Center for Social Development

GEORGE WARREN BROWN SCHOOL OF SOCIAL WORK

Perceived Impact of Individual Development Account Participation among Native Hawaiians

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2013

CSD Working Paper
No. 13-01

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Acknowledgments

Thanks to ALU LIKE, Inc., Bank of Hawaii, and the Hawaii Community Foundation for funding the wave two survey and Bob Agres and the Hawaii Alliance for Community-Based Economic Development (HACBED) for the opportunity to learn about and work in asset-based community development. We are grateful for the support provided by the McGill Centre for Research on Children and Families. Finally, mahalo to the participants who took time to respond to the survey.

Perceived Impact of Individual Development Account Participation among Native Hawaiians

Indigenous peoples face many social development challenges and the lingering effects of colonization. Income transfer, a traditional social welfare approach designed to raise minimum living standards, has had limited beneficial effects on long-term social conditions. As a complement to income transfer, asset-based approaches to social welfare have resulted in positive effects in the short and long terms. Some Indigenous communities are exploring how asset-based interventions might enhance social development (Hicks, Edwards, Dennis, & Finsel, 2005), but only limited and scattered research describes how they experience asset-building programs. This qualitative descriptive study explores the perceived impact of a large Individual Development Account (IDA) program for Indigenous Native Hawaiians. Data consist of answers to open-ended questions about the impacts of participating in an IDA program. Participants felt that the culturally based program material was empowering and that they gained lasting, meaningful life skills. They attributed skills development, psychological changes, and tangible asset gains to the IDA program. Notably, participants who did not finish the program identified barriers to doing so, including a lack of flexibility in savings requirements and life events that forced an exit from the program.

Keywords: *asset-based interventions, Indigenous peoples, Native Hawaiians, social development, Individual Development Accounts (IDAs)*

Poverty and substandard economic living conditions are two of the most pressing social development challenges for Indigenous peoples in the 21st century. The income transfer—the primary anti-poverty intervention in modern welfare states—is designed to maintain a minimum level of well-being, which usually is lower than that provided by the lowest paying jobs in the labor market. Income transfer was developed as part of the 19th-century English Poor Laws and generally referred to as *less eligibility*. In the US, income transfer raises millions of families above the poverty threshold each year. Estimates suggest that income transfer reduces the incidence of poverty by 24% in the US and on average 54% across 17 OECD countries (Besharov & Call, 2009). It has been particularly successful in reducing poverty among seniors.

Emerging in the late 1980s, the asset-based approach to social welfare argues for asset building in addition to income maintenance. Because the strategy has promise for short- and long-term positive effects, some Indigenous communities are exploring how asset-based interventions might enhance social development (Hicks et al., 2005). However, many have raised concerns about how the standard definitions of assets and wealth may differ from Indigenous definitions of wealth. Native scholars have highlighted the need for Indigenous peoples to define assets on their own terms (Finsel & Russ, 2005; Hicks et al., 2005). Very little research examines how Indigenous peoples define and interpret the concept of assets in relation to anti-poverty interventions or how they feel about existing asset-based social policies and programs.

Literature Review

Asset-based theory of social welfare

In the late 1970s, after decades of increasing expenditures with limited reduction in aggregate poverty levels, scholars began thinking about how to improve anti-poverty policy. Some focused on the paternalistic role of government and argued that the welfare state fostered dependency and entitlement (Murray, 1984). Others targeted the income and consumption functions of the welfare state and conceptualized well-being as more complex than income. In 1991, Michael Sherraden introduced an asset-based theory of social welfare in which he posited that ownership of assets is integral to the development of long-term psychosocial and economic capabilities.

Assets are defined as tangible or intangible resources that individuals or communities hold over the long-term (as opposed to short-term disposable income). Sherraden's central idea is that the ownership of assets leads to at least nine positive effects, including (1) household stability, (2) an orientation towards the future, (3) development of other assets, (4) focus and specialization, (5) risk taking, (6) personal efficacy, (7) social influence, (8) political participation, and (9) the welfare of future generations. In the early 1990s, this theory represented an important complement to income-maintenance social welfare policies. To capture the difference between income and assets, Sherraden (1991) vividly stated, "while incomes feed people's stomachs, assets change their heads" (p. 6). The asset-based theory since has been associated with other critiques of income maintenance, including Sen's (1999) capability approach.

Evidence of an asset effect

A number of studies examine the effects of asset holding. First, assets can moderate the psychological and social impacts of economic hardships (i.e., consumption smoothing). Small and unexpected shocks to income, employment, expenses, health, or family status—from job loss or health crisis, for example—dramatically impact the individual, family, and community. In these situations, families with assets usually experience less financial strain than those who have no assets (Mayer & Jencks, 1989; Rothwell & Han, 2010a). Second, owning productive assets (e.g., homes, vehicles, financial accounts, investment accounts, and retirement accounts) leads to social and civic engagement (DiPasquale & Glaeser, 1999). Third, asset ownership has positive intergenerational influences. Zhan and Sherraden (2003) show that children from families with assets achieve better educational outcomes than those from families without assets. In a review of 34 studies on educational savings accounts for children, Elliott, Destin, & Friedline (2011) find substantial evidence that assets and savings are related to increased educational attainment, the benefits of which are likely to spill over and enhance social cohesion and welfare. Fourth, holding assets may promote social and economic mobility for the poor. Sherraden (1991) posits that income is necessary for day-to-day survival, but assets are required to thrive in the long-term (i.e., one cannot spend one's way out of poverty). Longitudinal evidence has shown that home ownership and savings accounts positively predict economic mobility (Morillas, 2007) and social development (Rothwell & Han, 2010b).

Assets and Individual Development Accounts

Using the employer-matched retirement account model and the Singaporean Central Provident Fund as examples, Sherraden (1991) proposed that universal and lifelong savings accounts should be provided for every American. This theory was operationalized into a more targeted set of asset-building policies for the poor in the form of an Individual Development Account (IDA). Federal funding for IDAs followed soon thereafter with the passage of the Assets for Independence Act (AFIA) in 1998 and the establishment of the Assets for Independence (AFI) program. AFI-funded IDAs function as matched savings accounts for low-income individuals. The program explicitly states that match subsidies—which typically range from 1:1 to 3:1—are to be used to fund short-term asset accumulation and capacity building. For example, subsidies typically are matched for home ownership, microenterprise, and postsecondary education. IDA participants normally are required to save every month and attend mandatory financial literacy classes. The program had more than 71,000 participants nationwide by 2009 (Assets for Independence, 2010).

The effectiveness of IDAs has been evaluated rigorously within the American Dream Demonstration (ADD), which included more than 2,300 participants in Tulsa, Oklahoma. An experimental evaluation studies home ownership rates among ADD participants and non-participants. Among a sample of low-income renters, ADD participants had a seven-percentage-point increase in home ownership rates over 48 months (Mills et al., 2008). However, recent longitudinal evidence ten years after random assignment shows that short-term, statistically significant differences in home ownership disappeared over time with no difference in home ownership rates (Grinstein-Weiss et al., 2013). Longitudinal research on other outcomes has not yet been conducted.

A qualitative study of 25 families enrolled in an IDA program in Minnesota (Hogan et al., 2004) finds that program participants' goal-setting abilities are key to their achievement of savings goals. Participants also state that the financial planning coursework required by the program was instrumental in cultivating savings skills and that the financial education aspects positively affected their ability to plan, set goals, and save. Reporting the qualitative effect of financial education in a statewide IDA program in New Jersey, O'Neill (2006) finds that participants reported increased financial awareness and greater empowerment. The most in-depth qualitative evidence comes from Margaret Sherraden et al. (2010), who conducted extensive interviews with a random selection of 59 IDA participants and 25 similar individuals who did not participate in an IDA program. The authors report that IDA participation leads to the following perceived psychological impacts (in ranked order: security, future orientation and hope, self-confidence, and civic responsibility (Sherraden et al., 2010). No systematic qualitative studies have been conducted with Indigenous IDA participants.

Rationale for Indigenous asset building

Rothwell (2011) challenges the notion that asset-based principles are misaligned with Indigenous values. He proposes that asset-based social welfare interventions reinforce Indigenous values because (a) they are investment oriented and long term; (b) economic and social impacts are interdependent, and human and natural relationships are central; and (c) they involve empowerment and control. Importantly, asset holding restores a "command over [economic] resources"

(Sherraden, 1991) that has been absent from many Indigenous households for generations. Through asset accumulation, Indigenous peoples gain control of day-to-day and long-term decisions, which may help establish a sense of sovereignty. Within the historical context of asset loss, the focus on asset growth and control is not only congruent with but also necessary for the economic well-being of Native communities (Adamson, Black, & Dewees, 2004; Jorgensen & Morris, 2010). As Finsel (2008) articulates, a challenge for asset-building in Native populations is that "there are no set answers to how assets are defined, or named, in Native communities" (p. 1).

Context and background on the Kahikū program

The term Native Hawaiian refers to any person having an ancestral connection to the original inhabitants of the Hawaiian Islands and generally is used to refer to people who have self-identified as Native Hawaiian. In 2010, the U.S. Census reported that 289,970 Native Hawaiians were living in Hawaii (Office of Hawaiian Affairs, 2012). Colonization and its lingering effects on self-determination and governance have affected generations of Hawaiians negatively (Kana'iaupuni, 2005). Underscoring this point are stark statistics. Family poverty rate of Native Hawaiians (15%) was double the statewide average of 7.1% for non-Native Hawaiians (Naya, 2007). Infant mortality and teen pregnancy rates are nearly 50% higher among Native Hawaiians than non-Native Hawaiians (Kamehameha Schools, 2009).

Kahikū was an Individual Development Account (IDA) program that served Native Hawaiians from 1999–2005. Kahikū was administered by ALU LIKE, Inc. (ALI), a non-profit organization that has worked to promote the achievement of social and economic self-sufficiency among Native Hawaiians since 1975. In the late 1990s, ALI formed an IDA partnership under the AFIA guidelines. At the time, Kahikū was one of four Native IDA programs nationwide and certainly the largest (Morris, 2007). Qualified savings goals included first-time home purchase, postsecondary education fees, business costs, and home repair. Each participant received generalized case management and was required to attend general and asset-specific financial literacy classes to receive matching funds at varying rates: 3:1 for home ownership and 2:1 for education, business expenses, and home repair.

Several studies have examined programmatic aspects and social developmental trajectories of Kahikū participants. Applicants with negative net worth were about half as likely to enroll in the program as those with positive net worth (Rothwell & Han, 2010c), and a baseline savings balance of $400 or more was associated with a 75% increase in the likelihood of making a matched withdrawal (Rothwell, 2010). Making a matched withdrawal from the IDA usually is considered as a graduation from the program. Contrasted with non-graduates, graduates of the Kahikū program were nearly four times more likely to own homes in 2008 (Rothwell & Han, 2010b) and had significantly higher net worth (Rothwell, 2011).

Building on previous quantitative studies, the present descriptive study is the first examination of qualitative data from the Kahikū program. Two research questions guided the inquiry:

1. What do participants see as the perceived impacts of participation in the Kahikū IDA program?
2. More specifically, what do participants see as the perceived impacts on skills and knowledge?

Method

The data come from a two-wave study that examines the effect of the Kahikū IDA program (Rothwell, 2008, 2011). The larger study uses a two-group, pretest–posttest, quasi-experimental research design. Baseline data (wave one) are from Kahikū program administrative enrollment data and include two groups: individuals that opened an IDA (the intervention group) (n = 550) and individuals that applied but never opened an account (the comparison group) (n = 208). A follow-up survey (wave two) was implemented in 2008 to explore participants' perceived impacts of the IDA program. The wave two survey received exempt approval from the University of Hawaii's Committee for the Protection of Human Subjects in 2007.

Sample description

Wave one data include 758 Native Hawaiians who applied to the Kahikū IDA program between 1999 and 2003. To participate in the program, total household incomes must have been less than 200% of the federal poverty guidelines, and owned assets with an estimated value of less than $10,000 (excluding the value of the primary residence and one vehicle). For a family of four living in Hawaii in 2003, the 200% poverty threshold was $42,320 (21,160 × 2) before income tax (Department of Health and Human Services, 2003).

Data collection and analysis

The wave two survey was conducted via telephone, mail, and Internet. Details on the survey design and data collection can be found in Rothwell (2008). Two open-ended questions on the survey questionnaire explored the perceived impacts of participating in an IDA: (1) Did you feel that you were able to achieve and accomplish your goals by participating in the IDA? Why or why not? and (2) Did your participation in the IDA program help you develop skills and knowledge? The typical response consists of one or two sentences, but a few respondents generated as little as a single phrase or as much as a few paragraphs.

Responses were transcribed verbatim from phone interviews, typed verbatim from mailed surveys, and copied without edit from online surveys. Qualitative data was analyzed thematically following a qualitative descriptive methodology. Qualitative description involves a low level of theoretical and subjective interpretation (Sandelowski, 2000, 2009). Data from responses to the two questions were interpreted and coded inductively using the in vivo method, which allows the coder to stay close to the data and move slowly by grouping codes from the specific to the more general (Braun & Clarke, 2006). Some initial labels used by the coder were "job," "business equipment," and "asset-specific skills gained." QSR International's NVivo qualitative data analysis software was used to create a conceptual framework of the data, which allowed for comparative analysis to examine contrasts across respondents, situations, and settings (Padgett, 2008). The software also was used to further analyze and organize the data into themes and subthemes.

Findings

Of the 758 participants in wave one, 328 responded to the survey in wave two. Analyses show virtually no difference ($p < .05$) between survey respondents and non-respondents in demographic variables (e.g., gender, age, race/ethnicity, marital status, household size, human capital, employment status, health insurance, receipt of Temporary Assistance for Needy Families [TANF], household income, savings goal, and year enrolled in program). Wave two survey respondents are more likely to live in rural areas of the state—χ^2 (1, N = 758) = 9.51; p = .01—and be program graduates—χ^2 (1, N = 758) = 7.61; p = .01. For this study, 295 of 328 (90%) respondents provided answers to the open-ended questions. More specifically, 293 provided answers to the first question, and 280 provided answers to the second question. Table 1 describes the demographic characteristics of the sample. The vast majority of respondents was female (70%), and the average number of children in the family was more than two. Most (65%) lived outside urban Honolulu, and about one fifth had at least a two-year college degree.

Table 1. Description of the sample at wave two in 2008

Variable	M (SD) or N (%)
Age	34.16 (10.35)
Gender - female	206 (70.07)
Number of children	2.13 (1.49)
Residence rural	189 (65.41)
Marital status - married	131 (44.10)
College degree	60 (20.48)
Employed full-time	118 (41.55)
Monthly household income (median value reported)	1805 (1127)

Perceived impact of the IDA program

Three main themes emerge from data analysis. Participants expressed that through participation in the IDA program they (1) gained important skills and psychological benefits, (2) gained tangible assets, and (3) experienced program discontinuance mostly because of economic constraints.

Theme One: Skills and Psychological Benefits

IDA programs often stress education and skill building. Kahikū included general financial literacy education and asset-specific training. For example, individuals saving to buy a home were encouraged to take a class on real estate appraisal and home financing. Participants frequently reported that they had gained money management and asset-based skills and an increased ability to set and accomplish goals. Many respondents commented about having learned money management, budgeting, how to increase credit scores, and the importance of saving. Participants reported that the financial planning classes required for the program helped reinforce the importance of saving, budgeting, prioritizing, planning, and exploring options. For some participants, the program made them more aware of the language used by banks and other financing organizations. As one participant expands, "I'm more money conscious; I understand the difference between liabilities and assets. Good debt, bad debt, money in my pocket, money out of my pocket." For those saving to purchase an asset, the skill-building classes had positive effects. For example, one participant reported gaining knowledge to help build a house, and another learned real estate jargon. Although some participants were unable to meet their savings goals fully for the matched withdrawal, many felt that had gained other benefits through the program. The following participant shared that the program helped him maintain focus:

> Yes the program helped me develop skills and knowledge. I didn't know really what I wanted to do in life. I did finish the program and not quit even though I wanted to a couple times. It did keep me out of trouble, because I could have gone the other way with my association back then. It helped me to be a bit more accountable when others are helping you out. Mahalo

Many participants reported that they learned to set and achieve goals, an important goal of the Kahikū program, and that Kahikū supported their future orientation. One respondent said the program provided an incentive to plan for the future and emphasized the importance of setting goals. Participants were not only able to set goals but also accomplish them. As one stated:

> Yes, I accomplished my goals. It was a great help to my wife and me. It made the impossible, possible. We learned so much from the classes. If we can do it, anyone can. We learned how to "save" and how to buy what we needed and set up goals. I hope the program continues to help other people like us.

Another participant said the following about how the program helped him accomplish his goals:

> The IDA prog[ram] helped me accomplish my goals. It's an incentive that encourages individuals to save and to do it consistently. I thought it would not be possible, but through the IDA program, it made a dream come to a reality. I am grateful to have participated because now we own our home.

Participants reported gaining intangible assets through the Kahikū program, including increased cultural awareness and cultural pride. The Kahikū program was designed to be empowering and included elements based in traditional Hawaiian culture. Participants responded to these program elements and stated that they learned about Native Hawaiian culture through the program. They reported that the program had a "motivating" and building effect. One participant stated that the program encouraged her to become a positive leader in the Hawaiian community. Another participant stated that Kahikū "made us see the bigger picture that would benefit our future." This sense of cultural pride is exemplified by a participant who stated, "It has been refreshing to learn more about our culture, language and people. It is very important to me to try and pass on the knowledge I have to my children and the younger generation." Many participants cited this cultural learning as the most beneficial aspect of the program. For example, "It made me [a] more confident person, I guess because you hear a lot of things like [Hawaiians] being lazy. I am not a lazy Hawaiian so it made my mind up to do the program, nothing else." Another comment that described this effect is as follows:

> Yes they believe in you, give you self-esteem—values of being Hawaiian to be proud and motivate your strong points. They follow-up, guide you to believe we should never be afraid for lack of education and unable to develop self-improvement. Help build our weak points to become very positive and great leaders knowing you care of our well being of the dying Hawaiian race.

Many participants also revealed that the program helped improve their confidence and sense of responsibility. One person reported that Kahikū helped her view herself "as a positive and productive person." Another participant said Kahikū "gave me the confidence to strive [for] my goals." Some participants reported that they felt more responsible and accountable by saving for their asset goals. For example, one respondent said that the program, "helped me with self-funds, [I] learned how to manage money, and be responsible. And being responsible helped me in other areas of my life. I learned how to work with what I had, I didn't have much." Another participant explained that the financial literacy classes, "taught me the value of how to manage money and how to put it to work where it was supposed to, showed me how important things are, the priority, and responsibility…Helped me to pay bills."

Theme two: Tangible assets

Participants expressed how Kahikū helped them attain education, invest in or start a business, or save for a home. Participants stated that the program provided them with opportunities to exceed milestones, such as obtaining a postsecondary degree and starting college. Most commonly, participants reported that Kahikū encouraged them to think about developing their education further. One participant who saved for college said:

> IDA provided me with the opportunity to exceed a milestone in my life and allowed me a better career in life... I love my life... I wish to gain more education possibly obtain a master's degree in accounting or business management.

Another participant used IDA money in a time of crisis:

> I was able to use my IDA savings as an emergency fund when I became homeless. That money allowed me to dorm at U.H.-Hilo and fulfilled not only my immediate needs/goals, but indirectly fulfilled my long-term goal of higher education.

Staying out of debt while attending college and being able to afford a laptop were other education-related benefits identified by Kahikū participants. The program also had an effect on participants' educational savings for their children. For example, one participant said the program provided "the opportunity to pay tuition and … do the same for my son."

Participation in the IDA program also included help looking for jobs for some individuals or getting training required to obtain jobs that were perceived as stable and secure. Participants reported that the program's training helped them develop specific skill sets and, in some cases, obtain better jobs. Many participants noted saving toward starting a business or buying business equipment. One participant illustrated the benefits of the IDA program by stating, "Yes!!! Without the help of the IDA I wouldn't have been able to start my home business. My home business continues to do well and I am always amazed at its potential for further improvement/growth." Participants remarked that saving for business development helped them "grow financially."

Purchasing a home and improving an existing home also were reported as benefits of Kahikū. Participants remarked that the program helped them pay off their mortgages and develop other tangible assets. Participants also used IDA savings as down payments for existing houses and to build new ones. Other participants who already owned homes but needed help with upkeep, saved money to renovate, repair, or build additions to their homes.

Theme three: Program discontinuance

Survey responses from those who did not finish the program were valuable. Participants cited life events that took precedence over completing the program, including family crises, unemployment, family financial obligations, debts, and overall lack of extra funds. One participant captured the difficult decisions experienced by many program dropouts by saying, "It made saving money quick, easy and fun but then I needed my money to pay daily bill/debts especially for my kids and I lost out on the matching money." Participants cited inflexibility as a reason they failed to complete the program. Many were not able to reach minimum monthly savings goals, a requirement for program participation. As one participant poignantly stated:

> Being a single parent of 4, working only part-time with additional hours was minus. I was not/am not receiving public or child support. Extra money ($25) was really scarce. Children say the kids on welfare are better off than us. So my answer is no. There really was no extra money to spend on what they consider wants. It was hard and still is hard to keep up with the needs. Wrong timing but I tried.

Discussion

An overwhelming majority of IDA research focuses on quantitative outcomes, but this paper builds on the small number of studies that examine participants' perceptions. It also is the first attempt to understand the perceived impact of an IDA program for Native Hawaiians. Many participants who responded to study surveys valued the cultural adaptations of the Kahikū program and reported gaining financial literacy skills and learning how to set and accomplish goals. Perceived cognitive effects include increased self-efficacy and -confidence, indirect results of becoming financially independent. Participants also reported gaining tangible assets, such as education, businesses, homes, and jobs. Participants who did not finish identified life events and the program's lack of flexibility in savings requirements as barriers to doing so.

Previous IDA studies report that participants' perceptions of asset gains and psychological impacts are similar to those described here (Hogan et al., 2004; Sherraden et al., 2010). Further, our results correspond to the theorized effects of asset-building programs, including future orientation, cognitive effects, and development of other assets. Sherraden (1991) posits that, "with assets people begin to think in the long-term and pursue long-term goals" (p. 6), a notion exemplified in Kahikū participants' survey responses. Sherraden (1991) also suggests that holding and controlling assets can result in a cognitive schema change among the asset poor, altering the way they think about the self, world, and future. After graduating from the program, many Kahikū participants reported having more confidence in their abilities, which they used to reach more life milestones and gain more assets. Finally, participants' voices from this study substantiate the theorized effect that asset holding encourages development of other assets. Kahikū participants indicated that they were developing other assets by saving for a large purchase, expanding their business, or saving for their children's education.

This study is a unique exploration of an Indigenous population's perceived effects of an IDA program. According to participants, the cultural component of the program made them prouder of their community and identity as Native Hawaiians. This finding corresponds with findings of Finsel and Russ (2005), who also report that participants are, "supported by the knowledge that others in the tribe are concerned about their general and financial well-being" (2005, p. 36). This empowering social effect of saving and asset holding in conjunction with the cultural components may be more pronounced in programs serving Indigenous peoples compared to non-Indigenous participants. This study shows that asset-based interventions can align with Indigenous people's values when cultural nuances are taken into consideration and incorporated into the program's administration. Process matters and practitioners need to take steps to ensure that programs are appropriately indigenized.

Consistent with the quantitative findings of Rothwell and Han (2010c), one of the key findings of our data is that the relatively less economically advantaged are less likely to complete the program. Many participants reported that they had to choose between saving money and meeting basic needs of food and shelter. Similar constraints have been well documented in many quantitative and qualitative studies (see the review of IDA results by Carpenter, 2008). Program discontinuance caused by financial constraints is important for future interventions. IDA program administrators should consider that low-income populations often have varied and unstable income and implement procedures that allow for flexibility.

As in previous studies (Sherraden et al., 2010), we are unable to conclude that IDA participation may result in reduced self-confidence when savings goals are not met.

Limitations

Several limitations of this study require consideration. The surveys from which we took our data asked only two questions about perceived impact, and item-level non-response and partial non-response made some responses unclear. Also, data were collected eight years after program enrollment, and respondents may not have been able to discern impacts of the IDA program from those of other social service programs.

One author coded the data, and any questionable codes were discussed extensively between authors. Although the authors agreed that the codes were externally heterogeneous and internally homogenous and adequately refined (Braun & Clarke, 2006), the reliability of coding could be further increased with an inter-rater reliability analysis.

Conclusion

This study shows that Indigenous participants in an IDA program experience increased capacity for future orientation, personal efficacy, and development of other assets. Given the limitations of traditional approaches to social welfare (e.g., income transfers), these findings have implications for Indigenous asset-building interventions. Asset-building strategies can and should be part of the continuing movement toward self-determination, self-sufficiency, and social development of Indigenous peoples.

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Suggested Citation

Rothwell, D., Bhaiji, R., Blumenthal, A. (2013). *Perceived impact of Individual Development Account participation among Native Hawaiians* (CSD Working Paper 13-01). St. Louis, MO: Washington University, Center for Social Development.

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