in the quest to uncover the underlying causes of violence.

Reamer (2005) states professionals “are obligated to make decisions that, in their judgment, are morally defensible and consistent with the ethical standards of the profession” (p. 169). Practitioners and researchers should make every effort to act responsibly and respect the dignity and worth of all beings. This includes thoughtful consideration of the multitude of potential consequences of legislative acts, evaluative processes, and social research for all relevant parties.

Professionals also have a responsibility to facilitate research and knowledge aimed at combating injustices and forms of oppression inflicted upon vulnerable populations groups. Mandated cross-sector reporting constitutes one vehicle for breaking through the partitioning of family violence. Information from mandated cross-sector reporting can contribute to grounded theory (Glaser & Strauss, 1967) and the forming of new concepts and complex causal models constructed to explain violent acts and provide a richer understanding of victims and perpetrators of violence.

From a practice perspective, cross-sector reporting would hopefully contribute to forging stronger relationships and bonds between various animal and human abuse constituencies. Historically, societies against animal cruelty often formed before domestic violence and child protection services. Battered women’s advocates and child protective workers have found themselves at odds with one another. For example, child advocates blame mothers for being non-protective while women’s advocates focus on the empowerment of women over child rearing. Becker and French (2004) and Piper and Meyers (2006) acknowledge the potential benefits of multi-agency and interdisciplinary coalitions and links groups for bringing people and causes together to build synergy and promulgate the sharing
of information, raising awareness, cross-training, evidence-informed practice, and the removal of barriers for the common goal of keeping women, children, and their pets safe.

References


Astroturf, Technology and the Future of Community Mobilization: Implications for Nonprofit Theory

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Nonprofit Organizations advocate for the poor, the disenfranchised and the oppressed. This process is thought to build social capital and civil society, while engendering the development of social skills and deliberation. In recent years, scholars have observed that nonprofit advocacy organizations have moved from membership associations to professionalized policy change organizations. Virtual advocacy will move the process farther a field. Astroturf, the creation of synthetic advocacy efforts, continues this process further. All of this has troubling implications for nonprofit organizations and nonprofit theory. This paper describes the astroturf phenomenon, reviews pertinent nonprofit theory and speculates on the impact of astroturf for society and the further development of nonprofit theory.

Keywords: advocacy, astroturf, technology, campaigns, nonprofit organizations

The rise of Astroturf (synthetic grassroots organizing) efforts has created a major dilemma for nonprofit advocacy organizations and raises concerns for nonprofit theory as well.

Journal of Sociology & Social Welfare, September 2007, Volume XXXIV, Number 3

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This paper looks at the Astroturf Phenomena, considers the implications for nonprofit advocacy and then discusses the issue in light of relevant theories of nonprofit political action.

Advocacy and community mobilization are important mechanisms of the nonprofit sector’s long-term commitment to building civil society (Jenkins, 1987; Berry & Arons, 2002; Salamon, 1994). Through the organization of communities and individuals, the creation of associations and the building of relationships, nonprofit organizations promote the functioning of democracy and the health of communities (Putnam, 1995; 2000; Skocpol, 2003).

Nonprofit organizations and social movement organizations invest substantial resources in community organization and other community mobilization activities designed to change policy and to empower community members. While these efforts frequently have instrumental goals in mind, a side benefit is the creation of community and social capital.

Traditional face-to-face organizing is often the methodology of choice. This is difficult work. Many hours of time and a considerable amount of skill in facilitation are needed to conduct face-to-face meetings with community members (Alinsky, 1970; Kahn, 1970; Putnam & Feldstein, 2003). Nonprofit organizations make this investment based on the assumptions that advocacy works better when people are involved, that the political system is more responsive to people than to faceless organizations, that individual participants learn important civic skills, that people and communities feel empowered, and that the promise of democracy is fulfilled through these processes. For all of these reasons, grassroots organizing is considered a significant part of the nonprofit sector practice. A respectable portion of nonprofit theory supports the importance of this activity (see Putnam, 2000; 1993; Putnam & Feldstein, 2003; Skocpol, 2003), often disparaging the political activity of less member-driven advocacy organizations as “checkbook democracy.”

But what if it all wasn’t true? What if one didn’t need to organize the grassroots to yield some of the political benefits of grassroots advocacy? In fact, what if the results generated without grassroots involvement eclipsed those generated through the traditional process? Would or should one invest the effort required by the traditional process? These are the
questions raised by the growing phenomenon of Astroturf political action.

Astroturf and Community Mobilization

Astroturf, quite simply, is synthetic grassroots organizing created for manipulative political purposes (see Lyon & Maxwell, 2004; Allen, 1998; Austin, 2002). In this type of activity, an entity that wishes to affect public policy creates an effort that gives the appearance of grassroots support. Using public relations methodology (audience analysis, news media, advertising and so forth), Astroturf simulates mobilization by a legitimate local organization. When done well, Astroturf efforts can look very much like the efforts that they are intended to replicate. The techniques are well developed and the results often convince even seasoned observers. While it is difficult to say with any authority, the environmental politics arena seems to engender the most Astroturf activity (Beder, 1998; Savage, 1995; Sanchez, 1996; Stauber & Rampton, 1995), perhaps because of the direct confrontation of environmental groups with corporate interests. A particularly vivid illustration of this type of effort is part of the “wise use” movement which opposes more traditional environmental advocacy efforts (see Austin, 2002).

The “Wise Use” movement was an attempt to modify and soften legal restrictions on extractive industries brought on by Federal and State environmental laws. It was widely thought to be sponsored, in part, by the affected industries that are the adversaries of the environmental movement. A number of seemingly legitimate local organizations were created in affected areas, each with a mission opposed to the ideas of environmentalists.

When successful, Astroturf efforts resemble actual community mobilization efforts. They create the impression that local people are engaged in the effort and doing the things that traditional community organizations do.

The Astroturf organization may be incorporated and it might have a local office staffed by employees and a website. It may buy advertising, use direct mail and so forth. For corporately-sponsored Astroturf efforts, money is not the barrier that it often is for grassroots groups.
It would be easy for the public and the political system to assume that an Astroturf effort is just a well funded nonprofit. But this change effort is not driven by the will of the local people, it is driven by the vested interests of an organization and a hired a public affairs firm (perhaps a public relations firm, a law firm or a political consulting organization).

Astroturf has no real need for traditional mobilization, unless it can only reach a desired goal by using that technique. In most cases, there is no expectation that participation will exist or empowerment will occur. In Astroturf efforts, success is defined in terms of attainment of the client’s desired political outcome.

Secondary goals, such as community empowerment, the development of civic skills, the creation of on-going associations for community decision making are not sought after and may even be discouraged. Empowerment of the people and groups who may eventually become the sponsor’s opponent is not in the sponsor’s interest. By dispensing with these more pro-social actions, Astroturf efforts dramatically lower the transaction costs associated with true community mobilization.

Astroturf efforts are probably more often employed by commercial corporations, but that does not mean that all corporate grassroots political efforts are Astroturf. Corporations often engage in legitimate attempts to influence public opinion. The effort becomes Astroturf when a front group is created to mask the true identities and interests being represented. It is also possible for nonprofits or governmental organizations to mount Astroturf efforts.

Technology and Astroturf

Information and communication technology can clearly accelerate the process of creating Astroturf campaigns. The technological onslaught that has revolutionized advocacy and political campaigns can easily be rerouted to Astroturf efforts (McNutt, 2000; Hick & McNutt, 2002; Cornfield, 2004). This can mean anything from throwing up a website for a simulated organization to the use of complex technology to identify and reach potential supporters. The entire arsenal of e-marketing can be brought to bear on behalf of Astroturf efforts. The growing sophistication of these efforts is almost magical in nature.
Howard (2003; Howard & Milstein, 2003) paints a very frightening picture of how Astroturf organizations can use polling, sophisticated databases, data mining, clustering and a host of additional techniques in efforts to woo voters and pressure decision makers. Since political marketing shares much of the base knowledge of traditional commercial marketing (see Shea & Burton, 2001), it seems clear that new techniques developed for one use will eventually diffuse to the other. It seems clear that technology will hasten the progress made by providers of Astroturf.

Perhaps the key issue in all of this is trust. Can we trust community efforts that we encounter? Surely well-meaning citizens can become part of Astroturf efforts; citizens might not realize that an entity to which they belong is in reality, Astroturf. Likewise, it is very possible for decision makers to misread the results of an Astroturf effort as the pulse of the community. This is, of course, the intent of those creating the Astroturf effort.

Astroturf is the manipulative use of media and other political techniques to create the perception of a grassroots community organization where none exists for the purpose of political gain. Central to this description is deception. Astroturf organizations can only be successful when they are not recognized as such. An Astroturf effort cannot easily continue once it is successfully identified.

Nonprofits and Astroturf

Nonprofit theorists have continually cited the benefits of political and civic participation (Jenkins, 1987; Putnam, 2000). These advantages include a healthier society, a more robust democracy and the building of social capital (Field, 2003). The sector considers this a part of its mission. There is, perhaps, less discussion about the relationship between the instrumental political goals and the broader benefits of participation.

Astroturf provides a fascinating test case for the adequacy of the current nonprofit theoretical framework. The differences between Astroturf and other types of political participation are often difficult to see, but a key difference pertains to the use of deception. People who engaged in Astroturf programming
are knowingly deceiving the public and public officials. More importantly, those members of the public who become part of Astroturf efforts or are influenced by Astroturf efforts have been duped.

One wonders about the damage caused by this deception. More specifically, will Astroturf erode the positive effects of political participation? This question has important implications for a variety of issues dear to nonprofit scholarship.

**Nonprofit Theory and the Problem of Astroturf**

Nonprofit scholars have expounded, often eloquently, about the role of the nonprofit sector in promoting a healthy democracy and civil society. The sector not only advocates for the poor, the powerless and the dispossessed, but also builds the connections and networks that underpin civil society (Jenkins, 1987). As such, nonprofit organizations and voluntary action builds democratic infrastructure and insures the integrity of government.

In recent years, nonprofit scholars have raised substantial questions about the state of the civic infrastructure in the United States and elsewhere. They argue that declines in face to face interaction, deliberation and involvement have lead to a diminished and impoverished civic life with direct consequences for the health of the American political system.

Putnam (2000) in his influential book *Bowling Alone*, identified the problem of declining political engagement and the loss of social capital (see also Putnam, 1993). He argues that the decline of traditional types of civic participation and membership in associations lead to a political system that fails to engage citizens. He cites declines in voter participation, involvement in other forms of political engagement and confidence in government as evidence of this trend.

Social capital is the critical ingredient that makes the political system operates properly. Social capital, as Putnam (2000) sees it, is depended upon trust and networks of reciprocity.

While Putnam has his detractors, his point about traditional member based organizations versus advocacy organizations that function with little actual involvement from the public is difficult to refute. Others, most notably Jeffery Berry
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(1999), have obtained similar results (but see Tichenor & Harris, 2005). Unlike Putnam, Berry sees this trend as a positive development.

Berry (1999) argues that there was a shift in advocacy organizations leading to a “New Liberalism.” Traditional advocacy organizations were large, membership based organizations that did the bidding of their members. This changed in the late 1960s with the emergence of a new type of advocacy organization (Public Interest) that was smaller, professionally managed and with a marginal role for the membership. Berry (1999) sees this as a positive development because it frees advocates to work on issues that have less political support, supports the needs of the middle class and professionalizes the practice of advocacy.

Skocpol’s (2003) historical analysis also identifies this trend. Reviewing the changes that have occurred over the past century, she sees civic life supported by membership organizations. The growth of associations provided access to the political system and often political power. Associations not only provided Americans with the opportunity to participate but also provided the chance to develop important civic skills and to deliberate on public issues. Finally, membership organizations provided the opportunity for individuals to associate with people from other social classes. All of these things are important in the construction of the type of civic life that nonprofit organizations strive to create.

These characteristics are lost in the advocacy groups that replaced them in the advocacy revolution of the 1960s and 1970s (Skocpol, 2003). These organizations often lacked members at all and even when they included members, their roles were often very limited. Ergo, Skocpol (2003) concludes that these organizations do little to build the kind of social capital needed for a healthy civil society.

These two theorists, Putnam and Skocpol, agree that the current state of the advocacy community is problematic. Their approaches vary considerably but their conclusions dovetail quite nicely. However, they don’t deal with the issue of nonprofit advocacy effectiveness to any great extent, although Berry’s research is discussed by Skocpol (2003).

Taken together, Putnam and Skocpol identify a process that
replaces the associations of old with newer advocacy groups that have either no members or nominal members. They argue that this development can have important and negative consequences. While they don’t discuss virtual advocacy groups (see Cornfield, 2004), this new development [for example Move On] could move things even further afield. So we see that this is a development that can be said to be accelerated by technology and taken to its logical, and unpleasant, conclusion by Astroturf. Following their arguments, we can identify four logical steps in the development of nonprofit advocacy:

1. Advocacy by Membership Organizations: These groups combine local opportunities with national connections. This is the ideal for both Skocpol and Putnam.

2. Advocacy by Newer Advocacy Organizations: These are the “New Liberalism/Public Interest/Advocacy Revolution” organizations that Berry (1977, 1999) identified. The organizations are professionally managed with little or no input by members. These organizations include many of the current on-line advocates.

3. Virtual Advocacy Groups: These organizations exist only on the Internet and have a limited (if any) community footprint. They may or may not have members. These may be single actor efforts as were some of the strategic voting or “Nader Trader” operations during the 2000 US Presidential Election (see Cornfield, 2004; Earl & Sussman, 2004).

4. Astroturf Political Efforts: These organizations depart completely from the model that Putnam and Skocpol identify as ideal and can depart in important ways from both the Advocacy Revolution groups and the virtual advocacy groups. They have intentionality, so they differ from Smart Mobs (see Rheinegold, 2002) and other spontaneously generated groups.

Since Astroturf is not legitimate political engagement, it might be considered a perversion of the type of organizing in phases two and three. The line between phase three and phase four; between legitimate and illegitimate activities; might become an exceedingly fine one. The critical issue here is trust.
vs. deception. One can trust that the organizations in phase three are at least somewhat trustworthy. One cannot make the same statement in phase four. On balance, the creation of social capital might decline after phase one.

It is difficult not to see the virtual advocacy group as a logical result of the forces that lead to the "advocacy revolution" groups. It is just a move from a small office in Washington, DC to cyberspace. They provide even less opportunity for the building of social capital and civil society—or do they?

Progression of Nonprofit Advocacy

| Traditional Association | Advocacy Revolution | Virtual Advocacy | Astroturf |

Deliberation, participation and the building of civic skills are arguably what are lost when we move, first to an advocacy revolution organizations and then to an on-line organization. These are forces that play an important role in the nonprofit universe. Nonprofit theory supports their importance and salience.

In addition to Putnam and Skocpol, other nonprofit theorists have argued the importance of these factors. Lohmann (1992) argues that deliberation is critical for the development of the nonprofit commons. A similar argument is made by the communitarians (Etzioni, 1993), who identify these areas as important to the development of community and civil society.

Verba, Schlozman & Brady (1995) cite the importance of civic skills (running meeting, negotiating, running for office, voting) in facilitating political engagement. While other factors are also important in determining who becomes politically active, the Civic Volunteerism Model predicts that the development of civic skills is critical component to explaining why people participate.

While it might be true that the advocacy organizations of the 1960s and 1970s did less to foster the development of civic skills than those of earlier times, and not everyone agrees that this is true, it does not necessarily follow that Internet-based
organizations will follow suit and reduce civic engagement further. In fact, Internet based efforts may actually reverse the trend, by leveraging the interactivity and two way communication of new media.

Putnam (2000) alludes to this possibility in his discussion of newer sources of social capital. Skocpol (2003) has some similar ideas as do others (see Field, 2002). Sanders (2005) advances the idea that on-line ad offline activities may lead to alloy social capital. Wellman, Haase, Witte & Hampton (2001) go further seeing the Internet as a major facilitator of social capital development. McNutt and Fram (2004) argue that civic skills are transferable to the on-line environment. New technologies can use what the new media has to offer to improve political participation.

If more advocacy organizations used the potential of the Internet wisely, they would make Astroturf efforts more difficult. On balance, if more advocacy groups employed two-way communication on-line, it will be far easier to detect which organizations are legitimate and which are merely a front. Technology can make Astroturf more effective, but it might also make it more easily detected.

Conclusions and Implications

Astroturf raises substantial issues for nonprofit theory, research and practice. It might be considered a logical outcome of a process of separating advocacy from political engagement. In this case, technology can accelerate this process or it can set the participation bar higher and make such efforts more difficult to conduct.

Another way of looking at Astroturf is as a nonprofit phenomenon that nonprofit theory doesn’t really explain very well. It would not be the extension of earlier theory but a completely new experience. It might fall into the same category with hate groups, terrorist cells and a range of other nonprofit enterprises that we really don’t spend very much time thinking about. To be fair, Putnam (2000) devotes a section to such things and there are articles that deal with these issues, but most of the literature on Astroturf is external to the nonprofit studies knowledge base.
Developing a nonprofit literature on Astroturf will be challenging. These will be difficult entities to study because they are identified only when they become ineffective. Standard approaches to nonprofit sampling won’t work. While news media might be used to identify examples, most of the efforts would be those that failed. Insiders would probably consider this as client confidentiality or trade secrets. We might be forced to develop a research base on ineffective Astroturf efforts.

The theoretical and practical problem might be how to prevent Astroturf from occurring. Nonprofit theory might focus on how to differentiate between real and synthetic nonprofit entities. The corporation charter might be identical. We also might want to explore if voluntary action engendered by a real nonprofit is different from that created by an artificially created nonprofit.

One of the most significant questions raised in this analysis is the issue of multiple pathways to meaningful political action and engagement. If we restrict the definition of effective political engagement as face to face interaction in the traditional sense, than we will be disappointed. It is unlikely that the trends in advocacy organizations that began in the 1970s will reverse themselves, so we can expect that we will move further and further from the situation that some nonprofit theorists consider desirable.

A related issue is the role of technology in political action. Technology can accelerate the process of moving away from the nonprofit ideal if it is used in certain ways. Astroturf efforts, using high technology, will add even more distance between the ideal and the real and could become a dominant form of political participation, outclassing the efforts of interest groups with less funding. An Astroturf political world is certainly possible. Politics could become just another form of a television reality show.

Technology can also save political engagement as we know it. By using the new media in the ways that it is intended to be used, interactivity and deliberation are more likely and more possible. Astroturf will become more and more difficult. Trust in the political system will improve as citizen’s reengage with their political institutions. Generational change might be at work here. As more tech-savvy generations emerge, the desire
for a trust of the on-line will grow. We will have to find new ways of differentiating between the trustworthy and untrustworthy in Internet politics.

The most important point raised here is a clarion call to rethink many of our traditional assumptions about political action and the nonprofit sector. Much of what we think about politics and the nonprofit sector ignores the growing importance of virtual networks. Because this has not been a priority in nonprofit sector research, it is clear that our research base is spotty at best. In many ways, we’ve been too idealistic and, perhaps, too trusting.

In many ways, Astroturf is similar to contributions fraud. Every year phony nonprofits conduct fundraising efforts. Money is stolen from well-intentioned contributors. Astroturf deals with support rather than money, but the violation of trust is the same. While Astroturf isn’t usually illegal, it is still quite deceptive. If the deception is successful, there are still psychic benefits to the mark or victim. If it is discovered, those benefits can disappear.

Assumptions have a critical role in theory building. If we assume that organizations are what they say they are, we will come to one set of conclusions. If we probe those assumptions, other conclusions are possible and they may bring us closer to reality. Astroturf is an important issue for nonprofit theory and one that we ignore at our peril.

Acknowledgement: An earlier version of this paper was prepared for presentation at the 32nd Meeting of the Association for Research on Nonprofit Organizations and Voluntary Action, Washington, DC, November 17-19, 2005. The authors would like to thank Dr. Tom Sanders, of the John F. Kennedy School of Government, Harvard University, and Ms. Deborah Elizabeth Finn for good advice on the overall conceptualization of the paper. Any errors or faults are ours alone.

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Astroturf, Technology & Community Mobilization


This book is a significant and welcome addition to comparative public policy. Pontusson addresses two main policy literatures—the arguments put forward by conservatives that accuse large scale social policy of undermining economic performance, and the comparative literature on classifying welfare states. His basic argument is that if the conservatives are correct, then there should be both unambiguous evidence over the past 30 years that states with more conservative welfare regimes perform better than their more generous and liberal peers, and that differences in approaches to social and economic policy are the underlying cause.

Pontusson places his analysis firmly in the tradition of political economy. His main focus is on the trade-off between growth and economic efficiency and social equality. This means that his interest is institutional, and he puts emphasis on the political roles of unions and worker representation, of banks and shareholders, and on skills, training and education as well as on the measurement of fiscal inputs and outputs and social and economic outcomes. To set up his comparison between “liberal market economies” and “social market economies” he looks across the cross-national typologies produced by Esping-Anderson, Katzenstein and Soskice to identify three core features of the “social market economy”: structures of corporate finance and governance that are called “organized business,” national level institutionalised collective bargaining, and extensive public social provision.
At the heart of the book is a series of comparative chapters that use simple forms of statistical correlation and scatter-plots to test a series of hypotheses based on bivariate relationships. First, the issue of income and earning distributions is assessed to see how much inequality in household income and earnings overlap and how much increased earnings inequality is explained by differences over time in demographic changes, female participation and the move to increased levels of part-time employment. Second, the book goes on to compare three dimensions of employment performance: unemployment, employment and job growth. Third, macro-economic management and wage-bargaining, and fourth, the issue of participation in corporate governance, job security, training and skills are discussed in two chapters that bring together issues that are institutionally linked in social market economies. The last areas of analysis, in Chapters 7 and 8, look first at levels of social provision and their consequences on income redistribution and economic growth and then discuss how recent trends in retrenchment in social spending have occurred and what effects those trends have had on redistribution. The book concludes with a discussion of how far the evidence supports and refutes the simple claims made for and against social market states and puts forward a range of progressive reforms that can strengthen the economic efficiency of the social market model and mitigate the inequities of its liberal market counterpart. This last chapter is more focused on an American readership.

Pontusson is to be congratulated on a clear, robust and methodical book that punctures the simplistic inflated rhetoric of partisan writing on social provision and that also puts current mainstream economic advice from international finance institutions under careful scrutiny and contextualisation. One wise conclusion from Chapter 7 rings out, “Social policy is by no means the only source of distortions and inefficiencies in existing capitalist economies...it is not very useful to think of this set of public policy problems in terms of “small vs. big government” (p. 181).

The book is also a welcome addition to the comparative social policy field and should be recommended reading to graduate students. It should, if properly read and understood, make students think more before they reel off their pigeon-holed typologies from Esping-Anderson, or jump to
conclusions about what is "better" in national systems of social provision.

Of course, the book has some weaknesses. Several countries are conveniently dropped because they don't fit the simple dualistic comparison that Pontusson wants to make. The analysis is based on few observations and on aggregate data that hides many of the differences between welfare states, and in particular the role of familial and informal provision. It would have been good to have more open discussion about differences within the liberal market states and in particular, the so-called "exceptional" position of the U. S. A. and how this book's analysis compares to that recently made by Alesina, and Glaeser, for instance. But overall, there is every reason to buy, read and encourage others to read this book.

Martin Evans
University of Bath


As I write this, the Hurricane Katrina disaster in the U.S. Gulf Coast remains fresh in our memories. This ecological disaster affected all classes and races in profound and terrifying ways, but the poor and members of oppressed minority groups suffered much more. Readers of Robert Bullard's new book on environmental justice would not have been surprised and will understand that the actual problem is much deeper. What we learned from Katrina was just the tip of the iceberg. Environmental destruction and its consequences for our most vulnerable groups goes much further than many think.

*The Quest for Environmental Justice* is an excellent overview of the state of environmental justice currently being debated. Edited by Robert Bullard, one of the field's formulators and longtime leaders, the book's fourteen chapters provide a solid treatment of the major debates in the field. This book is both fascinating and horrifying in its implications. It also provides hope as community activists achieve some notable successes.
against long odds and in the face of terrible adversity.

The book begins with three chapters, mostly by Bullard, that set the stage for the remainder of the work. The Introduction provides an overview of the history and development of the environmental justice movement. This is followed by an illustration of the problem of environmental justice as it applies to the case of Houston, Texas. Chapter 3 puts an immediate human face on the problem with discussions of female environmental activists.

The second section deals with environmental issues in "Fence Line Communities," those that are located just outside of polluting facilities. Beverly Wright's discussion of Cancer Alley in Louisiana is especially shocking. The damage done to this highly vulnerable area and the struggles of communities to maintain themselves is graphic and almost difficult to read. Environmental Lawyer Olga Polmar discusses the situation in Camden, N.J. and sheds light on the limitations of the legal system in redressing these issues. Perhaps more research oriented is Manuel Pastor, Jr. and his colleagues' discussion of the use of research to combat environmental inequity in Los Angeles.

Section three concentrates on land rights. The first chapter in this section is an interesting treatment of the problem of racism and land availability of community parts in Los Angeles. This is not always what comes to mind when we discuss environmental justice, but authors Garcia and Flores make a strong case for its importance. Next, Gedicks discusses the impact of land and extractive industries on Native Americans. Finally, Peña examines the impact of environmental injustice on Chicanos in the Southwest.

The final section looks at human rights and global justice issues. Collin and Collin do a masterful job of explicating the theoretical and legal issues needed to develop an affirmative policy framework to combat and redress environmental injustices. Next, Santana examines the struggle of residents of the island of Vieques to deal with its use as a U.S. Navy weapons testing and training facility. Following that, Douglas and colleagues turn attention to the Niger Delta in Nigeria and paint a depressing picture of how multinational corporations can create wholesale environmental carnage in third world
nations. The book then turns its attention to South Africa and the impact of neoliberal economic policies, supported (surprisingly) by the governing African National Congress (ANC), on the health and environmental safety of workers. It is not a pretty picture, to say the least. In the final chapter, Bullard and his coauthors pull the themes together and review some future developments. This last chapter, probably written long before August 2005, seems to predict the Katrina/Rita/Wilma disaster.

This is a well developed, interesting and important volume. While the integration between chapters isn’t flawless, it is better than one usually finds in edited books. The papers are of very good quality, are well written, scholarly and provocative. It would be very good for background reading on environmental justice, or as a course text for a community organization or social policy course. I strongly recommend it to anyone who is interested in the environment, social justice and racism or grassroots action. You may find yourself shaken, but you won’t be disappointed.

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What does the term “housing” mean? There are a variety of definitions incorporating physical, social, or psychological dimensions. More complex definitions include aspects of all three constructs. These rich definitions posit that a house is not always a home, and a home is not necessarily a house. Home is more than physical shelter—it is also a safe place, a place that provides identity and a sense of connection to the larger world. Likewise, one can feel at home without literally having one’s own discrete shelter.

This book does an excellent job of taking into account this broader notion of housing, while remaining focused on those in
poverty or with disabilities who are in dire need of affordable, safe housing. Particularly commendable is the overview of the various functions of housing. It is, at times, too easy to forget some of the key psychological elements that housing provides us: a sense of security, a sense of belonging, a sense of identity, and a sense of esteem as a housed member of the community. Those of us who are safely and adequately housed have a good base for all of our further explorations into the world, such as our jobs, our relationships, and our social connections. Those without housing are hampered at the beginning of this somewhat Maslowian chain of social achievement.

This volume is at once both grounded in current realities but also hopeful about what could be in the housing policy arena. For example, the editors idealistically state:

> It is beyond question that as a society we have the resources to provide housing for all that is decent, truly affordable and in supportive communities. What is required is an activist government that has social justice as a prime goal (p. 13).

And yet, they also “recognize that in advocating a Right to Housing, there are a host of issues and concerns that need to be addressed and resolved” (p. 14). These two quotes illustrate the strength of this skillfully edited volume: It is at once idealistic but also pragmatic. It is hardheaded but openhearted.

The authors begin with a careful history of the notion of a “right to housing,” dating back to F.D.R.’s administration, then persuasively argue that a right to housing is at the heart of a civilized society. This much is relatively easy to accept. It is painless to say that everyone should have affordable and safe housing. However, the editors and chapter authors then go on to tackle the concrete issues associated with such a notion.

The book is staggeringly wide-ranging and yet never feels disjointed. The authors discuss housing affordability, segregation in housing, Federal housing subsidies, rural housing, privatization of affordable housing, the role of the courts related to housing, social ownership and social financing, and the notion of devolution in the housing arena. These are tough issues, and each could easily fill an entire volume. Not only do
these issues get fair time, but special populations in need of affordable housing are highlighted in several chapters. These populations include the elderly and the homeless. This reader would have appreciated more discussion of those with severe mental illnesses. It is mentioned in the chapter on homelessness, but not adequately addressed. However, this is nitpicking given the admirable scope of this volume.

Another asset to the book is the fair approach each chapter takes to the issue at hand. It would be easy for this type of book to devolve into a polemic or treatise. Instead, the chapters consistently seem balanced, well researched, and thoughtful. For an edited volume of this size, this is especially commendable. An example of this balanced tone is the chapter on homelessness—a vexing issue in the housing policy world. The authors do a good job of discussing the dynamics of homelessness (including disabilities) but never forget the structural factors that contribute to the problem. They nicely mix policy suggestions that incorporate the various causal factors of homelessness with realistic proposals to get the homeless housed.

Although heavily weighted toward housing policy issues, the volume is ideal reading for any advocate, researcher, or student interested in the notion of a right to housing, safe housing, or affordable housing. It is a treasure trove of statistics, policy history, and policy proposals for a more progressive housing model in America. This book is highly recommended!

John Q. Hodges
University of Missouri-Columbia


Evidence-based practice (EBP) is one of the defining themes of the current era for social work and the other helping professions. There are many barriers to evidence-based practice within social work. These barriers include the level of science
literacy within the profession, and popular social-constructionist and postmodernist philosophies that don't recognize the epistemological advantages of the scientific method (but are undeniably attractive in their anti-authoritarian stance). The fact that many social workers' training was in un-researched interventions is also a substantial impediment to EBP. Given these conditions, it is likely that social work will only slowly and partially adopt EBP.

This edited volume is solidly on the "pro" side of the EBP debate. To its credit, the book includes chapters with careful reviews of critiques of EBP. Some of the early chapters describe a model of EBP shared with psychology and psychiatry. Bruce Thyer's chapter, reprinted from the journal Brief Treatment and Crisis Intervention, is a gem that clearly sets forth this science-based model of EBP. To summarize, the shared EBP perspective places systematic reviews (including meta-analyses) at the top of a hierarchy of evidence, followed by single clinical trials, then quasi-experimental research, and so on. The fit of the evidence-based intervention is evaluated with the population and setting, and modified as needed. The manual for the intervention (if there is one) guides implementation of the treatment, and pre- and post-test measures are used to track outcome. Ideally, the fidelity of the implementation of the EBP is also assessed.

A number of the chapters carefully discuss evaluating the fit of a research supported treatment to the client population served and making modifications based on individual or group level client characteristics, including ethnicity, gender, social class, sexual orientation and others. Several chapters address the notion that treatment manuals are rigid and prescriptive, pointing out that effective use of a manual requires a competent practitioner, and there is extensive room for spontaneity within the guidelines of the manual. Unfortunately, later chapters stray from the shared model of EBP, not referencing systematic reviews or meta-analyses, and being less specific about how to apply research supported practices.

In addition to the introductory chapters that set out the shared model of EBP, there are numerous valuable chapters. Mullen and Streiner provide a review of critiques of EBP that would be helpful in a practice course. Mullen and Bacon report
results of an interesting survey that shows social work significantly lagging behind the other professions in using research to inform practice. There are several papers working in the tradition of Eileen Gambrill's critical thinking process approach to EBP. Corcoran and Vandiver give a concise and helpful structure for implementing EBPs and practice guidelines. Another strength of this volume is that a number of chapters list internet resources, journals and books for further information on EBP. The book also includes a helpful appendix of internet resources.

There are a number of chapters that focus on EBP for specific problems or populations. Oddly, many of these chapters don't use the shared model of EBP (described above) for evaluating evidence. The chapters on depression and anxiety disorders don't include systematic reviews or meta-analyses, reviewing instead only individual studies. The chapter on anxiety disorders doesn't mention Eye Movement Desensitization Reprogramming, an intervention for posttraumatic stress disorder that has fared well in systematic reviews (a later chapter does, however). Another example of this inconsistency is found in Reid and Fortune's chapter on task centered practice. They do not mention if a systematic review or meta-analysis of Task Centered Practice has taken place, if there is a manual for it, or if adherence/fidelity was assessed in any of the studies. If evaluated by the systematic review standards of the Cochrane Library, or the American Psychological Association, task centered practice might be classified as "promising" rather than as an "exemplar" of EBP (as the chapter is titled).

This book provides some excellent articles that represent the most science-based, carefully reasoned approach to EBP. However, a number of articles fall short or are just tangential to the central theme of the book. This is unfortunate, because these contradictions may add to the confusion about EBP and the multiple meanings that get attached to the term. The book is reasonably priced, so it might be worth purchasing for practitioners, or for course adoption by teachers. However, a number of the articles are reprinted from *Brief Treatment and Crisis Intervention*, and may be available full-text at a university or local library. In addition, there are better sources for reviews of the research for specific problems or populations that use
Ronald J. Angel, Laura Lein and Jane Henrici, Poor Families in America’s Health Care Crisis. New York: Cambridge University Press, 2006. $70.00 hardcover, $27.99 papercover.

The healthcare crisis in the United States is one of the most serious problems facing this nation, and the problem will only grow in severity if healthcare costs escalate unchecked and increasing numbers of Americans find themselves unable to afford insurance plans. Presently, many businesses and even government agencies are struggling to provide healthcare coverage for workers and pensioners in the face of escalating premium costs and pressures to reduce operating costs by reducing or eliminating benefits. These pressures are resulting in many middle-class Americans struggling to maintain health care coverage while the working poor are left with inconsistent or no healthcare coverage. Without adequate medical attention, many of the nation’s working poor live with untreated conditions that result in a vicious cycle of compromised work productivity and increased poverty from medical debts incurred due to lack of coverage. The authors argue that switching to a universal, single-payer system of healthcare based on preventative care, as opposed to the present system which primarily relies on employer based benefits, will be the most likely method to ensure a system of care that provides for all Americans and thus does not risk leaving working poor Americans shut out from health care.

The authors base their argument on a tri-city study they conducted in Chicago, San Antonio, and Boston amongst minority, working-poor families who lived under different state welfare systems but who all experienced a lack of adequate health care coverage through employment based insurance, Medicare, and the State Children’s Health Insurance Program (SCHIP). Their data is presented in eight chapters. Chapter
1 opens with a case study that exemplifies the typical health care struggles of a female-headed working poor family and discusses the methodology used in the study upon which the book is based.

Chapter 2 examines the interconnected nature that sporadic health care coverage has with work instability, childcare, transportation, and family health problems. Chapter 3 examines the often inadequate health care coverage provided to the working poor via Medicare and SCHIP, as many of the working poor do not have access to employer provided health insurance. Chapter 4 discusses the obstacles recipients of publicly funded health care experience due to bureaucratic hurdles that limit program accessibility, a lack of medical providers who accept Medicare, and reliable transportation to access services. Chapter 5 examines the consequences of welfare reform on health care accessibility, showing how low-paying service sector jobs raise wages slightly above welfare eligibility limits while simultaneously offering no health care coverage, thus leaving many families with no health coverage at all. Chapter 6 discusses the racial dimensions of poverty and its consequences for health care access. Chapter 7 explores the incomplete coverage net welfare reform has resulted in, often allowing children in working poor families to obtain some care while parents are left with no coverage. Chapter 8 closes the book with the argument that a single-payer system is the most rational model for controlling health care inflation and ensuring that the poor are not excluded from the health care system.

While it is likely true that universal preventative coverage is the most likely means to check escalating costs and ensure that America’s working poor receive needed health care, universal health care coverage alone likely will not ensure accessibility of treatment for the working poor.

The authors do not take into consideration that the provision of health care alone does not guarantee utilization. While the provision of health care benefits is central to accessing health care services, care seeking behaviors also are influenced by such factors as the provision of sick pay, a benefit associated with better paying jobs. As some of the case studies the authors discussed suggested, the working poor who did have
some coverage often did not seek out care until their conditions worsened. For universal coverage to contain health care costs and be maximally accessible to the working poor, workers must be afforded some of the same income protections that workers in better paying jobs take for granted, such as sick pay. Still, the argument the authors make is a compelling one. The strength in the book lies in its elucidation of the consequences that welfare reform, coupled with a low-wage service-sector market with few worker protections, has had on poor people and their health. The book’s strength also lies in its frank discussion of the future racial tensions that may arise between a largely Caucasian baby-boomer generation and a younger and increasingly minority workforce if the present methods for healthcare financing are not addressed.

Amy Lapan
Napa Valley College

Robin Einhorn, American Taxation, American Slavery. Chicago: University of Chicago Press, 2006. $35.00 hardcover.

Can a book about tax policy in the United States between the colonial period and the Civil War inform us about contemporary discussions about taxation? Robin Einhorn, a professor of history at the University of California-Berkeley, thinks so. In American Taxation, American Slavery, she argues that the institution of slavery explains much about colonial and ante-bellum tax policy and links the anti-tax ideology of Southern slaveowners to today’s allocation of taxes to the federal and state and local governments. The anti-tax ideology that has permeated American history is traced to disputes about the taxation of slaves as persons and property. Einhorn contrasts the tax policies of the Northern and Southern colonies and attributes the differences to the varying importance of slavery and to slave owners’ fears that taxation would threaten the institution of slavery.

This book is one of a number of recent works on the early history of the United States that fundamentally challenge our
conventional understanding of colonial and early national political society. In the course of constructing her argument, Einhorn breaks new ground in our understanding of the colonial, revolutionary, and ante-bellum eras. She has widely read the secondary literature on government and taxation and shows the continuing relevance of her story to contemporary discussions of taxation. She challenges our conventional understanding of democracy in early America, of the meaning of the "Jeffersonian ideal" of limited government, and of the significance of the Jackson era. She argues that the nation's anti-tax ideology is a heritage of the slave owners' fear that "the power to tax is the power to destroy." (See Einhorn's essay, "Tax Aversion and the Legacy of Slavery," available at http://www.press.uchicago.edu/Misc/Chicago/194876.html.)

To place the story of taxation in colonial America in context, Einhorn begins with a discussion of eighteenth century European tax policy, which relied heavily on excise and customs taxes. She then discusses the tax systems of the English colonies in North America, contrasting Virginia's primitive tax system with the more developed Massachusetts system. Virginia relied on simple taxes and provided little scope for local decision making, while Massachusetts provided for extensive popular local participation in valuing property and setting tax rates. She extends the Virginia-Massachusetts comparison to the colonies as a whole. Tax systems, Einhorn shows, provide a window into a colony's social and political structure. In particular, she explains the contrast between the tax systems of the Southern and Northern colonies by comparing the importance of slavery in their economies.

Einhorn's focus shifts to the federal level in the next section of the book. With the creation of a continental government, the United States needed to allocate the responsibilities and taxing powers of the states and the federal government. Einhorn traces the discussions of the taxing powers of the federal government in the context of the conflict over state and federal powers. The tariff, a schedule of impost duties on imports, was the major source of federal revenue from the Articles of Confederation (1781) until the Civil War (1861). Although Southern whites objected to the tariff, Einhorn argues that the Confederation Congresses adopted taxes on imports as a political
accommodation to slavery, since the federal government could thus avoid valuing slaves as a species of personal property: "The impost was the only tax Congress could adopt without talking about slavery" (p. 120). The Constitution required that "direct taxes"—taxes on persons or property rather than imports—be apportioned according to population, with slaves counted at three-fifths of their actual population, a rule which reduced the tax liability of the slave states.

Following this discussion of federal tax policy, Einhorn returns to state tax policy with a discussion of property taxes in the ante-bellum period. As in the colonial period, Northern state tax policy allowed for local decision making while Southern states minimized the role of local institutions in valuing property and setting rates. She provides a discussion of state constitution-making and of the uniformity clauses included in twenty of the thirty-three state constitutions by 1860. Uniformity clauses provided a way to protect slaveholders from paying higher taxes on slaves than on other forms of personal property; as non-slave states in the Midwest adopted uniformity clauses, they similarly limited the tax liability of large landowners.

An Epilogue provides a discussion of the Virginia constitutional convention of 1829-30, a convention that pitted the demands of yeoman farmers for representation against the demands of slaveholding planters for their right to determine their own tax liability. Former President James Madison argued that slaves should be counted in determining the apportionment of seats in the legislature as they had "a common interest" with their masters "against undue taxation, which must be paid out of their labour" (p. 253). An appendix, which should be required reading for students of social welfare, provides a clear and informative discussion of "How to Talk about Taxes" (pp. 257-269).

Throughout this book, Einhorn demonstrates a command of the primary sources and secondary literature on American taxation. A brief review cannot do justice to the complexity of her argument. Her argument is well developed and she is not shy about linking her story to contemporary developments, in particular the conservative argument that the taxing power is inherently oppressive. This book will be useful to anyone
concerned about contemporary tax policy in the United States—and it should convince those who have not been concerned about tax policy that they should be.

Paul H. Stuart
University of Alabama

Social work is an evolving activity both in the practice and academic domains and it is not surprising, therefore, that diverse opinions about the profession's identity, preferred practice methods, research endeavors, educational standards and future goals should be expressed on a regular basis. Even though some social work academics find debates on these issues repetitive and tiresome, an ongoing discussion on these and the other important matters affecting the profession should be welcomed.

In this interesting book, the late Terry Pardeck and his colleague Francis Yuen make an important contribution to these debates. Yuen reports that Pardeck had been working on the book for some time before he became ill, and that he agreed to see the work to completion after Pardeck's death in 2004. Indeed, there is much in the book that reflects Pardeck's previous work on the major issues and challenges facing the profession.

The book is a relatively slim volume comprised of six chapters. Its primary message concerns the tendency among both social work educators and practitioners to draw on intuition, experience and the authority of teachers when applying knowledge to practice challenges. Of course, this is hardly a new complaint, but Pardeck and Yuen deal with it sensitively and reveal a willingness to be flexible and accommodate the insights of "non-scientific" approaches. For example, they pointed out that postmodernism's methodological relativism and focus on social construction and the experiences and
viewpoints of marginalized groups, such as people with disabilities, have value. On the other hand, Pardeck and Yuen are firmly committed to an evidence-based approach and the greater use of scientific evidence. Like many other scholars writing on the subject, they are highly critical of social work’s lack of scientific rigor. This criticism is strongly expressed in the chapter dealing with professional social work education and the scholarly productivity of journal reviewers. The authors point out that many practice teachers do not have a doctoral degree and that the accreditation process places little emphasis on research and the use of verifiable knowledge in the curriculum. In addition, several leading social work journals are faulted for having editorial boards and reviewers who do not themselves engage in scholarly research.

The book is a welcome addition to the literature on the challenges facing social work today. In expressing their own views, the authors avoid a strident and one-sided approach. Nevertheless, they present their arguments in a firm and coherent way, revealing their commitment to developing a verifiable body of social work knowledge. Their attempt to find a compromise position which accommodates different perspectives is commendable. The book deserves to be widely consulted by anyone concerned with the issue of how social work can enhance its knowledge base and strengthen its role in both the academy and the world of practice.


Proponents of social capital theory believe it can shed insight on everything from socializing (Robert Putnam’s famous example of the “bowling alone” phenomenon), to educational outcomes (James Coleman’s empirical studies of the effects of private and parochial versus public schools), to class advantage (in Pierre Bourdieu’s study of French society). Jo Ann Schneider adds a new arena where social capital theory may have explanatory power: the efficacy of welfare reform
efforts. The operational definition of social capital employed by Schneider underscores the importance of social bonds characterized by reciprocal, enforceable trust that allows both people and institutions to access to valuable resources such as social services, jobs, and government contracts. Further distinctions regarding the role of "closed social capital" (networks built around similarity) and "bridging social capital" (relationships that cross categorical boundaries of race or class) are made in Schneider's analysis, building upon the seminal work of Mark Granovetter on the role of social networks in employment-seeking.

Reform of U.S. welfare policy in the 1990s relied upon a multiplicity of factors at the macro and micro levels, including government policies, local social welfare implementation systems, local socioeconomic systems, organizations providing services and the population receiving services. Surveying this complex social change environment, Schneider asks, "Why did some families in a community succeed in meeting their education, work, and lifestyle goals while others failed? And what is the role of community institutions in this process?"

To answer these questions, Schneider analyzes data collected from welfare-to-work projects in Pennsylvania and Wisconsin. Using an ethnographic approach, several methods are employed, including participant observation, qualitative interviews, survey research, and analysis of government data sets and secondary source materials. Schneider finds that social capital is the key element, threaded throughout the five micro and macro levels previously mentioned, that promotes or inhibits institutions and individuals meeting their goals.

The book has much to recommend it as a practical pedagogical text as well as a primer for social capital-focused program development and implementation. Its description of the state and federal government policies that provide the context of welfare reform, as well as in-depth case studies of the two jurisdictions and their implementation strategies, give an excellent overview of the welfare transformation of the 1990s. As such, the text could add much to a social welfare policy course, particularly one with a focus on economic development strategies.

The concluding chapter provides policy and programmatic
suggestions for integrating social capital into welfare reform efforts, giving concrete examples of how the often elusive quality of social capital can be operationalized. One inevitable drawback is the limited geographic scope of the case examples, in two states with similar economic histories of large-scale manufacturing employment gradually being replaced by service employment. Yet Schneider makes a convincing case that the themes of organizational, congregational, and community social capital have wider implications for national social welfare efforts to promote employment.

Amy C. Conley, University of California, Berkeley


When social policy emerged as an interdisciplinary field of academic inquiry in the 1950s, its concern with inequality was focused largely on class differences in the Western industrial countries. Inequalities were analyzed in monetary terms, and income differentials between industrial workers, the middle class, and the wealthy were emphasized. The way government social policies in these countries reduced or otherwise exacerbated inequalities were phrased primarily in terms of class and little, if any, attention was paid to gender and ethnic inequalities. In time, the prevailing perspective was challenged by feminist scholars, and their critique was subsequently augmented by accounts that stressed the importance of understanding race and ethnicity as key factors in social policy analysis.

Mary Poole's book makes a significant contribution to the literature on what is sometimes referred to as the "color of welfare." Indeed, her work builds on Jill Quadagno's pioneering analysis of this issue which criticized the extent to which studies of the New Deal and its impact on American society neglected race and ethnicity. Quadagno's argument, that African Americans were discriminated against by the 1935
Social Security Act largely because of the reactionary activities of Southern politicians, has since been widely accepted. Poole contends that this is a simplistic view and that a proper understanding of the discriminatory consequences of the legislation must take into account the wider cultural milieu in which the New Deal emerged, as well as the actions of many other important actors including the executive branch, Congress, the NAACP, social workers at the Children's Bureau and the technocrats who framed the legislation. She pays particular attention to the role of the Wisconsin Group, technical experts who designed the social security program and effectively directed the legislative process. As followers of John Commons, they had a strong bias in favor of the industrial, unionized working class who they believed should be given high priority in the new legislative agenda. Poole shows that they campaigned systematically for the exclusion on domestic and agricultural workers not because they were racists, but because they had different priorities. Nevertheless, they were impervious to the pleas of those who championed the cause of domestic and agricultural workers and indifferent to accusations of racial discrimination.

The author shows how analyses of the process of social policy formulation such as the Social Security Act are not only informed by understanding the obvious role of stark ideologies but by analyzing the complexities and nuances of individual preference, preconceptions, and existing normative frameworks. The book makes an important contribution to an understanding of the cultural, social and political factors that contributed to the adoption of the Social Security Act. It also contributes to the task of analyzing social policy development. The author's meticulous scholarship and attention to detail sets an exemplary standard for future research which will hopefully be emulated.

While the welfare reforms of 1996 sought to move welfare-reliant parents into the workforce, thereby reducing dependence and increasing self-sufficiency, there were also correspondent messages about citizenship dictating who should receive aid. This resulted in remarkable declines in welfare program participation among legal immigrants, despite the fact that eligibility was later restored for such families. In light of the continuing debate around welfare policy, it is increasingly important to understand how the policy changes are impacting all recipients, particularly those who have traditionally been less visible.

In this interesting book, Marchevsky and Theoharis investigate how Latina immigrants are faring under the new welfare policies. The authors begin by tracing the history of racism and nativism in U.S. welfare policy. They then address the welfare reforms of the 1990s and their aftermath as caseloads declined, the sanction rate doubled, and wages were depressed. A subsequent section contextualizes these issues by tracing the history of the multiethnic area of Long Beach, California, where these women reside. In the second part of the book, the authors turn their focus to California’s response to welfare reform and the emphasis on work over education and training. This section presents the Latina immigrants’ experiences with the welfare system, most having worked since childhood but finding low-wage work alone insufficient to support their families. Marchevsky and Theoharis conclude with an in-depth critique of poverty research, particularly as it relates to welfare reform, drawing on the Manpower Demonstration Research Corporation (MDRC) Urban Change Project, with which the authors were involved, as a representative case of applied poverty research.

With this book, Marchevsky and Theoharis make a distinct contribution to the welfare reform debate by addressing a topic that has received less attention in the literature, namely how welfare reforms have impacted immigrants. Not Working
is particularly timely as immigrants become more visible as they move to less traditional U.S. regions to find work and the immigration debate rages. As part of a larger MDRC study of welfare reform, Marchevsky interviewed a number of Latina immigrants who received aid for themselves and their children. A unique contribution of this ethnography is that Marchevsky and Theoharis provide a historical and structural context. Of particular interest is the detailed discussion of the development of the City of Long Beach, its failing economy, given the reliance on the military presence, and the effect on the poor. This city's history led to the response to welfare use and shaped the experiences of the profiled immigrant welfare recipients. A further strength of the book is the critical analysis in the final chapter of previous social science research used to shape the public consensus of the success of welfare reform, represented by the MDRC Urban Change Project. While the voices of the immigrant women could have been more liberally interspersed throughout the discussion, overall this book is a rewarding and important read for those interested in the experiences of immigrants in the United States and their struggles with poverty and the welfare system.

Allison de Marco, The Pennsylvania State University


Violence and unrest that stem from racism, such as the Paris riots of 2005, are growing concerns. In Europe, social and economic inequities are grossly apparent in urban areas and electoral support for far-right nationalist parties is increasing in several affluent countries. The clash of cultures between old and new residents, natives and foreigners, has resulted in the exclusion of people and customs that are seen as too different. Dialogue that promotes an understanding of exclusion, as
during conferences and workshops, is vital to crafting solutions. *Racism in Metropolitan Areas* makes an outstanding contribution to the dialogue.

The book presents a selection of papers from an eponymous conference held in Ghent, Belgium in 2001. Pinxten and Preckler explain that the intent of the conference was to investigate how urban life facilitates racism and exclusion in ways that differ from the racism of the past. The editors focus on Europe, with some content on India and Singapore, and to a lesser extent, the United States. It is noteworthy that there are contributors from diverse professions with unique perspectives—academics, journalists, politicians, and a theater director—though scholars in anthropology comprise the majority of the authors.

The material covers an array of topics and is organized into "Disempowering through Racism" and "Empowering to Combat Racism." Youth unemployment, recent conflicts in British cities, tolerance in Denmark, and casteism versus racism in India are some of the subjects examined as part of understanding disempowerment. Anti-racism legislation, community education, artistic expression, and intercultural events are some of the ideas described for empowerment.

The relevance to either disempowerment or empowerment was not clear for some of the chapters. This reflects a weakness in the organization of the book rather than the unsuitability of the actual material. For example, a discussion on the importance of media savvy seems better suited to the section on empowerment, while a case study on the nationalist party of Austria may be more appropriate for disempowerment. Also, a series of chapters are meant to present a discussion on the Indian caste system, but it lacks the cohesion needed for a dialogue between the authors. A highlight of the collection is the final chapter, which is engaging and thought-provoking. It provides a holistic reflection on the themes of the book and raises questions about the globalizing corporate culture that creates similarities across nations. By emphasizing commonalities and the assets that migrants bring to Europe, models of coexistence can prevail.

*Racism in Metropolitan Areas* is a complex and fascinating book. However, there are passages of text so laden with jargon
that the style of writing could present a barrier to appreciating the rich content. As with any edited collection, viewpoints that would have enhanced the understanding of racism were omitted. One author calls them "missing voices." These are the voices from the peoples who are targets of racism and from scholars in the home countries of the migrants to Europe. Even with these limitations, this work offers sophisticated analyses for readers with a specialized interest in culture, politics, and racism.

*Rose Barretto, University of California, Berkeley*


Social policies have historically been associated with employment issues and particularly with the promotion of work. However, social policy scholars have tended to focus on policies and programs that provide unconditional benefits and services, and which exemplify the altruistic or rights-based character of social welfare. Issues of work and employment have generally been left to economists. However, in recent years, as governments in different parts of the world have made greater use of social policies and programs to foster employment, the relationship between work and welfare has become a central issue in social policy debates.

In this informative book, Stoker and Wilson examine the relationship between welfare and work in the United States in considerable detail. They focus on eight programs that they believe have a particularly close association with employment policy. These include employer mandates such as the minimum wage, tax credits such as the EITC, food stamps, school meal programs, medical assistance, including Medicaid and the Children's Health Insurance Program (CHIP), child care grants, rental assistance and the TANF program. Although these are primarily federal programs, they are administered collaboratively with states and often states have established their own programs. Together, they comprise what the authors
describe as the "work support" system. There is, the authors point out, a close association between these programs and the welfare system, particularly the TANF program, but many of the components of the work support system are not limited to welfare recipients.

The book examines each program in some detail, assesses its generosity and effectiveness, and evaluates its impact on poverty. Its overall conclusion is that these programs contribute to poverty alleviation and, if taken together, have the potential to make a major impact. However, the authors reveal that the system is fragmented and that it cannot, in fact, be properly described as a system. They also find that the vast majority of those receiving benefits rely on a single benefit, even though they qualify for multiple benefits. A major challenge for the future is to insure that more low income workers receive all the benefits to which they are entitled.

Stoker and Wilson have produced an extremely useful book that should be widely consulted not only by academics, but by social workers and others who work with low income clients. The work support system is extremely complicated, but the authors have provided a wealth of useful information about these programs. The book is thoroughly documented and provides up-to-date references on a large number of studies that assess the impact of these programs. It makes a major contribution to the literature and will be a helpful resource for anyone interested in work support policies and programs.
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**Volume:** XXXIV  
**Volume Year:** 2007  
**Publication Period:** 1-07 to 12-07  
**Publication Frequency:** Quarterly  
**Publication Dates:** March, June, September, December  

**Subscription Rates:**  
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**Free Replacement within Six (6) Months of Publication:**  

**Back Issues:** $15.00 per Issue  
**ISSN:** 0191-5566  
**Tax Free Registry No.:** A-154961  
**Federal Tax ID No.:** 386007327  

**Web Site:** http://www.wmich.edu/hhs/NewslettersJournals/JSSW/index.htm  
**Contact Person:** Frederick (Fritz) MacDonald, Ph.D.  
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1903 W. Michigan Ave.  
Kalamazoo, MI 49008-5354 USA  
Tel: 269-387-3205 Fax: 269-387-3217  

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**Volume:** XXXV  
**Volume Year:** 2008  
**Publication Period:** 1-08 to 12-08  
**Publication Frequency:** Quarterly  
**Publication Dates:** March, June, September, December  

**Subscription Rates:**  
<table>
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(Revised June, 2006)

JSSW welcomes a broad range of articles which analyze social welfare institutions, policies, or problems from a social scientific perspective or otherwise attempt to bridge the gap between social science theory and social work practice.

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Submit manuscripts to: Robert Leighninger, School of Social Work, Arizona State University, 411 N. Central Ave. Suite 800, Phoenix, AZ 85004-0609. Send three copies together with an abstract of approximately 100 words. Since manuscripts are not returned by reviewers to the editorial office, the editorial office cannot return them to the authors. Submission certifies that it is an original article and that it has not been published nor is being considered for publication elsewhere.

Progress reports can be obtained by emailing the editor at rleighn@asu.edu. Reviewing normally takes 120 days.

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Articles should be typed, double-spaced (including the abstract, indented material, footnotes, and references) on 8 1/2 x 11 inch white bond paper with one inch margins on all sides. Tables may be submitted single-spaced. Please provide a running head and keywords with manuscript.

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Overall style should conform to that found in the Publication Manual of the American Psychological Association, Fifth Edition, 2001. Use in-text citations (Reich, 1983), (Reich, 1983, p. 5). The use of footnotes in the text is discouraged. If footnotes are essential, include them on a separate sheet after the last page of the references. The use of italics or quotation marks for emphasis is discouraged. Words should be underlined only when it is intended that they be typeset in italics.

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