“I WANT TO BE LIKE HER”: THE ROLE OF BONDING SOCIAL CAPITAL AMONG UNMARRIED MOTHERS ENROLLED IN A PLACE-BASED INITIATIVE PROGRAM

by

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ABSTRACT

MIA ERSOFF. “I want to be like her”: The role of bonding social capital among unmarried mothers enrolled in a place-based initiative program. (Under the direction of DRS. RYAN P. KILMER AND SHARON WATSON)

Social capital, or resources derived from positive social ties, is well-documented as a means of lifting individuals from low-income and economically marginalized (LIEM) backgrounds out of poverty (e.g., Crul et al., 2017; Dominguez & Watkins, 2003). However, research on using social capital as an intervention to improve economic mobility primarily focuses on a “top-down” approach via bridging social capital interventions, or the benefits of social capital for one’s upward economic mobility when social networks are comprised of diverse individuals outside of their networks, such that information flow from those with more resource access to those with access to fewer resources can occur (Claridge, 2013; Narayan, 1999; Sørensen, 2016).While this deficit approach has dominated psychological research, less research has examined the utility and mobilization of bonding social capital or resources embedded in networks of LIEM individuals and its impacts on upward economic mobility.

This study adopted a mixed-method approach to understand if and how the resources derived from social connections (i.e., bonding social capital) between mother participants in a program specifically designed to facilitate peer-to-peer relationship-building opportunities via group workshops, group retreats, and sister circles were linked to indicators of upward economic mobility (i.e., changes in earnings, savings, and debts). Particularly, this study grew out of a multi-year effort examining mothers' experiences participating in the twelve-month Moms Moving Forward (MMF) program, an intervention established in 2020 and designed to improve economic mobility, disrupt intergenerational poverty, and support unmarried mothers residing in a historically marginalized area of Charlotte, North Carolina.

Analyses of post-program survey data (*N*=18) with program completers from two cohorts revealed overall high levels of bonding social capital among the participants. In addition, while the study's small sample size requires caution in drawing conclusions based on these preliminary findings, mothers' reports of bonding social capital within the group accounted for 38.4% of the variance related to their gains in earnings over the course of the program; bonding social capital did not relate to changes in the mothers' savings or debts.

An applied thematic analysis of interviews with a subsample of program completers (*n*=9) supported and extended our understanding of these quantitative findings, with participants reporting that while it was initially difficult to trust other group members, frequent program meetings, among other program processes, helped to build in-group trust and establish connections that ultimately served as a resource throughout their time in the program. While some participants voiced variation in their experiences, most interviewees described how other cohort members served as role models/motivators as well as resources from whom they could gain insight on professional and career goals and identify strategies for getting by and completing day-to-day tasks via social learning opportunities.

To our knowledge, this is one of the first studies to explore the role of bonding social capital in advancing economic outcomes using a mixed methods approach. Collectively, these findings help further our understanding of the utility of bonding social capital among unmarried mothers from LIEM backgrounds and inform future programs and research.

DEDICATION

I dedicate my thesis to the village of supporters who raised me and believed in me since day one. A special thank you to my sister, Samay, and my parents, Mayade and Mayer Ersoff, for your unwavering support. You shaped me into the person I am today.

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LIST OF ABBREVIATIONS

EMPath An acronym for Economic Mobility Pathways

IRB An acronym for Institutional Review Board

LIEM An acronym for Low Income and Economically Marginalized

MMF An acronym for Moms Moving Forward

NC An acronym for North Carolina

PHDCN An acronym for Project on Human Development on Chicago Neighborhoods

SES An acronym for socioeconomic status

U.S. An acronym for United States of America

UNCC An acronym for University of North Carolina at Charlotte

CHAPTER 1: INTRODUCTION

Social capital, or "resources embedded in one's social networks that can be accessed or mobilized through ties in the networks," is considered an important factor in lifting an individual up and out of poverty (Lin, 2001, p. 4). Social networks, or the social links between and among individuals, may serve as social capital, specifically among individuals from low-income, economically marginalized (LIEM) backgrounds (Dominguez & Watkins, 2003; Heaney & Israel, 2008). Findings have primarily pointed to the benefits of social capital for one's upward economic mobility when social networks are comprised of diverse individuals such that information flow from higher to lower-resourced individuals can occur (Claridge, 2013; Narayan, 1999; Sørensen, 2016). Fewer studies have explored the utility of homogenous social networks (i.e., the degree to which networks are comprised of demographically similar individuals) in low-income settings and the potential for these networks to generate social capital to improve the economic mobility of persons from LIEM backgrounds (see, e.g., Dominguez & Watkins, 2003; Freeman & Dodson, 2014; Herbst-Debby et al., 2020, for exceptions).

As such, the purpose of this study is to examine the function of social networks for unmarried mothers from LIEM backgrounds taking part in a program, Moms Moving Forward (MMF), that intends to disrupt intergenerational poverty. This study addresses three primary aims: (1) explore if MMF mothers perceive connections reflecting bonding social capital (i.e., homogenous social networks in which individuals have similar socioeconomic status, gender, or class; Putnam 2000) with the other program mothers; (2) understand MMF mothers' experience of their relationships with other mothers during their participation in the community program; and (3) investigate if mothers' reports of bonding social capital is linked to changes in MMF

participant earnings, savings, and debt upon program completion. The next sections discuss social capital and describe the present study.

CHAPTER 2: LITERATURE REVIEW

Defining Social Capital

In the last four decades, ‘social capital’ has flooded the literature across disciplines such as public health, anthropology, and economics. Analogous to the economic concepts of human and physical capital, social capital can be described as "social intercourse" among individuals who comprise a social network that enables goal achievement and coordinated action (Hanifan, 1916). Prior to the emergence of this concept, economists and those in other disciplines only considered economic factors when explaining economic growth and the subsequent discrepancy in individuals' economic outcomes (Bhandari & Yasunobu, 2009). However, these descriptions often left researchers questioning the ability of economic theories alone to explain economic growth adequately. For example, theorists outside of economics pointed to other aspects, such as social influences, as potential mechanisms driving individuals' economic outcomes (Bhandari & Yasunobu, 2009). It is out of this context that social capital, a multidimensional concept that captures social variables in economic growth, emerged.

Hanifan (1916) first defined social capital as the accumulation of social interactions, positing individuals' ability to satisfy one another’s social needs would improve the living conditions of the entire community. Brisson and Usher (2007) further refined the concept by separating the terms *social* and *capital* to unpack its multiple components. In their framing, the "social" aspect of social capital derives from the shared trust and group cohesion characteristic of social relationships.[1] Furthermore, the capital-like properties stem from the economic definition of *capital*, "a commodity itself used in the production of other goods and services. It is a human

[1] This can be distinguished from “social support,” which is defined as “the quality of an individual’s most significant relationships, in terms of perceived and functional support” (Kalaitzakin et al., 2021, p. 455). Bonding social capital refers to the potential and actual benefits of social interactions, and social support includes one’s perceptions of actual support. Researchers typically consider social support as a benefit of bonding social capital

made input, such as plant or equipment, created to permit increased production in the future" (Brisson & Usher, 2007; Robison et al., 2002, p. 4). Hence, as with the properties of capital, as an individual accumulates social capital, such as in the form of increased career-related contacts from a networking event, so too do they experience growth in their opportunities to acquire a higher paying job (Brisson & Usher, 2007).

Although a definition of social capital has emerged from commonalities across multiple conceptualizations and fields, researchers frequently disagree on its operationalization, meaning, and effects. Much of the inconsistency surrounding social capital's meaning and documented impact has been attributed to the range of ways scholars have studied and applied the concept. For instance, since Hannifin's initial conceptualization, scholars across several disciplines (e.g., Bourdieu, 1986; Coleman, 1988; Lin, 2008; Putnam, 1993; 2000) have examined social capital across diverse domains and applications, including crime and violence, community life, public health, economics, democracy, and governance studies. Across these works, social capital is defined in a multitude of ways reflecting, at least in part, the intention(s) driving its use. For example, some researchers define social capital from a community perspective, whereas others define it on the individual level (Kawachi et al., 2008). To illustrate this distinction: a collectivist view of the concept would analyze civic engagement via voter turnout and would require an analysis of voter turnout or engagement of political groups; an individualist perspective focuses on social capital through smaller groups such as individuals' perception of a person’s political influence and ability to acquire or draw upon socioemotional "goods" or potentiate value from these social connections (Abbott & Reilly, 2019; Kawachi et al., 2008; Robison & Flora, 2003).

While the conceptual debate persists among researchers, in the present effort, social capital is defined using an individualist frame. While multiple levels of social capital can indeed

bring benefit, the individual-level frame is well-suited here, given our study's focus on individual perceptions of reciprocity norms, connections, and trust among individuals of a group to mobilize social relationships and cooperation for a mutual benefit, advantage, or advanced status (Knoke 1999; Putnam, 2000; Robinson et al., 2002).

Social Capital as One Pathway to Upward Economic Mobility

Of the many ways in which social capital has been researched, economists have identified social capital as an indicator of economic mobility, or one way by which individuals can gain economic resources and climb the economic ladder (e.g., Crul et al., 2017; Dominguez & Watkins, 2003). Specifically, throughout a lifetime, an individual's economic mobility, or "the extent to which a person's income changes over time", can be fluid, contributing to movement up or down the economic ladder (i.e., intragenerational mobility; Butler et al., 2008, p.2). Changes in intragenerational mobility are primarily influenced by historical, structural, and sociopolitical factors. For example, some places of residence provide a better chance of moving out of intragenerational poverty than others (Butler et al., 2008). These differences between communities (and across countries and even continents) are viewed as reflecting high and low mobility, respectively. For instance, between 1982 and 1996, the United States (U.S.) ranked lower on intragenerational economic mobility for persons from LIEM backgrounds than Europe (Corak, 2016). That is, it was less likely for individuals with LIEM backgrounds residing in the U.S. to move out of poverty within their lifetime than their European counterparts.

In addition to geographical location, the social construction and maintenance of racism, classism, sexism, and other intersecting factors perpetuating oppression are, "all determinants of access to social capital or social resources" (Zambrana & Dill, 2000 p.11; as cited in Schultz and Mullings, 2000). For example, the historical exclusion of Black women from opportunities to

seek higher education or hold positions of power has been a fundamental barrier to accessing and mobilizing social capital (particularly in comparison to their White female counterparts) and, in turn, has limited the ability of Black women to accumulate economic resources or build wealth.

To address the disparities attributable to such historical, structural, and sociopolitical factors, Black feminist scholars have recognized social capital interventions as a critical approach to addressing health disparities and social inequities, especially among Black women (Collins, 2000). For example, interventions that promote the diversification of social circles such that social contacts from advantaged individuals may provide less advantaged individuals with referrals for job contacts, information on entrepreneurship, or career-related knowledge and ultimately work to lessen disparities rooted in racism (Butler et al., 2008). These social-network-related influences may increase the likelihood of entrepreneurial success, occupational advancement to more lucrative employment, and the attainment of higher earnings and stable employment (Abbott & Reilly, 2019; Butler et al., 2008). Additionally, social capital may function as beneficial for norm observance (i.e., religion and culture), family support, and as an anti-poverty strategy to assist under-resourced individuals and communities (Hawkins, 2010; Macinko & Starfield, 2001).

Although empirical work tends to highlight the beneficial aspects of social capital on economic mobility, several scholars have also acknowledged that social capital may engender adverse outcomes, especially for individuals living below the poverty line (Coffé & Geys, 2007). For example, while social capital may foster trust and reciprocity to satisfy the social needs of some individuals, it may also lead to high out-group exclusion or prevent individuals from forming outside ties to move up and out of poverty, such as obtaining jobs in higher-paying positions (Coffé & Geys, 2007).

As a result of these divergent findings, seemingly reflecting qualitative differences in the nature of the experience of social capital, Putnam (2000) distinguished two dimensions of social capital and described their effects. The following sections describe these two dimensions and review selected findings associated with each.

Dimensions of Social Capital

Bridging Social Capital

Bridging social capital is defined as a tie that connects people across different communities and groups that are commonly divided by race, class, gender, or socioeconomic status (SES; Claridge, 2013). Scholars typically refer to bridging social capital positively because it "bridges" social relationships between individuals who have similar interests but come from different backgrounds or hold different social identities (Claridge, 2013; Villalonga-Olives et al., 2015). Therefore, these diverse social networks facilitate knowledge transfer from better-connected individuals to those who would otherwise not have access to information, resources, or power (Narayan,1999).

Bridging social capital can develop when diverse individuals share time within an interest group or at a networking event. These events create a space for persons from LIEM backgrounds to leverage new opportunities from individuals who are well-connected, with whom they may not typically interact (Putnam, 2000). For example, networking events may generate communication channels between more and less advantaged people, thus connecting those from backgrounds of socioeconomic disadvantage to information that could help them secure a higher-paying job or provide information for recent job openings and mentorship opportunities. Notably, interest groups and networking events occur more frequently in urban settings where heterogeneous individuals can network, collaborate, and innovate (see, e.g., Sørensen, 2016).

Hence, bridging social capital tends to be a more common occurrence in urban settings than in rural areas with more homogeneity.

Bonding Social Capital

In contrast, *bonding social capital* can be understood as reflecting homogenous social networks characterized by closed group membership, such as organizations or groups of individuals with similar backgrounds, including their SES, gender, or class (Coffee & Geys, 2007; Putnam 2000). These shared backgrounds or identities help foster trust, cooperation, and reciprocity, facilitating "getting by" on day-to-day tasks (Putnam, 2000).

Unlike bridging social capital, findings are mixed regarding the utility of bonding social capital in the context of a LIEM setting. In some studies, bonding social capital has been shown to contribute to advancing economic mobility for unmarried mothers with LIEM backgrounds through cultivating strong group cohesion, connection, and trust among group members (Dominguez & Watkins, 2003; Freeman & Dodson, 2014; Herbst-Debby et al., 2020). These conditions create a sense of obligation and mutual commitment to support one another, which can be used as a form of capital to overcome the financial hardships of living in poverty (Brisson & Usher, 2007; Freeman & Dodson, 2014). For example, benefits from bonding social capital could be evident when an unmarried mother, who cannot afford to take off work, asks a friend to pick up her sick child from school early. In a similar vein, a study observing mothers living in public housing found that bonding social capital established a sense of group trust that spurred collaborative action such that the mothers were able to financially depend on one another to survive (Edin & Lein, 1997).

Of relevance to the present effort, some studies have demonstrated the positive influence of bonding social capital on key outcomes among unmarried mothers with LIEM backgrounds.

For example, Herbst-Debby et al. (2020) studied social capital through the experiences of race-, class-, and gender-homogenous mothers in a welfare-to-work program. Their findings suggest that mothers with similar backgrounds benefited from bonding social capital during challenging situations. For example, participants used their social networks as a valuable resource for shared advice and support when mothers faced economic hardships associated with being an unmarried parent (Herbst-Debby et al., 2020). These mothers also provided each other with job contact information when they identified jobs suitable for their group peers, and ultimately helped each other climb the economic ladder.

Of particular relevance to the present work, Freeman and Dodson's (2014) community-based study involving participants in an antipoverty program in Boston, Massachusetts, found that the shared experience of unmarried motherhood from LIEM backgrounds and desire to move out of poverty was critical in building a bonding social capital and advancing participants' program outcomes. For example, the mothers shared unique insights regarding filling out scholarship and financial aid applications, which would be less salient for people unfamiliar with their situation. The findings from this study contradict results from other work (see, e.g., Payne, 2013) that suggest reciprocity norms, characteristic of bonding social capital, can be emotionally draining and restrictive to individuals from LIEM backgrounds when trying to advance economically. Instead, Freeman and Dodson (2014) found that mothers lifted each other when in need of support, without worrying about a reciprocated favor, while they sought to climb the economic ladder.

However, other studies have documented the potential negative influence of bonding social capital, particularly in low-income contexts. Bonding social capital may impede economic success and become emotionally taxing in low-income settings for several reasons. In the same

kind of instances that bonding social capital can be used to advance economic capital, high in-group demands, or expectations of reciprocity might supersede one's resources and thus become economically and emotionally draining (Dominguez & Watson, 2003). The experience of pressure for reciprocity is often higher in families from LIEM backgrounds, where individuals rely on these interpersonal relationships as a means of survival (Payne, 2013). Alternatively, middle and upper-class families might utilize bonding social capital to maintain or advance their economic standing (Payne, 2013). In fact, multiple researchers have discussed draining social capital, which they describe as a biproduct of bonding social capital that occurs when individuals from low-income circumstances feel growing pressure to return favors with their already limited set of resources (Dominguez & Watson, 2003; Kawachi & Berkman, 2001; Smith 2005). In such situations, the high expectations for and close monitoring of returning material or emotional favors inherent to bonding social capital networks may limit individuals' opportunities to save resources and accumulate personal wealth (Payne, 2013).

In addition to norms of reciprocity, the close ties among and loyalty of community members, friends, or families from LIEM backgrounds might prevent a person from trying to climb the economic ladder (Freeman & Dodson, 2014; Hoff et al., 2011; Sherman, 2006). Scholars reason that individuals within families of low-income who move up economically may feel indebted to their relatives and friends due to their vital role in their mobility process (Krige, 2015). Thus, these unreciprocated and draining ties may impede mothers' ability to "get ahead" or accumulate the financial resources for upward economic mobility since they distribute their resources to their friends and family in a lower-economic bracket (Curley, 2010). Therefore, some researchers suggest that mothers cut social ties with their “poverty-dense” communities,

such as their friends and family members, to successfully break the cycle of poverty (Freeman & Dodson, 2014).

Another argument used to frame the potential negative impacts of bonding social networks in low-income settings surrounds a lack of economic and social class diversity and high out-group exclusion among group members (Alcorta et al., 2020; Portes, 1998). Bonding social capital networks are, in some cases, formed by a sense of shared experiences of adversity (Portes, 1998). Therefore, researchers posit that group members' strong sense of cohesion may exclude individuals who attained economic success or advanced their economic mobility (Alcorta et al., 2020). In light of such findings and views, researchers and program developers have primarily focused on implementing community interventions that maximize bridging instead of bonding social capital in low-income settings (Dominquez & Arford, 2010).

Given the mixed findings regarding the utility of bonding social capital, further research on the role of bonding social capital is needed to guide interventions focusing on advancing economic mobility in poverty-concentrated communities. The current study seeks to contribute to work in this area by enhancing understanding of the role of bonding social capital within a group of low-income unmarried mothers participating in a community program designed to equip them with tools to help lift them out of poverty.

CHAPTER 3: CURRENT STUDY

The Context of this Work: Program Description

The current investigation examines bonding social capital in a program designed for Black and/or African American unmarried women from LIEM backgrounds residing in Charlotte, North Carolina (NC). In 2014, a report brought to light the economic immobility and structural barriers that exist in Charlotte (Chetty et al., 2014). At the time, these findings – including that Charlotte ranked last among the fifty largest U.S. cities in economic mobility – spurred considerable local civic action. Via one strand of such efforts, which also included growing attention to long-standing racial disparities and deeply rooted structural racism, local Charlotte government officials and community organizations grew their investment in place-based initiatives, or entities that commit to improving economic mobility and disrupting intergenerational poverty within a particular jurisdiction (Ferris & Hopkins, 2015).

One such place-based initiative that emerged as part of these efforts is Freedom Communities. Freedom Communities was founded in 2018 and primarily focuses on providing Charlotte residents access to quality and early education, affordable housing, and connections to services from external partner programs (Freedom Communities, 2018a). Specifically, Freedom Communities strategically serves individuals living within a Charlotte neighborhood whose members face high housing instability and other disparate outcomes (Freedom Communities, 2018a).

Freedom Communities facilitates the Moms Moving Forward (MMF) program, which provides the group context of focus for the present study. A report highlighted that within a historically disinvested area in Charlotte, a majority of heads of households were unmarried mothers (Statistical Atlas, n.d.). In 2020, in response to these findings, Freedom Communities

launched MMF, a 12-month, cash-incentive program to support unmarried mothers living in this area of Charlotte, NC. Specifically, the program provides an opportunity for mothers to earn up to 200 dollars a month for participating in program activities (Freedom Communities, 2018b). The concept for MMF was based on the Career Family Opportunity Program, a program that was informed by Economic Mobility Pathways' (EMPath) five-year theory of change called the Bridge to Self-Sufficiency (EMPathways, 2021; See Appendix A).

EMPath, a Boston-based nonprofit organization, created this model from a decade of research on economic mobility (EMPathways, 2021). With an emphasis on coaching, goal setting, and recognition of participants' accomplishments, their model provides a clear, comprehensive, five-step pathway to self-sufficiency via efforts addressing five main areas: family, well-being, finances, education and training, and employment and career. Hypothetically, each "step up the bridge" gradually leads an individual to a life of full economic independence. For example, individuals at the top of the bridge live in stable housing, experience a network of support, have no debt, evidence better health outcomes, achieve higher educational attainment, and exhibit increased savings and earnings (EMPathways, 2021). EMPath's theory integrates the Bridge to Self-Sufficiency with Mobility Mentoring, a mentorship approach aiming to provide individuals with the tools, resources, and knowledge to increase their economic mobility (EMPathways, 2021).

While several iterations have stemmed from the original Career Family Opportunity Programs, most of EMPath’s programs include weekly or monthly meetings in which participants can convene and network with one another. In addition to these community meetings, individuals meet with coaches regularly to build accountability systems between coach

and participant and to ensure participants can efficiently meet their goals throughout the course of the five-year program (EMPathways, 2021).

Unlike the original five-year EMPath model, MMF adapted their program to a condensed, 12-month program. Similar to EMPath's main program components, MMF consists of three primary parts: individual and group coaching, guiding participants on how to increase children's literacy, and financial literacy. Within the program, mothers are accepted into a small cohort of approximately ten to fifteen mothers. Then, through a series of workshops, a MMF coach teaches mothers how to build savings and credit, attain a higher educational degree, secure stable housing, and increase their child's literacy (Freedom Communities, 2018b). The coaches also provide individual support to mothers to improve their mental and physical health and work with external partner programs and consultants to provide additional, specialized services. Additionally, as part of the group coaching component, the program seeks to facilitate the development of a network of support for local unmarried mothers that they can rely on for support and guidance. To that end, MMF provides several relationship-building opportunities such as monthly group workshops and group retreats. Ultimately, the organization's leadership hopes a bond will form among the mothers and that this bond will help facilitate their program success.

Current Study

The present study emerged as part of a multi-year partnership between researchers from the University of North Carolina at Charlotte (UNCC) and Freedom Communities. It grows out of a larger effort designed to evaluate the processes and impact of the MMF program. The current study aims to examine the extent to which bonding social capital exists within two cohorts of unmarried mothers from LIEM backgrounds and the role these social networks play in

regards to their experiences and outcomes within a community-based organization that fosters an environment to advance participants' economic mobility.

Given that this study assesses both outcomes and processes related to bonding social capital, a multi-component mixed method design was employed (Greene, 1989). The purpose of multi-component research is to "extend the breadth and range of inquiry" by incorporating different methodological approaches for different study components (Greene, 1989, p. 259). Thus, the design involved multiple components of data collection (e.g., collecting closed-ended data from surveys and open-ended data from interviews) that will be used to assess different research questions of interest (See Table 1, Creswell & Creswell, 2018; Greene, 1989).

Table 1

Strategy of Data Collection and Analytical Approach

Research Question	Method	Analytical Approach
1. Do the MMF mothers perceive connections reflecting bonding social capital with the other program mothers? Specifically: a. To what degree does bonding social capital exist among mothers participating in a community-based program? b. How do mothers from a community-based program describe their relationships with other group members?	a. Quantitative measure (post-program survey; four-item PHDCN measure) b. Qualitative measure (Semi-Structured Interviews)	Sequential-explanatory mixed methodology

2. What role did the relationships with other mothers play when participating in the community program? a. How were the relationships formed with other mothers helpful when participating in the community program? b. How were the relationships formed with other mothers unhelpful when participating in the community program?	a. Qualitative measure (Semi-Structured Interviews) b. Qualitative measure (Semi-Structured Interviews)	Exploratory-descriptive qualitative methodology
3. Is bonding social capital linked to participant earnings, savings, and debt upon program completion? a. Is bonding social capital positively correlated with participant earnings and savings upon program completion? b. Is bonding social capital negatively correlated with participant dept upon program completion?	(a and b) Quantitative measures (post-program survey; four-item PHDCN measure and Bridge-data)	Linear regression

Note. This table delineates the strategy of data collection and analytical approach for each research question of interest.

Investigators involved in the study applied for and were granted two separate Institutional Review Board (IRB) approvals for (1) accessing programmatic data and (2) conducting in-depth post-program interviews with program participants. The initial data for this study were collected from MMF mother-participants in the form of a close-ended survey as well as from participant meetings with MMF staff members, as part of MMF's routine program data collection before and at the end of the program. Programmatic data assess (1) to what degree bonding social capital exists at the end of the program and (2) how bonding social capital is associated with program participants' earnings, savings, and debts at the end of the program. The second phase of data

collection involved gathering open-ended data from in-depth interviews and using qualitative analysis to understand the role(s) participants' relationships with other mothers played in their program experiences.

The study adds to the literature in several ways. First, the in-depth interviews help clarify current contradictions in the literature on the role and nature of bonding social capital among unmarried mothers from LIEM backgrounds. Specifically, the study can contribute to the social capital literature by providing research on a program that may foster bonding social capital and shedding light on how those bonds between and among a population of low-income unmarried Black and or/African American mothers influenced their experience in a community-based program developed to advance participants' economic mobility. Additionally, the study examines how bonding social capital is associated with participant earnings, savings, and debts after participating in the MMF program. These data can assist in understanding the extent to which bonding social capital is linked to indicators of intragenerational economic mobility. Ultimately, knowledge gained from this study can help clarify inconsistencies in the current literature and guide future programs focused on advancing economic mobility using bonding social capital (which, unlike bridging social capital, is less consistently documented as supporting mobility) in Black and or/African American unmarried mother from LIEM backgrounds.

Research Questions

In view of the study's aims, it is guided by three main research questions:

1. Do MMF mothers perceive connections reflecting bonding social capital with other program mothers? Specifically:
    a. To what degree does bonding social capital exist among mothers participating in a community-based program?

b. How do mothers from a community-based program describe their relationships with other group members?

Hypotheses: (1a) Given that the program is intended to build connections within the cohorts of participant mothers, it is hypothesized that study mothers will report a moderate degree of bonding social capital among the mothers across cohorts. (1b) Because this question is exploratory in nature, there are no hypotheses driving this component of the study.

2. What role did the relationships with other mothers play for MMF mothers when they were participating in the community program?
    a. How were the relationships formed with other mothers helpful when participating in the community program?
    b. How were the relationships formed with other mothers unhelpful when participating in the community program?

Hypotheses: Given that the literature surrounding the relationships involving these constructs is unclear, this question and its parts are exploratory, and no specific hypotheses are offered for these components.

3. Is bonding social capital linked to participant earnings, savings, and debt upon program completion?
    a. Is bonding social capital positively associated with participant earnings and savings upon program completion?
    b. Is bonding social capital negatively associated with participant debt upon program completion?

Hypotheses: Although the literature does not suggest a specific direction, given the goals of the MMF program and past research on the observed benefits of social capital among low-income

unmarried mothers (e.g., Freeman & Dodson, 2014; Herbst-Debby et al., 2020), it is hypothesized that there will be (a) a moderate positive association between bonding social capital and participant earnings and savings and (b) a moderate negative association between bonding social capital and participant debt upon program completion. That is, it is expected that when program mothers report higher levels of bonding social capital via their program experience, they will also tend to earn more, save more, and have less debt at the end of the program.

CHAPTER 4: METHOD

Participant Recruitment and Selection

Programmatic Data

Supported by Freedom Communities, MMF staff recruited mothers to participate in the year-long program with signs, flyers, emails, and word of mouth among community members (and, later, past program participants). The main requirements for program eligibility, and thus completion of programmatic data, included being a mother living within a specific zip-code in Charlotte, NC; having at least one minor child under the age of ten; maintaining employment for at least 90 days before the program start date; having no felonies or evictions in the last three years; and being between the ages of 18 and 45 years. Since its founding in 2018, MMF's program eligibility criteria have been updated, with newer criteria including the needs to maintain employment before the start of the program, have school-aged children who attend specific elementary schools, and have earned a high school diploma or GED.

In addition to the place-based initiative's eligibility criteria for MMF participation, mothers included in this study must have fully completed the year-long program and the corresponding routine pre-and post-program survey and program completion meetings with MMF staff members, which include assessments of current program achievements using the Bridge to Self-Sufficiency. Because the programmatic data were collected from each participant during their time in the program, we received data from Cohorts 2 and 3 (18 participants in total). Those who participated in Cohort 1 were not included in the study because the program did not collect post-program data related to their participation in the MMF program.

Interviews

We collected data through recorded, semi-structured Zoom interviews with a subsample of participants in Cohorts 2 and 3. Staff members from the place-based initiative recruited participants for the interviews with a recruitment flyer at the end of the post-program survey, word of mouth, and phone and email messages. This recruitment structure was selected to keep mothers' identities in the program confidential from UNCC researchers unless they were interested in completing the interview. The study included one main sample (which consisted of all program mothers who completed the pre and post surveys), with a portion of those participants taking part in qualitative data collection. Therefore, all mothers who completed the program were eligible to participate in the interviews. If mothers were interested in participation, they contacted a UNCC researcher by email to schedule and conduct their Zoom interview.

Measures

The study drew on multiple data sources: (1) selected retrospective data from the community-based program's survey and (2) semi-structured qualitative interviews conducted by UNCC researchers.

Demographics

Survey Sample

Data regarding participant gender, age, race/ethnicity, and marital status were collected from items in the pre-program survey. The potential sample from Cohorts 2 and 3 consisted of 33 participants (18 from Cohort 2, and 15 from Cohort 3). Of the 33 participants, 18 completed the post-program survey, which contained the bonding social capital measure. These 18 participants identified as female (100%), unmarried (100%), and primarily as Black or African American (88.9%), with 5.6% identifying as Black or African American - Caribbean, and 5.6%

choosing not to answer. Participants reported having one child (27.8%), two children (22.2%), three children (22.2%), 16.7% four children (16.7%), or five or more children (11.1%).

Before the start of the program, caregivers reported their educational attainment: 44.44% earned a high school diploma/GED, 11.1% a Bachelor's degree, and 44.4% declined to answer. Additionally, pre-program, participants were predominately employed (77.8%), with 16.7% identifying as unemployed, and 5.6% who declined to answer.

Interview Subsample

Of the nine mothers who participated in the interviews, 100% identified as female and unmarried, 88.88% identified as Black/African American, and 11.1% declined to answer. Before the start of the program, 77.7% of interviewees reported earning a high school diploma/GED, 11.1% reported earning an Associate's/Professional Degree, and 11.1% had earned a Bachelor's degree.

Bonding Social Capital

Bonding social capital was measured using responses to four items on the post-program survey using an adaptation of Sampon and colleagues' (1997) Bonding Social Capital Scale developed for the Project on Human Development in Chicago Neighborhoods (PHDCN). This measure was selected because it was tested in low-income, urban neighborhoods, with evidence suggesting it was an adequately reliable (alpha = .70) and valid measure of bonding social capital (Brisson & Usher, 2006). While this measure was designed to assess social cohesion and trust, a confirmatory factor analysis established the scale's reliability and validity as a measure of bonding social capital (Carbone, 2018). This subscale has been used as a measure of bonding social capital by a number of researchers (e.g., Brisson & Usher, 2006; Carbone, 2018; Collins et al., 2014). Its use in this way can largely be attributed to the foundations of social cohesion

theory which notes that shared trust and cohesion create a sense of obligation. This obligation functions as a form of capital among individuals of a network and, as such, can be used as a proxy to measure bonding social capital (Brisson & Usher, 2006; Putnam, 2000). Four items from the original five-item scale were included in the present study. We removed one item because it did not fit the present program's context, and the MMF program staff wanted to keep the surveys as concise as possible. Participant responses to this measure were collected only at the end of their program participation as part of the program's routine data collection. Participants rated items on a four-point Likert scale that ranged from *strongly disagree* to *strongly agree*. The four PHDCN items included: "*Mothers within my program cohort are willing to help each other*"; "*Mothers within my program cohort don't get along with one another*"; "*Mothers within my program cohort share the same values*"; and "*Mothers within my program cohort can be trusted."* Item two was reverse scored prior to analysis. A mean composite score across the four items was calculated with higher scores suggesting more bonding social capital. The four items had a moderate internal reliability ($\alpha = .72$) in this sample.

Indicators of Intragenerational Economic Mobility

Data for participant earnings, savings, and debts before and after program participation were collected from existing MMF pre- and post-Bridge assessments. As previous research suggests, increases in earnings and savings as well as decreases in debts are indicators of increased economic mobility (Applegate & Janssen, 2020). Bridge scores were determined by MMF coaches and were assessed by allotting each participant a score based on the Bridge step that corresponded with their current circumstances (i.e., scores ranged from 1 for the lowest step on the Bridge to 5 for the highest step on the Bridge). Thus, we computed indicators of intragenerational economic mobility by calculating pre- and post-Bridge difference scores for

three different program outcomes: participant levels of debt, savings, and earnings. Difference scores suggesting gains in savings and earnings and those indicating a reduction in debt suggest potential for greater intragenerational economic mobility.

Semi-Structured Qualitative Interviews.

We conducted semi-structured interviews using an interview guide that included specific probes as well as room for the participant to elaborate on specific questions. We adapted social capital interview questions from Lowe's (2014) study exploring purposive social network brokering within social service organizations, given the similarities between that study sample and community-based program's goals and the present effort's sample and program. In addition to these questions, the interview covered various topics such as intergenerational literacy, financial literacy, and mental health. Please see Appendix B for the full interview guide. Example questions with relevance to the present work include:

- While you were enrolled in the program, can you tell me about the role the other mothers played as you tried to reach similar goals / achieve similar expectations? For example … were they supportive/unsupportive? Resourceful/unresourceful? Draining? Helpful/unhelpful? Explain …
- Who of the mothers from the program do you regularly communicate with? In what instances might you reach out to them?

Procedure

Programmatic Data

Participants completed the pre-program survey and met with their MMF coach to complete the pre-program Bridge assessment upon program acceptance. Then, during and at the end of the program, MMF coaches collected Bridge data again to reassess their program

outcomes and standing for each category on the Bridge to Self-Sufficiency (EMPathways, 2021). To collect Bridge data, the participant and MMF coach met and identified the appropriate Bridge step that aligned with the participant's current standings in each of the eight Bridge categories. Then, MMF coaches inputted and stored Bridge data on a data software system familiar to the coaches. Lastly, at the end of the program, the MMF coaches administered a post-program survey. Pre-and post-program surveys were completed using pencil-and-paper measures or an online format via Google Forms depending on participant preferences (this variation in data collection was due to some participants' voicing discomfort utilizing technology platforms). Although there was some variability in when the coaches collected programmatic data from participants, pre- and post-program survey and Bridge data were typically collected during the participants' first and last meetings with the coach. Of the MMF coaches, all identified as female and Black/African American.

Semi-structured Interviews

Once the MMF coaches collected pre- and post-data from participants, one female graduate student in the Psychology department at UNCC and one female professor in the Anthropology department at UNCC conducted semi-structured interviews with those participants who consented. As researchers, we recognize that our positionality shapes and influences our work, interactions with participants, and the interpretations and conclusions we draw from these interactions (Soedirgo & Glas, 2020). Thus, we engaged in an iterative critical reflexive process throughout the study. To illustrate, we recognize how our knowledge, social and political positions, power, and privileges affect our research. Therefore, we discussed our positionality before, during, and after the interviews with other members of the research team. For example, I self-identify as a white, female, psychology graduate student who was raised by two middle-

class parents in Miami, Florida, and I am not a mother. Therefore, I cannot understand what it is like to be a Black/African American unmarried mother from an LIEM background living in Charlotte, NC or how these identities might shape (or have been shaped by) their life experiences. In addition to reflecting on our positionality, we engaged in peer debriefing sessions throughout the research process. At this time, we communicated concerns or experiences navigating the interviews and how our views and biases affect our research and the conclusions we draw (Case, 2017).

Before conducting the semi-structured interview, we read the consent form to the participant and assigned the participant a code number. This code number kept participant interview responses separated from their name during audio transcription. At this time, we emphasized that all information provided in the interview would remain confidential from the staff at the place-based initiative and the MMF program. We also asked participants for their permission to record the audio of the interview and to access their post-survey responses. If they consented, the UNCC researchers retrieved and then connected the questionnaires to the interview responses for data analysis. Once the consent process was completed, the UNCC researcher began the interview and recorded the audio.

Participants received twenty-five dollars as compensation for the first hour of the interview and fifteen dollars for any additional time. Additionally, participants were entered in a drawing to win $200. One drawing took place for each cohort. The community-based organization provided this compensation to align with their cash-incentive program model.

Data Cleaning and Analysis

Once we completed the interviews, we transcribed the audio recording verbatim using Otter AI software. Then, we reviewed the Otter AI transcriptions and interview recordings to

correct any software errors that occurred during the automated transcription process. Moreover, any identifying information found in quotes was modified or removed so that individual mothers could not be identified based on their responses. For example, we replaced names and other identifiable information mentioned by participants with participant numbers to protect their identities.

The present study is multi-component, with different methodological approaches (i.e., sequential-explanatory, exploratory-descriptive, linear regression) being used to assess each of our three research questions. Within this multi-faceted study, we used mixed-method approach, which combines both an analysis of closed-ended and open-ended data (Greene, 1989). Our analysis of open-ended data was ultimately guided by principles of applied thematic analysis, which synthesizes the most useful aspects of grounded theory, positivism, interpretivism, and phenomenology (Guest et al., 2012). Applied thematic analysis typically adopts epistemologies from the positivist approach such that processes are systematic, and interpretations need to be evidenced in the text. Ultimately, our primary goal of employing applied thematic analysis was to "present the stories and experiences voiced by study participants as accurately and comprehensively as possible" (Guest et al., 2012, p.16).

A sequential-explanatory methodology was used to address the study's first research questions: (1a) To what degree does bonding social capital exist among mothers participating in a community-based program? (1b) How do mothers from a community-based program describe their relationships with other group members? Employing an approach in which we first analyze results from the closed-ended data and then use the open-ended data to explain or contextualize findings aligns with this sequential-explanatory method (Guest et al., 2012). First, data from the adapted PHDCN measure administered on the post-program survey was analyzed to quantify the

degree to which bonding social capital exists among the mothers in the program (research question 1a).

Next, we combined deductive and inductive approaches to analyze the open-ended data from the interviews to explain how mothers from a community-based program describe their relationships with other group members (research question 1b). That is, before our review of the interview transcripts, we began our analysis with *a priori* codes created guided by the results from the analysis of the surveys, and incorporated those codes into a codebook (i.e., deductive coding; Schoonenboom & Johnson, 2017). For example, we predefined codes based on the results of the mean item-level score of the four PHDCN survey questions (i.e., codes included "willing to help/helpful", "similar values", "get along", "trustworthy"). Then, we read the transcript in its entirety and structurally coded the transcripts using codes from our semi-structured interview guide. We then reread the transcripts and created new codes (i.e., inductive coding). As we developed new codes, we reanalyzed the transcripts to account for and ensure we were capturing content reflecting the newly created codes. Next, as a way of ensuring intercoder agreement was achieved, the two researchers involved with this analysis each separately reviewed and coded the same transcript. Then, we met to identify points of agreement and disagreement in our applied codes. When intercoder disagreement occurred, or interpretations of certain text differed, we worked to further refine our codebook definitions to improve clarity and precision in our coding process. Once a consensus was reached, we added these updated definitions and new, emerging themes that may not have been initially captured to our codebook.

In addition to separately coding transcripts to increase interrater consistency, I participated in reflexive practices throughout the research process, such as explicitly stating my identities in the research proposal, journaling after each interview, memo writing while coding,

and participating in debriefing sessions with the primary investigator of this larger MMF project. For instance, recognizing that my identities (i.e., I am White, do not have children, and come from a middle-class family) did not align with the population of interest to this study meant that my own life experiences could have impacted my ability to interpret and represent the experiences of the participants accurately. Taking these steps deepened my awareness of my assumptions and, in turn, potentially resulted in an analysis that more accurately represented participants' experiences rather than my biases (Shelton, 2004). Additionally, debriefing sessions with the primary research investigator and examining previous research findings from other related studies to assess the degree to which the findings were similar to past studies (e.g., Freeman & Dodson, 2014) helped to increase the credibility of the findings such that they were "congruent with reality" (Merriam, 1998).

Additionally, using MAXQDA 11 PLUS software, we ran code frequencies (Guest et al., 2012). This deductive and inductive hybrid model helped ensure participant responses were comprehensively and accurately represented (Guest et al., 2012). In addition, this technique helped us build on what we learned from the close-ended survey (e.g., responses to the PHDCN items) with participants' open-ended responses to the semi-structured interviews (Schoonenboom & Johnson, 2017).

We used an exploratory-descriptive qualitative methodology to guide the analysis of the second research question of interest: (2) What role did the relationships with other mothers play when participating in the community program? This exploratory-descriptive qualitative approach is appropriate when there are gaps or contradictions in the existing literature. Via this approach, the researchers examine the phenomenon of interest to help understand the participants' perspectives and to inform future programs and research (Hunter et al., 2019). Similar to the

deductive and inductive hybrid technique employed for the first research question, we began our analysis of the transcribed interview scripts using deductive and inductive coding techniques. We created structured codes informed by findings from previous literature and from the semi-structured interview guide. In addition, we created new codes and reanalyzed the transcripts to account for the emerging codes. Finally, in alignment with the preferred approach for exploratory-descriptive qualitative research, we used applied thematic analysis to report generalizations from the participants' described experiences using code frequencies, dominant themes, and examples (Hunter et al., 2019).

Lastly, to address our third research question – i.e., is bonding social capital linked to participant earnings, savings, and debt upon program completion? – we conducted a linear regression to understand if bonding social capital was associated with post-program earnings. The results associated with each of the following research questions are summarized in the section below.

CHAPTER 5: RESULTS

Research Question 1: Do MMF mothers perceive connections reflecting bonding social capital with other program mothers?

Survey Component: Bonding Social Capital Scale Data

A mean composite score of the four-item PHDCN measure was calculated. Results suggested a high level of bonding social capital among the eighteen program participants (M = 3.33, SD = .50). We calculated an individual sample t-test to understand if PHDCN mean scores differed between individuals who participated in the interviews and those who did not. Results revealed that there was no significant difference in PHDCN means for interview participation, $t(16) = -1.79$, $p = .09$, despite interviewees reporting higher absolute scores (M = 3.59, SD = .44) than non-interviewees (M = 3.03, SD = .80). Similarly, an independent sample t-test was used to assess for potential differences in PHDCN means between the program cohorts – no difference was detected [$t(16) = -.67$, $p = .51$] despite Cohort two participants reporting higher scores (M = 3.41, SD = .46) than Cohort three participants (M = 3.17, SD = .87). Because there were not differences across those with and without interviews or across the two cohorts, these results will be presented using both the total sample and full interview subsample, as appropriate.

We also computed item-level means of the four PHDCN scale items. These calculations revealed that participants endorsed high levels for all four items: "*Mothers within my program cohort are willing to help each other*"(M=3.22, SD= .73), "*Mothers within my program cohort share the same values*" (M=3.29, SD=.58), and "*Mothers within my program cohort can be trusted" (*M=3.35, SD=.49), and "*Mothers within my program cohort don't get along with one another*"(reverse coded; M=3.47, SD=.87). Taken together, these item-level responses suggest high perceptions of bonding social capital among the program participants.

Interview Component: Open-Ended Data

Next, we asked participants to elaborate on the questions from the close-ended PHDCN survey items to further understand the nature of their relationships with the other women in the program. Nine women from cohorts 2 and 3 of the MMF program participated in the interview component. For this research question, we originally intended to analyze interview question/response couplings of items in the interview that were specifically related to the PHDCN measure, a data reduction technique found in thematic analyses. However, review of the interview transcripts revealed that the participants frequently elaborated on their relationships with other women in the program outside the interview questions that were explicitly related to the PDHCN measure. Therefore, in our efforts to address this question, we expanded the data incorporated in our analysis to include the entire interview transcript so that we were appropriately capturing the experiences of the mothers in this program. Similar to the results from the PDCHN bonding social capital items, our thematic analysis of the interviews with the mothers revealed shared trust and similar values, ability to get along, and willingness to help each other (See Tables 2 and 3). However, our analysis also highlighted nuances of these relationships and detailed participant experiences that did not coincide fully with the quantitative findings, offering insight into participants' relationships with other mothers in the program (See Table 3). The results of our thematic analysis are outlined in the sections below.

Table 2

Comparison of Close-ended and Open-ended Project on Human Development in Chicago Neighborhoods (PHDCN) Item Endorsements

PHDCN Bonding Social Capital Items	Survey Sample Size	Survey PHDCN Item *M(SD)*	Interview Sample Size	Interviewees Endorsing PHDCN Bonding Social

				Capital Item Content in their Responses
Trustworthy	*n* =18	3.35(.49)	*n*=9	88.89%
Willingness to help	*n*=17	3.24(.73)	*n*=9	100%
Similar Values	*n*=17	3.29(.59)	*n*=9	88.89%
Get Along	*n*=17	3.47(.87)	*n*=9	100%

Note. This table summarizes results reflecting (1) responses to bonding social capital survey items that were included in the post-program survey and (2) participants' endorsements of these items during the interviews.

Table 3

Emerging Themes and Sample Quotations from Participants' Responses to Project on Human Development in Chicago Neighborhoods (PDCHN) Bonding Social Capital-Related Items

PDHCN Interview Question	Qualitative Themes about Bonding Social Capital Items	Proportion (%) of interviews in which theme was present	Sample Quote
Is there a sense of trust between the mothers within the group?			
	Safe space	66.67%	As far as our conversations was concerned, like, I trust that they... I didn't feel they would go out and you know, try to make fun or belittle anyone in they situation that... when we had our conversations amongst each other, our private conversations. Somebody reached out to me not just the other day, like, do you know what I could do such and

			such? And I told them information I know. And that's just them, like, feelin' comfortable to be able to reach out to somebody now that might have the answer without judging or anything.
	Trust takes time	44.44%	At the beginning, I was shy, I didn't want nobody to talk to me. Well, just sitting there listening and taking notes. And then, towards the end, I start talking, opening up, and everything is just… you have to build this like… you have to build some trust. Like you can't doubt everybody. We came in the same room as strangers. We left out kind of like a sisterhood. So, you know that that's something different. For folks who, I mean, it was different for me. Because I came in, like I said, not knowing them from the can of paint. But I could definitely say, you know what, I do trust you to get my children versus when we first started now, I don't know you, you know, I don't know what you're capable of doing. But the sense of trust came a long ways during our journey.
Do they share similar values?			
	Desire to be in a better place	77.78%	For the most part, the goal setting, I mean everybody wants to be able to be stable and to, to be in a happy place. I can say that. Everyone is lookin' to better their lives, everyone is looking to be able to be in a position where they can provide for their children, and where they can be secure in their finances. So everyone is looking to have that security, whether it's with job security, or this financial security, but security in general.
Do the mothers within your group get along with one another?			

	Building a bond	77.78%	We all just talk and relate to each other. We relate... me and parents, with the kids. We help each other find solutions that we need. So that's a good thing. We made a bond. I mean, it's really like a sisterhood, like, honest and truly like, because I've created friends, you know, like, it's not like I just created like, associates, like, we're friends like, 'Hey, girl, whatchu doin? Where the babies?' You know? 'Ain't today your baby's birthday?' I got her gifts, you know, different stuff like that.
	Respectful differences	44.44%	"You still can support somebody even if you don't necessarily agree with everything. A win is a win. We still became a union in a sense, because if like, we were just, we just kind of respected those people that were different. Like, we just respected their differences, but it was like, it was cool.
Are mothers in the group willing to help each other out/Support one another?			
	Emotional support	100%	This weekend was Mother's Day weekend. Her mother is in [redacted], so she's gonna come over to my house Sunday with her children. So, you know, with my family, but I was told her, I'm like, 'Hey, you can come over. You know, I understand, you know, what it's like, so you can come over and be around my family.'
	Practical support	77.78%	All of us really support each other on the same stuff. Like, if we need help, getting school supplies or stuff like that, we're figured out. I could say several occasions, I don't have a car. If it was an activity, and I couldn't get to it, the mom had no problem picking me up or taking me.

	Support for reaching professional and career goals	77.78%	You get your own computer, and they tell you to show you how to work the computer. She didn't get the memo, so I don't know. I did reach out. (a mother discussing how she told another participant about a computer class being offered) Everybody was like, different. Had different jobs going on. So, if somebody was interested in something they was doing, they're given the information.

Note. While some quotations included in this table were in direct response to questions related to PHDCN items, others occurred throughout the broader interview conversation. Quotes addressing topics reflecting PHDCN item content were also included in our thematic analysis.

Trustworthy

During the interviews, eight (88.89%) participants mentioned being able to trust the other mothers. Although the PHDCN measure included the item, "*Mothers within my program cohort can be trusted,"* given the semi-structured nature of the interviews and time constraints, two of the eight participants were not asked directly about their ability to trust other mothers in the cohort. However, these two participants alluded to their ability to trust others within their cohort throughout the interviews.

Safe Space

Six (66.67%) participants explained that trust contributed to a safe space or an environment where participants felt comfortable disclosing personal stories and holding private conversations, knowing the other participants would not belittle or make fun of each other. As participant four describes below, this space helped others feel comfortable enough to come to her with questions without the fear of judgment:

> Somebody reached out to me just the other day, like, ‘do you know what I could do such and such?’ And I told them information I know. And that's just them, like, feelin' comfortable to be able to reach out to somebody now that might have the answer without judging or anything. (Participant four)

Two participants described a safe space when we asked them to describe their favorite part of the program. For instance, participant three referred to the program as a safe zone where she felt accepted by other mothers for who she was:

> The support…the understanding… not being judged. Nobody's looking at me for what I have on or, you know, or nobody's – it's not like we're in a competition of who has the best shoes or who hair looks the nice, you know, I mean, just being accepted, uhm, was great. I mean, it was it was a safe zone. It still is a safe zone. (Participant three)

To this participant, the feeling of security this safe space offered meant she did not have to put on a façade and could instead focus on completing the program.

Trust Takes Time

While participants expressed that this trust helped contribute to their perception that the group was a safe space, some also noted that trust was not built quickly and instead grew over the course of the twelve-month program. Four (44.44%) participants mentioned that, at the beginning of the program, they were uncomfortable being completely vulnerable and trusting other participants. In the words of participant eight, "*At the beginning, I was shy, I didn't want nobody to talk to me.*" Instead, this sense of trust developed for her throughout her time in the program, such as during program meetings or private interactions through which the mothers could hear and share stories and experiences. She explained, *"I would just have to get they vibe from them like, ‘yeah, we on the same team.’"* Eventually, towards the end of the program, she

was more willing to open her circle and trust the other participants: *"Towards the end, I start talking, opening and everything. It's just you have to build this, like, you have to build some trust."* Participant two also observed this development of trust throughout her time in the program. At first, she described other participants as strangers. However, as her relationships with the other women in the program evolved, so did her ability to trust them:

> We came in the same room as strangers; we left out kind of like a sisterhood. So, you know, that that's something different. For folks who I mean, it was different for me. Because I came in, like I said, not knowing them from a can of paint. But I could definitely say, you know what, I do trust you to get my children versus when we first started to now, I don't know you, you know, I don't know what you're capable of doing. But the sense of trust came a long ways during our journey. (Participant two)

Two other participants alluded to building trust over time when asked about challenges or difficulties adding new people to their inner circle. They described their shyness and inability to open-up at the beginning of the program but explained that they were eventually able to let down their guard and trust the others once they got to know them. For example, participant five revealed, "*At first, I was like, shy, but I opened up after I got to know everybody*."

Similar Values

Throughout the interview. eight (88.89%) participants mentioned sharing similar values with the other members. As detailed below, this was most often reflected in a shared desire to be in a better place.

Desire to be in a better place

While discussing the PHDCN item asking about similar values between the mothers in their cohorts, seven (77.78%) participants expressed their shared desire to be in a better place.

We defined this code to describe instances during the interview when mothers talked about their shared identity as mothers, and as mothers their desire to join this program to create better situations for their families, and ultimately build their self-sufficiency. Participant four mentioned sharing similar values such as being mothers, their desire to create a better life for themselves and their children, and to change and be successful:

> Children, just hard work, um wanting to be successful. You know, just by us showin' up each meetin', that showed that we all wanted the same thing. We want to test; we want to change. So, I could say, based off that, we all have those similar values. (Participant four)

While these mothers described their shared values, they also observed variations in their situations, such as in income level, number of kids, employment, and the obstacles confronted when raising children. While variation in their experiences and situations were apparent to the mothers, they ultimately identified and resonated with one another's shared interest in enrolling in a program that helped them create a better life for themselves and their families. Participant six further explains this sentiment:

> Some people may have cars, some people may not have cars. If you couldn't be working, some be working part-time. Somebody may have one kid; somebody may have three kids. So, it just depends, but overall, we, you know, we're there to get some type of help. (Participant six)

Getting along

All nine (100%) participants we interviewed described getting along with one another. This was most frequently evident in their references to building a bond with one another.

Building a Bond

When probed about their ability to get along with other mothers in their cohorts, six (66.67%) of the nine participants spoke about building a bond with one another, which we defined as references to sharing experiences, insights, or identities that help to create a sense of unity, companionship, sisterhood, or closeness. For example, participant one described how companionship and connection formed among the women:

> You know, there's a lot of times we hadn't, we didn't do all them things together. I hadn't known you since we were little when the fact that you feel safe and secure enough to share, you know, what's going on in your personal life and hurts that you had in your life. Me and with others in this room...that says a lot that speaks volumes. So, the camaraderie is definitely there. (Participant one)

Others described their relationship as a "*sisterhood*" or "*friendship."* For instance, participant three described her relationship with other mothers in the program as a true sisterhood:

> I mean, it's really like a sisterhood. Like, honest and truly like, because I've created friends, you know, like, it's not like I just created like, associates. Like, we're friends like, 'Hey, girl, whatchu doin? Where the babies?' You know? 'Ain't today your baby's birthday?' I got her gifts, you know, different stuff like that. (Participant three)

This notion of building a bond with other mothers also emerged within the interview transcripts when we asked participants about their favorite program component. For example, in response to a structured interview question about their favorite program offering, three (33.33%) participants mentioned how building a bond with other participants was their favorite part of the program; they noted that this bond was primarily built during program workshops and Sister Circle. For example, when elaborating on her favorite part of the program, participant two described how the program helped facilitate companionship with other participants:

> Um, it changed my mind frame about sister... sisterhood. I feel like we don't have enough programs that stick together with that sisterhood. And that show that like this is… this is what we need to be. We need to stick together as a unity. (Participant two)

Programmatic challenges temporarily disrupted one participant's ability to bond with her group members. That is, participant six expressed how staff turnover posed challenges when building relationships with other group members. For example, she explained how when her coach left the program, she was assigned to a different cohort with all new people:

> We did have a couple of coaches leave in the middle of the program. So, I mean, they, they did all they can, and you know, merged some of the people into a couple different groups. So, if anything, I think that was more because if you get accustomed to a certain group of people, and then you get thrown halfway through the program, and so you know, so I just, you know, everybody had to relearn people and, you know, that was the only hiccup. But it's understandable. It happens, you know – people leave, and you have to make the best of it. (Participant six)

Although she described how this organizational challenge made it more difficult to get to know people, at the end of the day, this participant noted that she was still able to build a bond with her new group members.

Respectful Differences

Despite all nine participants initially mentioning getting along, throughout the interview, four participants (44.44%) pointed out respectful differences within the group or conflicts, tensions, and disagreements among the women in the program. In spite of these tensions, they were able to "*become a union*," respect each other's differences, support one another, and navigate these situations with kindness and politeness. Participants noted that some of these

tensions were present at the start of the program and stemmed from the fact that some participants knew each other before the program began and thus entered the group with these existing friendships or family members. For those mothers who began the program without preestablished ties, they noticed an in-group division between those who knew each other before the program and those who did not, and cited the difficulties and apprehension that came with attempting to join a group of people who already knew each other. Participant eight describes this dynamic:

> And most of em' was like family, like they knew each other. Like… (laughs) Like most of them was like family they knew… they really… like… they really like walked in and be like, 'what's up', I don't know, like, 'this is my best friend'. And I was like, 'oh okay…'(Participant eight)

In addition, for some participants, as participant one mentions in this excerpt, generational gaps between herself and the younger women also served as a barrier:

> But like I said, you know, just the mindsets of some of the younger women, you know, just lets me know that, hey, this is where they are, you know, and this is where I am. And, you know, we're not gonna meet anywhere in the middle because they're too far left. I'm too far right. But we can always be cordial. (Participant One)

Notably, although participant one acknowledged these differences, she also mentioned that the group could remain cordial. Similarly, participant four mentioned, *"You still can support somebody even if you don't necessarily agree with everything. A win is a win."* She highlights that she still supports other women, despite their differences, when trying to reach similar goals in the program.

Willingness to Help

Throughout the course of the broader discussion of the interview, all nine (100%) participants perceived others in their cohorts as willing to help each other. Participants specifically referred to three domains of support: practical support, emotional support, and support for their employment or professional goals. It is important to note that the three subthemes that follow reflect instances throughout the interview when participants were speaking about perceived or observed support rather than describing the role these supports played in their success during the program.

Practical Support

Within the interviews, seven (77.78%) participants described practical support. We defined practical support as assistance or help with a routine task that may otherwise be difficult to accomplish. Examples of practical support included participants describing times they were offered rides to and from program meetings, babysat, or helped with school supplies for other participants' children. Participant two mentioned that if the time arose, she knew other mothers would be able to babysit: "*I've been told that if I… if I needed help as far as with the babysitter, one, 'I'll get kids for you if you need to do this*.'"

An example of practical support also emerged when participant three described a time when she offered to watch another participant's children, "*Hey, bring the kids over, I can watch him while you just go and just get you a breather and just relax.*" Participant three also describes sharing a flyer about a toy drive*:*

> I was just making sure that you know everybody had what they need. They were just like, 'well, how do you get into this?' And I was like, 'girl, you just go here.' And you know and I sent out, someone had sent me a flyer, that they were passing out toys at another

> church, and I was like, ‘let me send this to y’all, so y’all use this,’ I mean, even if they may not need it, but just to have as a resource. (Participant three)

Emotional Support

Additionally, nine (100%) participants mentioned offering emotional support during the program. We defined emotional support as verbal or nonverbal interactions that could help another participant cope with difficult circumstances or feel less alone. Examples included attempting to coordinate time outside the program to talk and encourage each other or relating to each other about their parenting experiences. Participant eight described a time she invited another mother to her home during the holidays, since she knew it would be an emotionally taxing time for her:

> This weekend was Mother’s Day weekend. Her mother is in [redacted], so she’s gonna come over to my house Sunday with her children. So, you know, with my family. But I was told her, I’m like, ‘Hey, you can come over. You know, I understand, you know, what it’s like, so you can come over and be around my family.’ (Participant eight)

Participant 7 expressed her experiences receiving emotional support from others in the program, *“everybody was on the same, you know, just listening to everybody just… just, you know, if you need a hug, they’ll give you a hug, just talk, just good vibe.”*

Nevertheless, at one point in the interview, one participant shared that she felt there was little time to offer support, given her own demands as a mother. Participant six explains, *“we had to hurry to get the kids ready for school the next day, so I don’t think it really lended time for that.”* Although this participant mentioned challenges in lending support because of her personal commitments and time constraints, she also described receiving support when participating in

program-related activities, especially when other group members knew the answers to her questions.

Support for reaching professional and career goals

Seven (77.78%) participants also perceived other mothers as willing to lend support relevant to their professional development or employment potential. Instances of this support included sharing resources or offering expertise related to professional development or career building activities. For example, participant seven discussed how she told another participant about a computer class being offered that could help her learn how to operate a computer. She described how, *"you get your own computer, and they tell you to show you how to work the computer. She didn't get the memo, so I don't know. I did reach out."* When she realized the participant never received the information for the computer class, she made sure to share the resources. While she shared this information, she later explained that the other participant never showed up for the class. Another example includes when participant five mentioned, "*Everybody was like, different had different jobs going on. So, if somebody was interested in something they was doing, they're given the information."* She describes how the diversity of job experience within the cohort and mothers' willingness to share their insights may have helped others when getting specific job information.

Research Question 2: What role did the relationships with other mothers play when participating in the community program?

To assess this question, we further explored the role of the relationships between and among mothers in the cohort while they were in the program. Specifically, we analyzed the interview transcripts to address our second research question, with specific focus on: (2a) how were the relationships formed with other mothers helpful when participating in the community

program and (2b) how were the relationships formed with other mothers unhelpful when participating in the community program? The interview content extended our understanding beyond the "willingness to help out" theme identified for the prior question and described the role these supports played when participating in the program or attaining personal successes. Our analyses revealed several themes that are described in the paragraphs that follow.

2a. How Relationships with Other Mothers Were Helpful

Role Models

In the interviews, six (66.67%) participants mentioned that hearing about other mothers' backgrounds or watching them reach goals or accomplish a goal similar to theirs was motivating. That is, participants described other mothers as role models who served as an inspiration or motivation for achieving programmatic and related milestones. As one example, participant one noted that, *"sometimes their story, it's definitely a help to you. In order for you to be able to get where you need to go sometimes. It helps for you to hear where someone else is. Or where they come from."* In a similar vein, participant three described how one mother served as a role model for her, given her financial security:

> It never really dawned on me, you know, to be like, this, this tight knit it and you know, make sure that I really had that foundation, until you know, dealing with the other moms and just seeing like, wait a minute, I want to be like her. I want to be able to get my paycheck and not be worried about what day it is coming. I wanted to just drop into my account, and it's not going to make a difference. (Participant three)

Another interview participant described how other mothers' actions served as motivation:

> Because I already, you know, like to be, you know, in a room with people that that are doing good, or that's, that's inspiring, or they may be doing a little bit more than me. And that's a motivation for me. That's motivation for me. (Participant nine)

The impact of being in a room of people who, in her eyes, were doing more than she was, was so motivating that it made her want to aspire to be like them.

A Resource to Climb Up the Economic Ladder

Five participants (55.56%) described instances in which other mothers served as a resource that would help foster their growth. This theme aligns with the mothers' descriptions of other mothers providing support for their professional or employment goals, such as sharing job contacts or resources brought in from outside experiences or programmatic activities within the cohort to help one another reach program goals or advance their current circumstances. In contrast to perceived or potential support for reaching professional and career goals as outlined in the previous section, this theme was characterized by the role these supports played when the shared resources or knowledge was mobilized by other mothers and how it helped advance participants' careers or build self-sufficiency. For instance, participant four described how one of the mothers in her cohort notified her about an open job position in a field she was interested in pursuing, and how that helped her with networking "…*she told me about her job there. They needed somebody. So that to help a little bit with networkin'."* She continued to speak about how this participant walked her through the ins and outs of the profession and sort through which companies would best accommodate her current situation:

> She gave me a little rundown about how like [redacted] field works, which companies were worth working for. Try not to do where I had to go like cuz I don't have a car right now. So like, you know, which ones will work on require you to do like all their their

> office, the sister offices instead of just one due to my transportation and things like that. (Participant four)

As another example, participant two revealed how she helped network for a fellow participant: *"We promoted her to other folks like, 'Hey, I know this young lady, and she has a business, and she does this XYZ. And if you're interested, you might want to call her before calling anyone else.'"* Finally, in addition to the networking benefits, participant three described using information retained from workshops and other external knowledge to help other mothers improve their credit scores:

> She was like, 'girl, my credit is a mess.' And I will just tell her, like, you know, like, far as disputin' things, um, looking to see what it is, how long you've had it on your credit, not to reach out to the creditor, um, if it's at the seven years, because if you do reach out to the creditor, it's going to start from the very beginning. Um, and you can negotiate. If you feel like you something is valid – see if things is valid. Make sure it is your debt. Like I most definitely, you know, spoke about that to a lot of – a couple of moms. (Participant three)

"Getting by"

The interview transcripts revealed that six (66.67%) participants described how others helped them "get by" or overcome day-to-day challenges or tasks. This theme extends participants' examples of helping each other via emotional and practical support (e.g., sharing insights, tips, or support), as outlined in the previous section. However, the theme, "getting by," refers specifically to the role or function these supports (i.e., practical, emotional) served in helping overcome or get through the everyday tasks of being a mother or navigating financial

hardships. For example, in response to the question asking what the most surprising element of the program was, participant eight detailed:

> What surprised me is that the ladies, they're really caring. The ladies there are like really caring, like they understand a mom role. So, for me for being a first-time mom of two, it it was. It was like a scratch, like a shoulder, like little cloud of stress falling off every time I went to the meeting. (Participant eight)

In this example, participant eight describes how interacting with the other mothers in the program and their emotional support relieved some of her stress as a mother. Additionally, participant five revealed that the mothers' practical support and knowledge of parenting were helpful when trying to find feasible solutions: "*We relate... me and parents, with the kids. We help each other find solutions that we need."* Finally, participant four discussed how emotional support through hearing others speak during the program helped her get through the day, especially when she could feed off their energy:

> Just the workshops alone were like, what was needed for me because like, not only some days, if I felt like speakin' and givin' them my experience, I could but it was days where if you had a rough day, you just needed to just come and absorb other energy from other moms on what they were going through. Then it was just it was perfect because you didn't always have to participate. (Participant four)

Unlike the previous illustrations of support, in this example, the participant describes how other mothers were not directly "doing" something to support her. Nevertheless, she highlights the importance of even the passive, indirect role of being able to share a space with the other mothers to listen and sit on the sidelines during the group meeting.

Social Learning: Learning by listening

Five (55.56%) participants explained that during their program participation, they heard other mothers talk about personal stories and lived experiences, including stories about previous mistakes, successes, and setbacks. Despite not having the same first-hand experience, participants explained how, hearing these stories helped them think about situations differently or provided insight into how to solve or overcome a similar problem. To this end, participant one describes how hearing about others' situations was helpful and informative and shed light on information she was not aware of prior to their conversation:

> Being a part of a program with other people, as I tell you before, can give you a (pause) different views. You look at things in a different light that can give you information that you didn't have, coming from someone that they know, something that you didn't know, which could be very helpful. Something that could help you in the long run. You know, all kinds of things that could going on, different struggles by this positive or negative, just getting different perspectives. (Participant one)

This particpant describes how beyond being able to relate with other mothers in the program, she was able to learn and apply this information to help her overcome her own struggles.

2b. How Relationships with Other Mothers Were Helpful**:**

Giving Not Receiving

While participants noted their relationships with other mothers were helpful, these experiences were not always mutual or reciprocal. For example, two (22.22%) participants recalled that their advancements in the program or differences in their personal or professional goals made it challenging to rely on other participants as a source of support. When asked to describe the role(s) other participants played while in the program, participant seven mentioned a unidirectional relationship of support. That is, she described sharing insights with other

participants that were not reciprocated by other program participants. For her, these insights instead came from other sources within the program such as coachers and speakers:

> …see me, I talk and share. And I don't know, who said that I be saying some good points, you know, hitting on some good points. I listened to what other people have to say, but I think I was more of a person that was hitting on points and givin', you know. You understand, I'm saying? Just, I guess, giving them what they need to hear and stuff like that. I didn't really, I got I got some. I mean, I liked the speakers, they came, they really encouraged me, and I liked them. (Participant seven)

Participant nine voiced a similar sentiment about her relationship with another participant. She explained that their differences and disparate goals made it hard for her to reach the next level and, therefore, she had to move on from their friendship:

> I just feel like that our personality levels are two different personality levels, and our goal levels are different. So, I can't continue to be standing in the same situation and dealing with the same stuff. And I don't want to hear sad songs all day. And I'm trying to get to the next level. That was my... and me and her were friends for a little while, but I had to move on. (Participant nine)

Friends with Boundaries

Eight (88.89%) participants discussed program mothers as friends with boundaries, characterized by their references to having a cordial relationship with others in the program as well as to limits on how much they were open to providing or receiving help to and from others. For example, participant one discusses this sentiment of keeping a metaphorical "wall" up and not letting herself get too close to the others in her group:

> I've never really been one to deal with a lot of women. My best friends have always been me. I'm very cordial with everyone. I will talk to anybody, but I keep a certain wall up. So, whereas the women in the program, they're nice ladies, they are. But I never really get too close to anybody if that makes sense. (Participant one)

Participant one noted that although she is cordial with other women, she historically has not let too many women into her inner circle. She explained that this was the case during the program as well. When asked if other participants entered her inner circle, she replied, "*I'm all women, but I don't want to deal with a lot of women*." Participant eight explains that she did not get too comfortable with other mothers. She described them as associates, not friends, *"I have no friends. Like, if I was down and out sick and needed somebody to come over to take care of me, I have no one to call on."* When probed, participants cited previous trust issues with friends and family members, time constraints, and generational differences as reasons it was difficult to fully open their circle to other program participants or rely on each other for help in times of crisis. As opposed to the other women in the program, participant one described her current friends as ones she has known for decades, "*I be cordial and imma talk to'em and all that good stuff, but as it stands for me, the women that I talked to have been my friends for over 20 years.*"

This theme also captured instances in which interviewees described relationships with other mothers as friends and sisters in one portion of the interview and as distant associates, unable to be relied on for their help in certain circumstances in other parts of the interview. For example, in one section of the interview, participant seven mentioned how she considered a participant from the program as part of her inner circle. However, she later said:

> I don't have, I have people that I associate and talk to and that I see and that I know. But no, I don't have somebody that I call my friend that I know if something happened, that they will have my back. That's just me. (Participant seven)

Likewise, participant two described other mothers in the program as reflecting a sisterhood but subsequently stated, "*I don't I don't have friends. The only friends that I had are the acquaintances that I, you know, had at the Moms Moving Forward."* This framing of her response suggests that she keeps cohort members at a psychological arm's length.

Research Question 3: Is bonding social capital linked to participant earnings, savings, and debt upon program completion?

Preliminary Analysis

In order to answer whether social capital was linked to participant earnings, savings, and debt upon program completion, we conducted a linear regression analysis in which participants' Bridge scores at the end of the program were associated with bonding social capital, while controlling for their beginning Bridge scores. That is, we conducted three separate regressions (i.e., for savings, earnings, and debt after the program) to assess the degree to which bonding social capital was associated with these three programmatic outcomes, after accounting for starting Bridge scores.

To determine the appropriate sample size to run this test and answer the questions of interest, we ran an *a priori* power analysis using G*Power 3.1.9.7 software (Faul et al., 2020). This analysis determined that to conduct a linear bivariate regression examining the deviation from zero in R^2 with two predictors, a sample size of 107 participants would be necessary to detect a medium effect size (.15), and a sample of 48 participants would be necessary to detect a large effect size (.35). However, because this project draws from an evaluation of a local, place-based initiative, the sample size is limited to the number of participants enrolled in the program. Thus, the study's sample size[2] (N = 18 and 17) will likely not have adequate power to detect a medium or large effect.

We first calculated participants' difference scores in the Earnings, Savings, and Debts, Bridge categories to understand if and how participants' Bridge scores changed throughout the 12-month MMF program (See Table 4). Our analysis revealed that participants' Bridge scores

[2] Sample sizes for each analysis differed based on which participants completed the different components of the survey as some participants chose not to answer.

for all three categories suggested quite positive outcomes for the MMF program. In other words, most participants' scores either stayed the same or moved a step (or more) up the Bridge, achieving at least one step closer to the highest category on the Bridge, which is used to indicate full self-sufficiency. For instance, within the 12-month program, six participants moved one step up the Bridge in the 'Savings' Bridge category, indicating that these participants went from having no savings at the start of the program to having savings equating to about one month worth of expenses.

Table 4

Participants' Differences in Bridge Scores for Savings, Earnings, and Debts

Difference Bridge Scores	**-4**	**-3**	**-2**	**-1**	**0**	**1**	**2**	**3**	**4**
Savings				*n* = 2	*n* = 3	*n* = 6	*n* = 2	*n* = 2	*n* = 1
Earnings				*n* = 1	*n* = 7	*n* = 6			
Debts				*n* = 2	*n* = 3	*n* = 6	*n* = 4		

Note. This table illustrates participants' difference scores for the Bridge to Self-Sufficiency's Earnings, Savings, and Debts categories (See Appendix A). These difference scores were used to assess change over time and were calculated by subtracting participants' pre-Bridge scores from post-scores. Positive change in Earnings, Savings, and Debts are reflected by higher, positive difference scores and suggest an improvement in outcomes (e.g., higher savings, increased earnings, and less debts). Sample sizes for each category differed based on which participants completed the different components of the Bridge as some participants chose not to answer or, due to limited program capacity, these data were not collected by program staff.

Next, to understand how the variables of interest are related, we conducted three separate correlational analyses to assess the associations among bonding social capital, and the mean

difference scores of participants' earnings, savings, and debts (i.e., via zero-order, bivariate associations). The results show a significant, positive, medium-sized correlation between social capital and earnings [$r(14) = .488$, $p = .028$] such that mothers who reported higher bonding social capital in the MMF program also endorsed a greater increase in earnings at the end of program. However, neither savings [$r(15) = -.216$, $p = .203$] nor debt [$r\ (14) = .132$, $p = .313$] were correlated with bonding social capital. Therefore, the hypotheses that, upon program completion, bonding social capital would be negatively associated with participant debt and positively associated with savings were not supported; neither savings nor debt was significantly correlated with bonding social capital.

Primary Analysis

To address the final component of our third research question, i.e., is bonding social capital positively associated with participant earnings upon program completion, a linear regression analysis was used to examine if participants' Bridge scores at the end of the program are linked to bonding social capital, while controlling for their beginning Bridge scores. The final model, including pre-Bridge earnings and bonding social capital, significantly predicted post-Bridge earnings [$F(2, 13) = 8.41$, $p = .005$], accounting for 48.7% of the variance in post-Bridge earnings. The addition of bonding social capital accounted for 38.4% of the variance in post-program earnings after controlling for pre-program earnings [$\Delta F(1, 13) = 11.455$, $p = .005$]. Thus, for the women in this sample, their reports of bonding social capital were associated with their earnings upon program completion over and above their pre-program Bridge earning scores ($b = 0.779$, $p = .005$), such that a one-unit increase in mean bonding social capital scores related

to a meaningful increase of 0.779 in post-program Bridge earnings as reflected by the scoring values for the Bridge to Self-Sufficiency measure[3].

Because our preliminary correlational analyses suggested that debt and savings were not associated with bonding social capital, we did not run a linear regression involving those variables. Thus, the present results are mixed – bonding social capital related to increased earnings at the post-program assessment, but this relationship did not hold for debt and savings. However, due to the small sample size and the study's resultant lack of statistical power, findings from this study should be interpreted with caution.

[3] Subsequent to running a linear regression analysis, we conducted an ordinal logistical regression, given that our predictor variables (i.e., pre-post-earning scores from the Bridge to Self-Sufficiency) were ordinal. Similar to the results from the linear regression, this test revealed that mean bonding social capital scores accounted for significant variance in post-program Bridge scores, likelihood ratio $\chi^2(5) = 14.80$, $p = .011$. The model accounted for 52.5% of the variance, McFadden's pseudo-R2 = .525. That said, because of the small sample size – and the limited number of participants whose scores fell in each category – more fine-grained interpretation of the results was not possible.

CHAPTER 6: DISCUSSION

An extensive body of literature reveals mixed findings regarding the potential utility and implications of insular social networks and the resources within these networks (i.e., social capital) on the experiences and functioning of unmarried mothers from LIEM backgrounds. In light of these contradictions in the extant literature, in this study, we explored the social networks of individuals participating in a place-based initiative's program designed to promote upward social and economic mobility. The paragraphs that follow consider the nature and function of the program participants' social networks and contextualize study findings within the broader social capital literature.

Overall, participants reported networks reflecting high levels of bonding social capital (i.e., trustworthiness, willingness to help, similar values, and getting along with others in the program). Prior research has suggested that networks with high levels of bonding social capital are characterized by strong intracommunity ties, interconnectedness, high levels of relational trust, and shared values among individuals from similar backgrounds or ethnicities, or within a neighborhood or community (Coffee & Geys, 2007; Putnam, 2000). Given the literature's definition of bonding social capital networks and the MMF program's eligibility criteria, which required participants to be from the same zip code in Charlotte and to represent similar sociodemographic characteristics, we hypothesized that our study's sample would endorse high levels of bonding social capital. However, using the program's criteria as a proxy for in-group perceptions of homogeneity and, in turn, assuming that the group would function as a bonding social network, could potentially overlook dissimilarities within the group. Therefore, to address this risk for overgeneralization, the quantitative and qualitative analysis helped clarify perceived

group similarities or dissimilarities and whether and how these relationships reflected bonding social capital networks (Hawkins, 2010).

Consistent with expectations participants' reports of high levels of bonding social capital were reinforced by our qualitative analysis of interviews. Although there was clear convergence between the quantitative and qualitative analyses, the qualitative analysis expanded upon and added nuance to our understanding of findings involving the bonding social capital survey items. For example, while the quantitative analysis indicated that high levels of trust formed between and among the mothers, the qualitative analysis revealed that this trust took considerable time to form. In alignment with findings from a similar study (McLeish & Redshaw, 2015), some participants in the present study described their initial hesitancy in their ability to trust others. That said, once the trust was established, it provided a safe space for program participants to disclose hardships without being judged. High levels of trust are typically found within networks reflecting bonding social capital (King, 2019; Lin, 2001, Putnam, 1995) because this trust enables actors within these networks to work together to reach a common goal or objective (Putnam, 1995). King (2019) refers to building trust as the "glue" that holds social interactions in networks together. However, while trust is a vital element in building positive social networks, establishing relationships characterized by trust can be challenging, particularly if others have left women cautious about trusting, and this approach permeates their relationships with others (McLeish & Redshaw, 2015; Radey et al., 2016). For example, while most participants in a Welfare to Work program described their ability to trust other participants, some reported an inability to trust because of previous trust issues in friendships (Freeman & Dodson, 2014). Consistent with these findings, program participants in the current study described their initial

hesitancy to trust others as stemming from a desire to protect their families' safety or due to broken trust in previous relationships.

Researchers have identified shared values and perceived support as important mechanisms in overcoming trust issues in close relationships (McLeish & Redshaw, 2015), findings that were supported by the survey and interview analysis. For example, our findings revealed that mothers shared similar values such as their identity as mothers, the importance of prioritizing their children, and their desire to join a program that could help build a better life for themselves and their families. Perceptions of shared values and norms among group members can contribute to social capital because these values and norms cultivate a sense of trust between members that promotes cooperative behavior toward a common goal (Harper, 2002). As suggested by recent findings (McLeish & Redshaw, 2015), shared values are particularly salient when building a network of resources and support among mothers. In terms of relational intimacy development, work within the social support literature (e.g., Sepälä et al., 2022) highlights the importance of shared identity *and* understanding of the roles of motherhood because similar experiences and identities can foster belongingness and a positive and supportive environment among mothers. Similar to these findings, the mothers involved in the interview portion of our study spoke directly about their shared identity as well as the shared understanding of the roles of motherhood, and how they qualities helped them practically or emotionally, or in reaching their professional and career goals. To illustrate, one participant explained how this shared identity of motherhood provided her emotional support and relieved stress when she attended group meetings.

Moreover, most of the mothers participating in the study noted their willingness and ability to get along with each other, often using "sisterhood," or "sister-like bond" to describe

their relationships with other participants. Bonding social capital typically exists in networks of strong, family-like ties (Brisson & Usher, 2005) and has historically been linked to providing resources related to overcoming day-to-day tasks (Freeman & Dodson, 2014; Putnam, 1995). As such, the perceived sisterhood-like bond, in-group similarities, and willingness to help one another in our sample are network characteristics consistent with the bonding ties cited throughout the social capital literature.

Having established that the network among program participants was quite reflective of a bonding social network our study explored the role(s) that participants' relationships with the other mothers played during the program and how mothers' reports of bonding social capital were linked to indicators of economic mobility. While there are mixed findings regarding the utility of bonding social networks in "moving up" the economic ladder (see Curley, 2010; Hoff et al., 2011; Krige, 2015; Sherman, 2006), our analyses revealed that participants' endorsements of bonding social networks within the group were significantly related to increased earnings at the end of the MMF program. Specifically, after accounting for pre-program earnings, analyses revealed that participants' bonding social networks accounted for 38.4% of the variance in increased earnings after the program, an association that was also supported in our qualitative analysis. Augmenting our quantitative analyses, our qualitative analyses revealed that other mothers served as role models/motivators as well as resources from whom they could gain insight on professional and career goals and identify ways to "get by" in completing day-to-day tasks.

These findings contradict previous work noting that social networks comprised of individuals with a limited range of resources are likely to hinder or have no impact on economic outcomes, particularly among networks of individuals from LIEM backgrounds (Beagelsduk &

Smolders, 2003; Curley, 2010; Hoff et al., 2011; Dominquez & Watkins, 2003; Krige, 2015; Lancee, 2010; Putman, 2000; Sherman, 2006; Wilson, 1987). Authors of these studies note that these networks became closed-off, which did not allow others to enter their circles and likely created a ceiling effect on the number of new relationships and resources entering the social circles, hindering upward economic mobility. Rather than keeping information and resources to themselves (Putman, 2000) or abandoning these networks (Dominquez & Watkins, 2003), mothers in our study described networking, sharing insights from their fields, or passing along resources to enhance career-related knowledge. Participants also shared information gained from the MMF program workshops and their experiences navigating circumstances attributed to their LIEM backgrounds to help one another advance economically.

Consistent with our findings, studies with similar samples have found that mothers used programmatic knowledge and tapped into external resources, which are typical characteristics of bridging social capital, helping produce a vertical dimension (e.g., upward economic mobility) to their social networks (Freedman & Dodson, 2014; Herbst-Debby et al., 2020). Freedman and Dodson (2014) referred to this vertical dimension as “building social networks” or the combination of qualities of bonding social networks, (i.e., sharing the goal to move out of poverty, relying on practical insights from their LIEM backgrounds), and bridging social networks, (i.e., drawing on external information channels and programmatic offerings) to help each other move up and out of poverty.

In part, helping one another advance stemmed from the group's collective trust, shared identity, and experiences, and desire to help one another. Similar to findings from other studies (Harper, 2002; Lowe, 2014), these factors, along with programmatic offerings such as Sister Circle, a gathering where mothers could share and talk about their lived experiences, brokered

connections and the exchange of information, leveraging opportunities to advance their economic independence. Notably, participating in programmatic offerings, building trust, and assisting one another functioned as interdependent factors that helped to broker connections. That is, the program's 12-month duration and regular Sister Circle meetings offered a consistent space for gradually building trust and breaking down barriers for those who were initially hesitant to trust other mothers or find common ground amid their perceived situational differences. In-person contacts and reliable space outside the program's formal educational elements and workshops helped generate connections among participants and cultivated a shared desire to help one another reach their career goals or attain higher-paying jobs.

At the same time, participants' willingness to actively engage in programmatic offerings stemmed from their ability to establish a safe space where they could be vulnerable and trust that others within the program would not judge them while sharing their past mistakes, successes, or experiences navigating challenges posed by their LIEM backgrounds. In support of our findings, prior community-based intervention efforts that have promoted time and space for participants to build peer-to-peer relations outside of other educational or skill-building programmatic offerings have shown promising outcomes. For instance, these studies found that time spent validating shared experiences and exchanging advice, components that were not central to the primary program components, contributed to employment stability among participants (Dion et al., 2018; Small et al., 2011). Consistent with these results, MMF participants also reflected upon how the learning-by-listening process during Sister Circle helped them obtain other participants' insights and perspectives that they could draw on to overcome personal hurdles or even advance their careers. For instance, hearing about one mother's experience getting a job in her desired field

helped another participant problem solve about how to pursue a similar career while accounting for her lack of transportation.

In addition to the role of the groups' trust and structured programmatic offerings, not expecting reciprocation or having the pressure to leave the program as best friends may have facilitated the broader goals of the program by contributing to participants' willingness to build their social networks and increase earnings (Freeman & Dodson, 2014). In this vein, several interview participants made contradictory statements about their relationships with mothers in the program. That is, they would describe their close bond with other program members and, at the same time, refer to these relationships as more distant. Participant one elaborated on this duality by referring to her relationship with other mothers in the program as a sisterhood while also making statements about not letting other program mothers fully into her inner circle. She described these contrasting sentiments as the sisterhood of motherhood: "…*a camaraderie of being women, being mothers, being mothers and being women. And so, it's that sisterhood. Of those things of motherhood, it's the sisterhood of motherhood*." She describes the sisterhood of motherhood as qualitatively different from a sisterhood of a friendship. In contrast to typical friendships that might require specific commitments from each party, the relationships formed in the group stem from shared experiences and identities as mothers in the context of a program for mothers, perhaps relieving them from the potential pressure, responsibility, or social and emotional resource demand of forming deeper commitments or relationships with one another. On one hand, these perceived boundaries or closed-off circles may have limited the number of resources one could have derived from these relationships, such as the ability to rely on each other in an emergency or to spend time together without their children. On the other hand, however, these relationships may have yielded other benefits for program mothers, ones

reflecting a sisterhood-like connection, such as sharing stories of being a mother, discussing hardships, brainstorming how to navigate certain situations, learning, interacting with other participants, and securing resources without expectations of the relationships becoming more in-depth. Instead, participant one stated, " *...Sisterhood of motherhood, it taught us a lot of different things, you know, about a lot of different topics. So, it was a wonderful thing. You didn't have to leave being best friends, none of that. Right. But you left. You left with a lot of nuggets*." While different from traditional friendships, these relationships demonstrated a specific kind of intimacy and bond. This "sisterhood of motherhood" was characterized by an abundance of experiential resources and connections but was also low in time commitment and obligation – as such, they could help "lift each other up" (e.g., provide connections to higher paying jobs to increase earnings) without worrying about the time-intensity of a typical friendship.

Additional Findings and Implications for Future Research

While most participants discussed the important role program-generated social networks played in contributing to their gains while in the program, the effects of programmatic challenges such as staff turnover, unreliable transportation, and inadequate time to talk with others served as barriers to their ability to connect with others and potentially accrue and mobilize needed resources. In a similar vein, despite evidence for promising outcomes in program-supported, peer-to-peer support networks, Small and colleagues (2011) detailed challenges to achieving an appropriate dosage and reach in efforts to broker socializing opportunities. While the exact dosage of the MMF program was inconsistent across cohorts, and the program continued to evolve, it is notable that some mothers shared that they wished the program offered even more opportunities than the Sister Circle to connect with other participants.

Providing a multitude of programmatic opportunities could help mothers connect and capitalize from within group connections, especially for those who deemed socializing activities inaccessible given financial barriers, their busy schedules, commitments outside of the program, or their hesitancy to trust others. Additionally, providing transportation and childcare for all program events, workshops, and meetings contribute to enhanced participation and engagement and, subsequently, promote opportunities for meaningful peer-to-peer connection as well as the exchange of information and resources among program participants.

While incorporating transportation into the program's offerings will increase the cost of implementation, this step could also help counteract ongoing ramifications of racist policies, such as highway development, that affect individual, family, and neighborhood resources and continue to shape transit networks (e.g., Tran, 2022). In the local Charlotte context, expressways were constructed through historically Black areas, displacing many residents and making the city and nearby communities car-centric (i.e., reliant on private transportation). However, many mothers in the program are transit-dependent; they must access public transportation or mass-transit to meet their day-to-day demands (Spiegler, 2020). Therefore, providing transportation and reliable child support can be vital components for programs that are focused on reducing deeply rooted causes of inequities and promoting social network generation (or enhancement) among participants.

It bears mention that the notion of using one another as a resource to grow was a sentiment not shared among all program participants. During the interviews, when referring to their relationships with other mothers, a few mothers described generational differences among the participants and their children and the unreciprocated sharing of resources, which they perceived as hindering their programmatic successes. Despite some key similarities among

program members (motherhood, area of residence), a uniform approach to building connections among group members from LIEM may not be sufficient for generating social capital, given group differences in psychosocial circumstances, ages, and life experiences. Therefore, future research should identify strategies and programmatic offerings rooted in an intersectional approach that centers "the experiences of groups that occupy multiple social locations and finds approaches and ideas that focus on the complexity rather than the singularity of human experience" to better suit the MMF participants of all ages and experiences (Dill & Zambrana, 2009, p. 2; as cited in Hamilton, 2020). For example, break-out groups within the program's Sister Circle meetings that strategically pair participants based on their children's ages or their lived experiences may help participants broker ties that could contribute to improved economic mobility. Future research is needed to identify the potential implications of a more tailored approach to bolster social networks within a place-based initiative and its impacts on indicators of unmarried mothers' economic or social mobility.

Although results from this study aligned with our hypothesis that bonding social capital predicted post-program wages, neither savings nor debt was significantly correlated with bonding social capital. During the interviews, participants explained that while their connections with other mothers were used for networking and obtaining jobs that were potentially higher paying, they attributed their changes in savings to the structure of the program. For example, the MMF program offered workshops to educate mothers on how to open a savings account (which was a program requirement) and develop a budget, and even provided incentives when participants deposited money into their accounts without withdrawing any. One mother explained that the extra money she could save throughout the program was used to pay for emergency bills or take her children on outings throughout the community that she could not

have done before. Additionally, several participants explained that, in talking with the program's staff and other mothers, they felt motivated to invest in higher education or professional programs to advance their careers, which may help explain why their savings and debts might not have changed (or, in the case of savings, may have even decreased throughout their participation), given that their disposable income was going to tuition or fees. While participants' post-program savings and debts were not significantly associated with bonding social capital in the short term, investing in higher educational attainment is typically associated with building intergenerational upward mobility in the long term (Haskins, 2016). Therefore, this non-significant link between bonding social capital and savings and debts may, in part, result from limits posed by our year-long data collection. That is, one year may be insufficient to document this potential association. Instead, a longitudinal design that examines data extending multiple years after the program graduation may be needed to understand more fully the role bonding social capital played during the program as it relates to savings and debts.

Limitations

While the findings from this study add to our understanding of the utility of bonding social capital, this study has several limitations that must be addressed. First, the study's survey and interview components had a sample of 18 and nine participants, respectively. In turn, while this mixed method effort yielded relevant data regarding these mothers' experiences, particularly those who took part in the interviews, this sample size limits generalizability; these results clearly cannot be applied to all unmarried mothers from LIEM backgrounds and do not capture fully the rich experiences of all mothers participating in the MMF program. In turn, findings should be interpreted with caution. This small sample size was partly due to the fact that the present study grew out of a larger effort to build evaluation capacity and buy-in for data

collection with our partnering organization. The organization's staff administered and collected the survey data in the early stages of our collaboration when their capacity for data collection was limited; therefore, all eligible mothers who participated in the program did not complete the survey. Additionally, all participants in this study were involved in the same program and were living in the same general area (i.e., zip code) in Charlotte, NC. As such, while the participant interviews yielded meaningful narratives that reflected these mothers' experiences, the generalizability of our findings is limited beyond our sample. Therefore, to account for these limitations, future studies should explore the utility of bonding social capital among individuals from LIEM backgrounds more broadly in different settings and with various populations (i.e., unmarried fathers).

Furthermore, while the UNCC team conducted the interviews to build rapport with the participants in the program and protect their privacy, they did not have access to the program participants' contact information for interview recruitment. Instead, any mothers interested in participating were given a flyer by MMF and instructed to initiate contact with the UNCC team if they were interested in participating. This approach to recruitment likely yielded fewer participants than if the UNCC researchers were able to contact participants for this study directly. Most participants were recruited through word of mouth within the program or encouragement from staff to share their stories with us. Due to the potential snowball sampling that occurred during recruitment, our findings may not have been representative of the two cohorts of mothers eligible to participate and, instead, could have mainly consisted of program completers with more positive experiences.

In addition, while utilizing mixed methods helped contextualize findings from our quantitative analyses, the interview questions may not have captured the richness of participants'

experiences. Moreover, the language used by program staff and in promotional materials may have influenced the language the mothers adopted during the interviews when describing their relationships with others in the program. For example, terms such as “sisterhood” and “bonding” may have been first used by the program facilitators or to describe program meetings (i.e., Sister Circle). While mothers did not discuss this possibility during interviews, they may not have chosen this language to describe their relationships with other mothers in the program if staff had not used it to describe the program or related activities.

It is also important to note that data for this study stemmed from an applied, community-based partnership. Given the applied nature of this research, there were uncontrollable factors, such as staff turnover, and external variables such as the impact of the Coronavirus-19 pandemic, which contributed to differences in the nature, dosage, and frequency of programmatic offerings between and within cohorts. As a result, some participants experienced different aspects of the program than others, which may have impacted the dynamics of the peer-to peer relationships and roles and utilities these relationships had on building social capital. In a similar vein, another limitation included missing data in, and low response rates for, the previously collected data, which prevented the inclusion of specific data points in our analyses. For example, pre- and post-program surveys administered by MMF asked participants to report their earnings, savings, and debts in dollars. However, due to numerous missing items and low rates of response to those items, we could not use these data in our linear regression and instead utilized Bridge scores. Therefore, it is worth noting that our findings may have differed depending on the data available to incorporate into our analyses. We also used a bivariate linear regression to understand the nature of the relationship between bonding social capital sores and post-program outcomes when accounting for pre-program outcomes. While in the context of our study, this statistical test and

additional information from the interviews helped shed light on the relationship between bonding social capital and indicators of economic mobility, this analysis alone cannot establish causality. Therefore, future research should adopt different statistical methods while accounting for external factors to identify if a causal relationship exists between these variables. Additionally, a follow-up longitudinal study spanning several years after program participation is needed to clarify long-term links between program-generated social networks and economic mobility.

Conclusions

Many traditional views regarding improving one's economic and social mobility involve the expectation that individuals move "up the ladder" themselves or that they are "pulled up" by those who are better connected. Historically, this deficit approach has dominated psychological research (Frankenhuis et al., 2020; Saegert et al., 2006) and has been further perpetuated by social capital interventionists and researchers who outline the limited resources embedded within social networks of individuals from LIEM when building social capital (Beugelsduk & Smolders, 2003). While we recognize the importance of organizations creating access to resources and opportunities, *only* focusing on a top-down supply of resources may overlook the potential benefits of allowing participants with a common bond to find support, and, when given the opportunity, capitalize on the resources embedded within their networks. Overall, diverse, ecologically grounded, strength-based strategies are needed to address the micro- and macro-level challenges faced by program participants (or mothers from LIEM more broadly), with efforts targeting factors and conditions at the level of the individual/families, the neighborhood, and our communities and systems. Participant three underscores the importance of MMF and her view regarding the need for more programs like MMF to elicit a grass-roots approach to building morale among those with shared experiences: "*I feel like we don't have enough programs that*

stick together with that sisterhood, and that show that like this is – this is what we need to be we need to stick together as a unity."

To our knowledge, this study is the first to employ mixed methods to evidence the relationship between social networks reflecting bonding ties and economic advancements. Notably, this work builds on several recent studies that have examined the role of social networks within a group of individuals from LIEM backgrounds (Freedom & Dodson, 2014; Herbst-Debby et al., 2020; Lowes, 2014). In light of our small sample size, the present findings must be viewed as preliminary and interpreted judiciously. That said, the study's most basic findings are that program mothers experienced high levels of bonding social capital and that this bonding social capital related to their gains in earnings over the course of the program. While results from prior studies qualitatively explored the role of these ties in advancing economic outcomes, they did not quantitatively examine how these networks were linked to indicators of economic advancement. Taken together, our findings point to the potential importance of unmarried mothers from LIEM backgrounds using their shared knowledge and experiences to help each other secure stable, higher-paying jobs and advance their careers.

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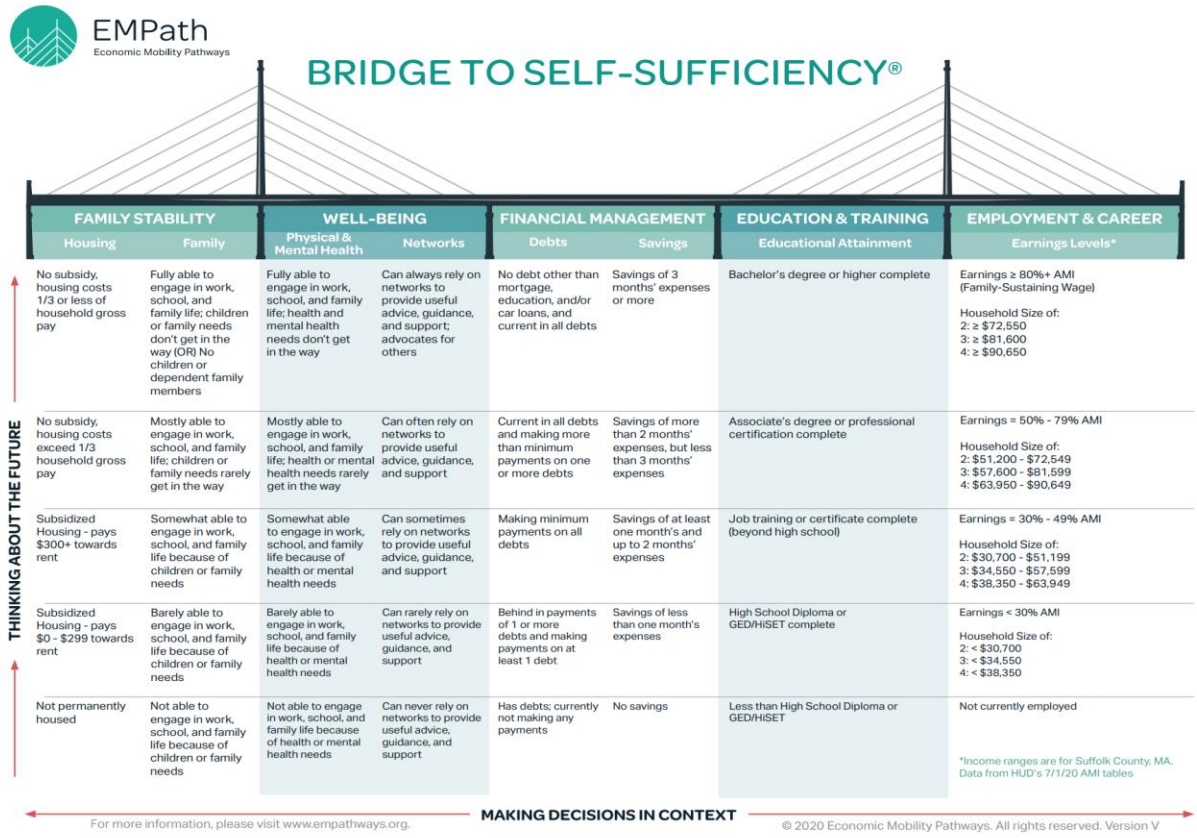
Appendix A

Bridge to Self-Sufficiency



Appendix B

Interview Script

Open-Ended Conversation Questions for End of Program Interview Facilitated by UNCC

Warm-Up Question

1. Since this was a program that involved reading to your children, increasing your savings, and getting to know other people, what was your favorite childhood story? This can be from a book, but also from a person who told stories about people and places, listening in on elders gossip, salon, etc…
    - Potential Probes: Who told them the story, why is it important, can tell them personal favorite stories)

Program

Now shifting gears to talk more specifically about the MMF program:

2. How did you hear about the MMF program?
3. Looking back on when you first learned about the program, what were you expecting?
    - Potential probes: What attracted you or made you want to participate? Were there aspects that almost kept you away or that you know kept off others? Challenges, Barriers, etc.
4. What about the program surprised you or you didn't expect?
    - Potential probes: Was there something good about the program that you didn't understand initially but you think would make others apply to the program if they knew.
5. What was your favorite part about participating in this program?
6. What did you prefer: the group sessions, unplanned interactions, or the one-on-one meetings? Why?
7. How did you feel about the required activities of the program?
    - Potential probes: reading logs, savings account with $25, and workshop participation
8. In looking at this list of topics, and thinking back on your experience, if you had to choose your top three which would they be? Why? (share screen to show list of topics)

    - Setting Goals
    - Budgeting
    - Career Readiness Skills
    - Parenting my Children
    - Advocating for my Child/School
    - Managing my Mental Health
    - Building my Resilience
    - Having Healthy Relationships
    - Maintaining Healthy Living, Mind-Body & Soul

- Financial Literacy
- Co-Parenting
- Resolving Conflict

9. If a friend of yours was considering participating in this program what would you tell her?
10. I know it's not easy, but thinking back over the year and with this list in mind, have you had any conversations with people outside of the program about your experience or something you have learned in the program?
    - If yes: With whom did you have the conversations with? What did you/they talk about? where, when?

Some of the people supporting this program think that connecting cash transfers of $25 for your participation in different activities such as the weekly one-on-one goal setting, reading log, savings account with $25 and workshop participation is a good way to motivate a person to participate.

11. Do you think this helped to motivate your participation?
12. Would you have skipped any of these activities if you weren't getting paid?
13. If you could change the amount of money connected to each activity how would you change it? Also, let me know if you think it was the right amount for a particular activity.

Financial Literacy

14. Before starting this program, did anyone teach you about financial strategies, budgeting, and/or savings accounts?
    - If yes: Ask who and about what they taught them, context, and where the other person learned about financial literacy.
    - If no: Why do you think this is?
15. What were the two most important things you learned/did in regards to financial literacy, budgeting, and saving accounts?

One of the goals of this program is to position you for stability by building your savings, advancing your career, and ultimately building your life.

16. Can you explain to me how the program influenced your savings?
    - Did your savings (increase/decrease/stay the same)
17. In regards to advancing your career, how did the program help you?
18. Are there any activities that you would add to the program that would have helped you to build your savings and/or advance your career?
19. What is an area in your life that you think investing money into could help you achieve this goal of positioning yourself for stability?

Intergenerational Literacy

As students and researchers, we had times when required reading logs served well in keeping us on track and accountable and other times when the logs were filled out just to be completed.

20. With complete honesty, there are no right or wrong answers. What difference did the reading logs make in your family?
    - Potential probes: benefit or burden?
21. Did this program help your children in their education? How?
    - Potential probes: online school support COVID, reading habits, quality/level of reading improved, relationship with school, grades, accountability

Social Capital—Sisterhood, Bonding, and Bridging

Now changing gears, I would like to talk about what the relationships were like between the mothers involved in MMF.

22. Do the mothers within your group get along with one another? Can you share some examples?
23. Do they share similar values? Examples? What values stand out?
24. Are mothers in the group willing to help each other out/Support one another? Can you give me an example of when that happened?
25. Is there a sense of trust between the mothers within the group? Please describe…
26. While enrolled in the MMF program, can you tell me about the role the other mothers played as you tried to reach similar goals / achieve similar expectations?
    - For example: Were they supportive/unsupportive?
    - Were they resourceful/unresourceful?
    - Draining? Could you provide examples?
    - Helpful/unhelpful? Explain…
27. Are there any difficulties/challenges you experienced in adding new people, such as other moms from MMF, to your circle? (i.e., time commitments, travel, expectations, unsupportive, draining, etc.).
28. Do you consider any of the mothers you met while a part of MMF as now part of your circle (i.e., social network)? Explain …
29. Who of the mothers from the program do you regularly communicate with? In what instances might you reach out to them?
30. Describe a milestone or success of another mother that affected/touched you.
    - Why and how did this touch you?
    - Do you think anyone else was affected/touched by your success or milestones? Who and why?
31. Have you made any connections with people connected to MMF (staff, board members, volunteers, anyone connected to the program) or individuals from MMF partner organizations? (Potential Probes: banking, businesses, services ?)
32. Can you tell me a little bit about those relationships? Were they helpful? Unhelpful? How?

Social and Health Context

Now, we will talk about the broader issues that were going on in your life as you were participating in this program. Again, this information will help us understand the big picture of your life as you were achieving your goals.

The U.S. has been coping with the COVID-19 pandemic since the spring of 2020.

33. While it has impacted everyone to some degree, on a scale of 0 to 10, how much have you personally been impacted (work, health, finances)? 0 being no real impact and 10 being the most impact you've ever felt.
34. Why did you give that score?
35. Did participating in this program influence any of your self/health care behaviors?
    - Potential probes: Physical activity, sleeping, praying, meditation
36. Can you explain to me how the program influenced your mental health?
37. After finishing the program, did your mental health (get better/get worse/stay the same)? Why?
38. What is women's access to mental health support like in your neighborhood?
39. As a unmarried black mother living in the Freedom Corridor, how would you describe your experience of racial injustice?
40. What word or phrase describes how the last few years have been for you as a black mother in Charlotte?
41. Over the last year, has being part of this group made any difference in how you faced/thought about current events? If yes, how?
    - Potential probes: COVID-19, elections, B.L.M., Keith Lamont Scott, George Floyd, Eric Garner, Breonna Taylor, interactions with others

Conclusion and Transformation

42. Thinking back to you, as the mom who applied to the program, to who you are today having gone through the program, how would you describe your transformation?
43. All considered, what is the unmarried most important thing you have gotten out of this program?
44. Is there anything I have forgotten to ask? Or that you think is important to understand that I have not asked about?
45. Do you have any questions for me?