

2022

## Benefits and Barriers That African American Men Experience With Financial Assistance

C. Alan Jones  
*Walden University*

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# Walden University

College of Health Sciences and Public Policy

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Walden University  
2022

Abstract

Benefits and Barriers That African American Men Experience With Financial Assistance

by

C. Alan Jones

MPA, Walden University, 2015

BA, University of Detroit Mercy, 2010

Proposal Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

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## Abstract

Policymakers often design public policies and programs to assist populations in improving their social status, economic standing, or overall well-being. The problem addressed in this study is the gap in understanding the perspectives of African American men related to policies and programs that provide them with financial assistance. Ingram et al.'s social construction and policy design theory provided the framework for this qualitative study, which aimed to understand the benefits and barriers African American men experienced with public programs that provided financial assistance and its impact on their financial stability. Eleven African American men, selected using purposive sampling, responded to open-ended interview questions. The data collected were transcribed, coded, and analyzed for recurring themes using an iterative process. Prominent themes that emerged included financial literacy, barriers, policy guidelines, perceptions, experiences, and benefits. The findings noted mixed experiences driven by the allocation of benefits and barriers aligned with their level of deservingness and political power. Overall, barriers such as limited awareness and access to resources outweighed the financial relief benefits. Recommendations include further research into experiences with specific programs to determine if this pattern is a common theme. Policymakers should consider revising public policies and programs related to financial assistance to include issues encountered by target populations such as African American men. Implications for positive social change include providing additional data for policymakers to consider regarding current and future public policies and programs that provide financial assistance to disadvantaged individuals.

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## Chapter 1: Introduction to the Study

### **Introduction**

In the 1930s, government benefits, known as public welfare programs, were established to assist low-income individuals and households struggling to pay for medical, food, housing, and other basic living expenses (Baratta, 1997). As of 2022, there are seven major welfare programs in the United States. They consist of the Supplemental Nutrition Assistance Program (SNAP), Housing Choice Voucher, Temporary Assistance for Needy Families (TANF), Medicaid, Supplemental Security Income (SSI), Child's Health Insurance Program (CHIP), and the Earned Income Tax Credit (EITC) program. Each program focuses on certain expenses within a household (USA.gov, n.d.). For instance, SNAP or food stamps assist low-income individuals in purchasing eligible food according to the program regulations. The TANF program provides cash assistance to low-income families when individuals cannot provide for their children. Furthermore, the SSI program offers a monthly payment to individuals classified with a disability and with an income below a certain financial threshold (<https://www.ssa.gov/benefits/ssi/>).

Even though these programs offered financial assistance to multiple households, programs still exhibited limitations that impacted their intended objectives. For instance, the EITC program assisted over 25 million individuals during the 2020 tax year (National Conference of State Legislatures, 2022). However, the program has excluded young African American men (Marr, 2013) and continued to do so even though opportunities to improve the program with their inclusion have been presented to Congress and State

programs, too (Waxman & Hinh, 2022). Consequently, some young African American men continue to endure financial hardships.

By examining policies and programs providing financial assistance, I highlighted various underlying issues between the policy designs and their effects on disadvantaged individuals, particularly African American men. The study could lead to new or improved public policies and programs to strengthen the support that this specific population needs. Also, this will highlight its impact on their financial stability.

### **Background**

Evidence shows that low-income households strived to make ends meet even though resources existed to improve their financial situation (Government Accountability Office, 2017). Due to a range of factors, including the poor labor market, low wages, high debt, and the lack of financial literacy, low-income households often decide which daily expenses become a priority over others. I identified and documented the factors influencing the benefits and barriers African American men experienced with financial support.

For several reasons, undertaking debt for education and economic mobility (Mefferd, 2022), receiving low wages (Gould et al., 2018), and other harmful problems became a norm for African American men. Factors like these limited their opportunities to meet financial obligations such as mortgages, daycare, and tuition. In addition, these factors continued to function as catalysts for the negative perceptions established by society. This negative perception and lack of political power to encourage policymakers to make changes on their behalf limit their ability to progress socially and financially.

Therefore, as policies and programs regarding financial assistance continue to help specific populations more effectively than others, like African American men, the need to endure more barriers than benefits remain constant.

I aim to contribute to closing the current gap in the literature and provide insight into underlying issues experienced by African American men regarding financial support. With this information, policymakers can formulate and change existing policies and programs currently creating barriers for this target population.

### **Problem Statement**

It is difficult for households with unstable income to establish emergency funds to cover expenses, including medical costs, auto expenses, food, or higher property taxes. When families lack the proper tools and resources to maintain a steady income, it becomes challenging to bear the costs such as secured housing, healthier food choices, childcare, and other necessities (Ascend at the Aspen Institute, 2019). For African American men, many factors impacted their ability to establish stable incomes and become financially secure. In addition, they experience considerably lower upward mobility than other major racial and ethnic populations (Matthews, 2018). These issues continue to contribute to the inequalities rooted within certain societal constructs and the disparity that African American men experience (Gooden, 2014).

In the 1980s, African American men between 20 to 24 years old suffered a 30% unemployment rate. At the same time, it settled at 14% for non-Hispanic White men. Moreover, opportunities for employment and sufficient income declined even though unemployment rates have changed for the better since 2000 (Spaulding et al., 2015).

Even now, African American men endure prolonged periods of unemployment that averaged 26 weeks (Kijakazi et al., 2019). Also, their job displacement rate remains higher among the major racial and ethnic populations at 24.8% (Cook et al., 2019). These factors reduced their ability to maintain their steady income.

Regarding maintaining financial stability, 76% of African American men did not have financial advisers to help begin conversations involving income and wealth. Consequently, 55% did not invest in the stock market due to a lack of access or opportunity and just not feeling comfortable with the prices (McKinney, 2021). Among the different racial groups, the median wealth for African American men stood at \$1.5k before age 35 and \$27k at age 55 (Moss et al., 2020). African American men who manage to maintain their savings and investments averaged a value of \$168,000. In contrast, non-Hispanic White men averaged \$422,000 (McKinney, 2021). Being deprived of long-term assets such as stocks, real estate, bonds, and equity investments deterred low-income households, including African American men, from securing financial stability over a more extended period (OLHSA, 2018).

One of the most extensive programs to assist individuals with challenging situations is the EITC. This program is 1 of the federal government's most extensive anti-poverty programs (Jones & Zillack, 2019). It originated in the late 1960s and 1970s during the debates over reforming welfare. It was known as the Aid to Families with Dependent Children (AFDC). Senator Russell Long proposed a work bonus, later known as EITC, to supplement low-income families' earnings. This credit temporarily became a part of the Tax Reduction Act of 1975 (Nichols & Rothstein, 2015). For employed

individuals and recipients of the EITC, the percentage of the tax credit they could claim was 10% of the first \$4,000 for a maximum of \$400.

The last set of changes to the tax credit came from the American Recovery and Reinvestment Act (ARRA) of 2009, which resulted in a slight increase in the maximum amounts (Nichols & Rothstein, 2015). For state government entities such as Michigan, the highest percentage of individuals could claim up to 20% of the federal tax credit. So, for households with three or more children, their potential tax credit could be up to \$767 (Figure 1). Unfortunately, this percentage decreased to 6% of the federal tax credit in 2012, which reduced individuals' potential tax credit to no more than \$231. For low-income households, this triggered a tax increase or, in other words, another burden (Turner & Beaudin-Seiler, 2018). In addition, the program does not include individuals without dependents. Experts noted that expanding the programs' criteria to include this element would consist of African American men, particularly young men, currently missing the opportunity to experience social and economic advantages (Rector et al., 2020). Another program element that decreased or delayed options occurred from audits conducted on the tax returns, including EITC. While the program conducted audits on all tax returns, its focus shifted to auditing tax returns from low-income individuals from predominately African American communities (Roque & Hendricks, 2021).

The Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 is a more recent program that provide financial assistance to individuals experiencing difficulties due to COVID-19. Congress passed the CARES Act in 2020, which allotted over \$2 trillion to offer rapid and immediate financial assistance to people negatively



impacted by the COVID-19 pandemic. In addition, the act sponsored various programs related to families, small businesses, industries, and American workers (Treasury.gov, n.d). The flagships of the CARES Act consisted of the unemployment and economic impact payments to individual households. Unemployed individuals received an additional \$600 weekly, while one-time economic impact payments of \$1,200 went to every adult (Roll & Grinstein-Weiss, 2020). For African American men, the CARES Act provided unemployment benefits to part-time, freelancers, and independent service providers out of work. However, only 13% of qualified Black workers received the benefits, while 24% of other unemployed major ethnic populations received benefits (Roque et al., 2022). Disparities like this maintain poorly designed public policies that create additional barriers for specific people, predominantly low-income households in African American communities.

Based on the existing literature, studies on different policies and programs that provide financial assistance have been targeted primarily at women (Neumark & Shirley, 2017). Marr (2013) noted that the EITC program successfully lifted single mothers from their circumstances. Social Security continued to be a source of income for retirees and women, especially unmarried women, who are economically unstable. The CARES Act provided benefits that elevated more than 18 million individuals out of poverty, with the majority being women (Institute for Women's Policy Research, 2020). The literature reviewed for this study does not highlight the perspective of African American men. This lack of information suggests that policymakers may not fully understand the implications

of developing public policies that provide financial assistance but may exclude specific target populations.

### **Purpose of the Study**

I analyzed how different forms of financial assistance provided benefits and barriers to African American men. In addition, Ingram et al.'s (2007) social construction and policy design theory helped understand how policymakers used information to determine how individuals could influence their experiences based on political power. I incorporated a qualitative approach to explain human behavior within a specific environment where the behavior occurred (Austin, 2014). Additionally, the open-ended interview questions used during the interviews comprehensively understood this phenomenon.

### **Research Question**

This study aimed to understand the benefits and barriers African American men experienced with financial assistance. Additionally, this information highlighted the impact of that financial assistance on their financial stability. The central research question was: How do African American men perceive benefits and barriers with financial assistance and its impact on their financial stability?

### **Theoretical Framework**

The theoretical framework consisted of the social construction and policy design theory (Ingram et al., 2007). The theory focuses on why policies occasionally fail to accomplish their intended objective or explains why some individuals receive benefits while others receive burdens (Ingram et al., 2007). The introduction of this theory

appeared in the 1980s to help clarify policy formulation, implementation, and evaluation, especially regarding the distribution of benefits and burdens to target populations. Policy design dictates how target populations experience the results of the policy and indirectly communicates the level of importance of their problem to the government (Schneider & Ingram, 1993). For this study, I used this theory to understand the implications of policies and how those policies either changed or reinforced the social construct of different populations relating to policies and programs on financial support. A more detailed explanation of the theory is presented in Chapter 2.

### **Nature of the Study**

I designed this qualitative study to understand the “why” and “how” phenomena happen in an environment. It is the type of methodology equipped to uncover trends in opinions and thoughts. Additionally, it was ideal to understand, in greater depth, the underlying issues of the phenomenon (Creswell, 2009). Since this study is qualitative, it explored the participants’ experiences by recording and studying their experiences with financial support.

In summary, I sought to understand how African American men perceived the benefits and barriers of financial assistance and its impact on their short-term financial stability. The data collection for this research design consisted of interviews with 11 African American men. Data from each interview were coded, organized, and analyzed to develop themes that led to the findings in the study (Laureate Education, 2010b).

### **Definitions**

The definitions provided below will help the reader navigate through the study.

- *African American*: for this study, African American or Black means a person that has origins in any of the Black racial groups from Africa (Rastogi et al., 2011).
- *Equity*: ensuring equal opportunities, treatment, and results for all (Castelli et al., 2012).
- *Financial support*: any type of monetary help or aid that a person, organization, or government receives (Market Business News, n.d.).
- The *labor force* is the sum of employed and unemployed persons (U.S. Bureau of Labor Statistics, 2020).
- *Low-income*: individuals with household incomes at or below 80% of the average family income for the area (American Community Survey 5 Year Estimates, 2017).
- *Poverty*: refers to a lack of resources such as economic assets (Berger et al., 2018)
- *Short-term financial stability* refers to having enough funds to confront everyday financial obligations while progressing toward financial goals.
- *Target populations*: the people that are the intended population in public policies to receive benefits or burdens because of the policy design.

### **Assumptions**

Assumptions are statements assumed to be accurate but not yet proven (Simon & Goes, 2013). I considered that African American men lacked adequate financial resources. I included tools and resources from public programs or having personal

savings, loans, or retirement accounts. Another assumption considered that African American men had a high debt-to-income ratio. Necessities such as mortgages or rent, insurance, utility bills, property taxes, and out-of-pocket medical expenses became challenging to manage. Another assumption considered that African American men lacked financial literacy beyond the basics. While many may be familiar with saving their earnings, when it comes to investing, borrowing, and safeguarding those earnings, those options are not explored as much.

### **Scope and Delimitations**

The target population consisted of African American men from a major metropolitan city between the ages of 30 and 64. This scope excluded individuals who did not identify as African American or black. The scope also excluded non-verbal participants. This criterion captured data from a population not thoroughly represented in the existing literature. The data might help policymakers further understand the benefits and barriers experienced by African American men with policies and programs on financial assistance. This additional knowledge could help create a more comprehensive policy and program on financial assistance that would benefit this target population more than in the past.

In this study, I used purposeful sampling. It is a sampling technique to gain in-depth insight from samples with specific characteristics (Patton, 2002). The technique aligned with the specific characteristics of the target population that participated in this study (Marshall, 1996). With purposive sampling, I recruited 11 participants to understand their experiences with the benefits and burden of financial assistance and its impact on

their financial stability. In addition, this information helped determine the impact those factors had on different aspects of the lives of the African American men that participated. Since I used a qualitative approach, 10 participants contributed their experiences to the study. In addition, the data demonstrated data saturation which is the expected result with this approach (Creswell, 1998).

The recruitment of participants for this study continued until data saturation. Data saturation meant no new themes emerged from coding the data from each interview to support the analysis (Guest et al., 2006). Each participant answered 12 open-ended interview questions. The responses led to themes identified with the preliminary coding framework. This approach helped get a comprehensive insight into African American men's different benefits and barriers.

### **Limitations**

While I captured as much of this phenomenon from the perspective of African American men, there were still limitations. These limitations included factors beyond my control (Simon & Goes, 2013). Since this research is qualitative and only obtains the participants' perceptions, it has limited applicability beyond those who participated in the study. Therefore, the findings cannot be generalized or applied to those not aligned with the selection criteria of this study. Future research can address this limitation by conducting another study to encompass the perceptions of other participants not included in this study.

Another limitation stemmed from the restrictions introduced by the spread of COVID-19. One of the main constraints of the COVID-19 regulations occurred with

social distancing. This regulation directs individuals to stay six feet apart, wear masks, and limit the number of people within one space at a time. This limitation prevented participants from committing to an audio interview on a conference tool like Zoom. Instructions went to participants unfamiliar with online conferencing tools such as Zoom to ensure their participation. Participants confirmed whether they used the online tool and understood the basics. Due to COVID-19, online conferencing has become the primary option for convenience and safety. Plus, participants provided days and times more convenient for the interviews. This approach allowed me to capture the data needed without causing too much disruption in the participants' daily lives.

### **Significance**

Evidence showed that even though low-income households experienced a positive salary change, it had little impact on their financial stability (Pavetti, 2016). In addition, the redistribution of government spending hardly impacted or improved the financial stability of low-income households, too (Zubia, 2014). This research could fill a gap in understanding the phenomenon by focusing on how African American men perceived benefits and burdens with the financial assistance they received. The results could provide policymakers additional insight into the underlying issues that African American men experience while building and maintaining financial stability.

### **Summary**

In this study, I aimed to understand the perceived benefit and barriers that African American men encountered with financial assistance and its impact on their financial stability. By using the social construction and policy design theory (Ingram et al., 2007), I

sought to understand the underlying roots of policy design. Additionally, I sought to understand the message conveyed by the social construct of the target populations and the perceived benefits and barriers of the target population. As other studies used quantitative and mixed method designs to understand relationships between variables and other impacts, a qualitative approach provided an understanding of financial assistance from a different perspective for this study. The findings can provide policymakers with more in-depth knowledge to fully understand the complexities behind other policies and programs providing financial assistance to African American men. As a result, this could increase the target population's likelihood of obtaining and maintaining short-term financial stability and provide opportunities for social and economic growth.



## Chapter 2: Literature Review

### **Introduction**

The United States has six significant welfare programs that offer assistance to individuals and families with a certain income level. Out of those six, I examined the EITC program. Programs such as this have effectively impacted the financial stability of several households throughout Michigan (Michigan Department of Treasury, 2010). For example, EITC successfully lifted millions of families out of poverty annually throughout the nation (Holmes & Berube, 2015). Even though there is generalized information that highlights the experiences of financial assistance, literature specific to African American men's experiences is currently lacking. With this study, I attempted to fill this gap in the literature to give insight into whether public policies and programs on financial assistance effectively met the financial needs of African American men.

This chapter summarized the search strategies used, the logic behind the theoretical framework incorporating the social construction and policy design theory (Ingram et al., 2007), and the background of different financial assistance programs. In addition, this chapter explored the impact of financial assistance programs on financial stability. Lastly, the chapter summarizes the benefits and barriers experienced with different forms of financial assistance and their implications for financial stability.

### **Literature Search Strategy**

The literature review began with a search strategy using search engines: Walden University Library, Google Scholar, ProQuest, Sage Journals, and Sage Knowledge database. Keywords searched included *barriers to homeownership*, *low-income*, *black*

homeowners, *low-income homeowners, low-income neighborhoods, black neighborhoods, benefits, disadvantages for blacks, behavioral economics, poverty, perceptions, qualitative, quantitative, neighborhood, black men, African American, earned income tax credit, EITC, low-income, SNAP, TANF, WIC, and low-income populations*. In addition, the search parameters included peer-reviewed dissertations, doctoral studies, and newspapers, limited to the dates of 1990-2022. For the theoretical framework, keywords searched consisted of the *social construction of target populations, social construction and policy design, perceived benefits and barriers, political power, allocation of benefits and barriers, and social construction*.

### **Theoretical Foundation**

The theoretical foundation for this study used the social construction and policy design theory (Ingram et al., 2007). This theory focuses on why public policies fail to fulfill their intended purpose of creating greater equality for people or even solving a shared problem experienced by a specific population (Ingram et al., 2007). In addition, the theory identifies how policymakers make decisions based on the information. The information used by policymakers supports their actions with facts normalizing their understanding of a policy problem and its response. The social construction theory and policy design theory (Ingram et al., 2007) have three categories: the model of the individual, power, and political environment, each with its assumptions.

Within the individual model, individuals cannot process every piece of information before deciding. Individuals must rely on their common sense and determine which part of the information is pertinent to making their decision. The results could lead

to that new piece of information aligning only with preexisting beliefs while setting aside or ignoring other information that does not align with those preexisting beliefs.

Individuals use social constructions or images of target populations in a subjective, judgmental manner. Social reality is comparatively limited, whereas individuals perceive stereotypical patterns of social constructions within objective settings (Pierce et al., 2014).

Power is not disseminated equally to individuals within the political environment. The first dimension consists of influence, conflict, and observable behavior. The second dimension is broader and concerns itself with what is not present. Lastly, the third dimension is more concerned with the philosophy and the potential for influential entities to impact the rationale behind the construction of preferences (Pierce et al., 2014).

The last category is the political environment. Within this category, a policy develops a social construct or creates upcoming political opinions accepted, carried forward, and used to create new policies. Policies designed in an ambiguous political environment send a specific message to individuals that affect their overall position in the political environment and their participation behaviors (Pierce et al., 2014).

Based on the three categories and their associated assumptions above, combining these categories produces two core propositions or suggestions of the social construction theory. The two propositions are the target population proposition and the feed-forward proposition.

The target population proposition focuses on the aspect of social construction or images that influence who gets what, when, and how to relate to benefits and burdens

(Ingram et al., 2007). Two elements that impact these two allocations are the level of political power and whether that target population's social construction or image is negative or positive (Ingram et al., 2007). Both elements create four quadrants on a grid corresponding to four categories of target populations: advantaged, contenders, dependents, and deviants (Ingram et al., 2007).

The feed-forward proposition refers to the treatment of target populations because of previous and current policy designs. Ingram et al. (2007) suggested that policy designs from the past and presented influence how society views the target populations. In addition, the policy design influences political implications through political power and social construct assigned to people through the feed-forward effect that commits prejudice. This element continues to carry ongoing social constructs of target populations. In addition, embedded within those social constructs are social connotations that are associated with target populations. The feed-forward effect has other components to consider too. They consist of the target populations, defined goals or problems that need resolving, rules, rationales, assumptions, benefits and burdens, tools, implementation structure, and social constructions. These different components have fundamental patterns of thinking that lead to tangible results that impact the allocation of benefits and burdens to target populations. Moreover, this affects the target population's political orientation and behavior in political processes (Ingram et al., 2007).

### **Origin of Theory**

The social construction model known as the social construction or reality was designed in the 1960s by Berger and Luckman (1967). Their work highlights what

individuals believe to be real is dictated by interactions in society and the life experiences of other people (Campbell et al., n.d.). Schutz, whose phenomenological sociology was based on accepting one's own experiences and others that lead to a more diverse intersubjective experience in society (Garcia, 2015). Mainly, the overall discussion revolved around attaining knowledge on a set of questions on objectivity, influenced their theory, and focused on the composition of the commonsense realm of everyday living.

Schutz's work focused on understanding the reality of everyday society, specifically the shared experiences and assumptions that bind individuals together in each culture (Schutz, 1970, as cited in Garcia, 2015). This understanding would allow people to recognize various things known within the world and the knowledge gained from shared experiences. Additionally, knowledge-specific indicators exist to interpret multiple symbols or images in society (Schutz, 1970, as cited in Garcia, 2015). This kind of knowledge is applied in situations when someone with limited knowledge has a specific experience. For instance, someone encountering different types of trees may be unable to distinguish an oak tree from a maple tree. However, that person will still be able to conclude that the object is a tree due to their experience in daily life.

This logic led Berger and Luckman (1967) and Garcia (2015) to claim that individuals in their daily lives experience the world as planned through inferences shared by the community. In addition, they have frequently repeated actions that become a part of a pattern repeated in the future in the same manner and economic effort (Berger & Luckman, 1967). One example in the real world is how societies have assigned social constructs or names to things, items, and locations that have not changed. For instance,

let us take the word “park.” Why is it just called a “park” and not the “playground” or called by its designated name? It is due to an agreement or consensus established in the past. Berger and Luckman noted that this kind of agreement is created as a learned, observed, and seen rule. A rule or norm such as this is known as institutionalization. It is in various aspects of people’s lives that may be second-hand nature, such as holding doors open for the elderly and women and shaking someone else’s hand when meeting them (Berger & Luckman, 1967). Institutionalization can be seen in public policies too. For instance, the positive and negative social constructs tied to African Americans have been a long-standing construct or image. Those social constructs have influenced how the public, media, and policymakers view them as a population. Also, those social constructions have influenced the design of public policies and how they function. As a result of this design, the target population receives benefits or burdens based on that function. This kind of attained knowledge suggests that life or reality is socially constructed and leads to the social construction of reality.

The theory of social construction of the target population (Schneider & Ingram, 1993) is the concept applied to different fields of study. This theory provides an understanding of how policymakers use information gathered on target groups to perpetuate, respond to, and manipulate the social constructions of target populations. In addition, the theory provides an understanding of how those social constructions are accepted by target groups, the impact those social constructions have on their level of participation, and why certain target groups receive more of an advantage; as a result, their social constructions (Schneider & Ingram, 1993). Since society drives the

continuous expansion of social constructions, the social construct changes for any target population if any shift in their perception occurs (Berger & Luckmann 1966).

Schneider and Ingram (1993) later applied the social construction model to policymaking. This approach allowed them to illustrate how the social construction of target populations or specific groups influenced the design of public policies that impacted target populations. The connection between the social construction of social standing and political power in the policy design, as well as the allocation of benefits and burdens, is in the social construction model. This model differs from Berger and Luckmann's (1967) theory. It focuses on policy creation, implementation, and assessing the benefits and burdens allocated to the different target populations. In addition, the theory suggests that a combination of political power and social construction heavily impacts the allocation of benefits and burdens to the appropriate target population (Ingram et al., 2007).

All public policies can influence the social construction of groups by either redefining the social construct of that target population or maintaining the current social construct (Chard et al., 2019). However, it will be helpful for policymakers to understand whether the policy addresses the problem from the target populations' perspective. The social construction model was expanded to public administration to explore this component.

Like other fields of study, public administration went through the lens of different theories for research. Jun's (2006) social construction of public administration theory concentrated on developing opportunities for spreading knowledge through connections

and handling interactive processes that are more comprehensive in public administration. This theory helped explore the relationship between specific meanings and experiences. In addition, it goes beyond a single perspective to synthesize different perspectives to develop broad social knowledge. This social knowledge increases attention to detail as it accounts for all perspectives, including those contradictory and from the members of marginalized groups.

### **Relationship to Study**

As it relates to this study, using the social construction and policy design theory to grasp the realities that African American men experienced with financial assistance are beneficial. The theory provides an understanding of how the policy treats target populations and how it influences their participation in the political process (Ingram et al., 2007). The theory provided additional insight into the policy preparation and design, the political agenda, and how legislative behavior impacts the allocation of benefits for specific target populations (Schneider & Ingram, 1993). Additionally, it highlighted areas not considered regarding the financial stability of African American men. Lastly, the possibility of highlighting the underlying roots of experiencing financial assistance is significant.

### **Application of Theory in Recent Literature**

Studies with qualitative and quantitative research designs used the social construction and policy design theory to support their research (Ingram et al., 2007). Copeland (2015) used the theory to understand how policymakers socially constructed the target populations while forming the policy around the lottery and how the state



policymakers used labels influenced by social constructions to discuss the lottery policy with the public. Also, the state policymakers did not include citizens (Copeland, 2015). A qualitative case study further explored the topic to understand the circumstance. The theory in this scenario fits the occasion since it is essential to understand the public concern to address it efficiently. It also demonstrated that the policy design should include perspectives from various stakeholders, especially those who will be directly impacted by the policy.

Researchers used the social construction and policy design theory for quantitative studies to capture quantifiable data. Chard et al. (2019) completed a quantitative study that used the social construction of target populations to evaluate meta-constructions. Individuals believed political power and social construction were dispersed among groups by race, sex, and ethnicity. The researchers assessed data representative of the nation from the Understanding America Study as of June 2018 (Chard et al., 2019). These data are the most up-to-date information, are substantial to the field of study overall, and can be compared to older data already analyzed. Findings from the study illustrated that groups with more power and positive constructs, such as non-Hispanic White men, were more likely to view fewer differences in the distribution of political power and social construction of target populations (Chard et al., 2019).

Boushey (2010) used Schneider and Ingram's (1993) theory of social construction of target populations while analyzing the diffusion of innovation. The diffusion of innovation is a process that allows a policy to be approved quicker or slower, depending on the target group. The policy design is congruent when the diffusion happens faster,

benefits a target group with a positive construct, and aligns with the broader social context. The policy design is noncongruent when the diffusion happens slowly, helps a target population with a negative construct, and does not align with the majority social context (Boushey, 2010). The researcher used a quantitative approach with an event history analysis model to illustrate the diffusion of innovations over time. This approach allowed the researcher to explore the impact of the diffusion of public policies such as criminal justice policy innovations (Boushey, 2010).

### **Rationale for Theory**

The reason for using this theory is to comprehend how policymakers and society determine the level of political power and perceived social construction for African American men. This understanding will provide a better understanding of the benefits and barriers that African American men experience through financial assistance. Additionally, this helps to understand its impact on their financial stability.

In theory, the EITC and other welfare programs like Social Security and Housing Choice Vouchers would help a target population improve their chances of establishing a foothold with their overall finances to improve their well-being. Through the lens of the social construction and policy design theory, a target population would elevate into another social construct that would award more benefits versus burdens. For instance, ex-offenders labeled as criminals start as deviants. Since this group has no political power and is assigned a negative social construct defined by society, this target population will experience more burdens than benefits. This target population could receive financial assistance from advocates such as a nonprofit agency or government entity whose

mission is to improve the quality of life for individuals within a target population. In that case, there is a possibility that the advocates could improve the target populations' social construct or political power (Ingram & Schneider, 2015).

Another example of progression from one target group to another is the Deferred Action for Childhood Arrivals (DACA) results. It is an initiative that elevates its target population's social standing (American Immigration Council, 2019). Before this initiative, all illegal immigrants were aligned with traits of deviants. Due to this social construction, policies incorporated the practice of discouraging, deporting, and alienating this target population. DACA was established within the last ten years to create a pathway toward citizenship (American Immigration Council, 2019). This change implemented by DACA helped move the social construction of that target population from deviants to dependents. As a result, their social construction became positive. However, they still lacked enough political power to make a significant difference in the political process.

### **Relation to Present Study**

As it relates to this study, this research incorporated the social construction and policy design to review current literature to identify the perceptions of financial assistance, the benefits and barriers experienced, and its impact on the recipients' financial stability. This knowledge would allow me to analyze the programs' effectiveness from the perception of African American men, understand the social constructs established by society and government, and identify any deficiencies in the programs. As a result, the insights into these different aspects could allow policymakers

to consider the perceptions of African American men in the development and revisions of programs designed to assist populations that encounter financial hardships.

### **Literature Review Related to Key Concepts**

Based on an analysis of the existing literature thus far, the current literature explored the EITC program from the perspective of low-income women households. This section will provide further details about the benefits and barriers of financial assistance, the impact on financial stability, and the social construction framework related to this study.

### **History of Earned Income Tax Credit**

In 1975, the federal government established the EITC to strengthen the financial stability of low-income working families, especially ones with children (National Conference of State Legislatures, 2022). The program envisioned assisting individuals in preserving more of their income (National Conference of State Legislatures, 2022). The programs' criteria which consisted of individuals' income level, marital status, and the number of dependent children, determined the amount of credit everyone received. Other states like Michigan and municipalities adopted this program to further assist individuals in this effort.

The State of Michigan formed its EITC program with Public Act 372 of 2006 (Michigan Department of Treasury, 2016). Modeled after the Federal EITC in 1975, the Michigan EITC allowed taxpayers to claim a federal tax equal to 10% starting in 2007. In 2008 taxpayers could claim a credit of 20% (Public Act 372 of 2006, 2006). As a result, several low-income households received assistance. They increased their disposable

income through their federal tax returns (Michigan Department of Treasury, 2010).

Between 2008 and 2011, over 700,000 eligible households could receive 20% of their federal credit each year. This assistance allowed low-income families to move towards some form of financial stability to pay for the necessities such as health care, education, and other bills. (Michigan Department of Treasury, 2010). 2011 was the last year where taxpayers could claim 20% of that total, about \$350 million in total credits throughout the state (Michigan Department of Treasury, 2010).

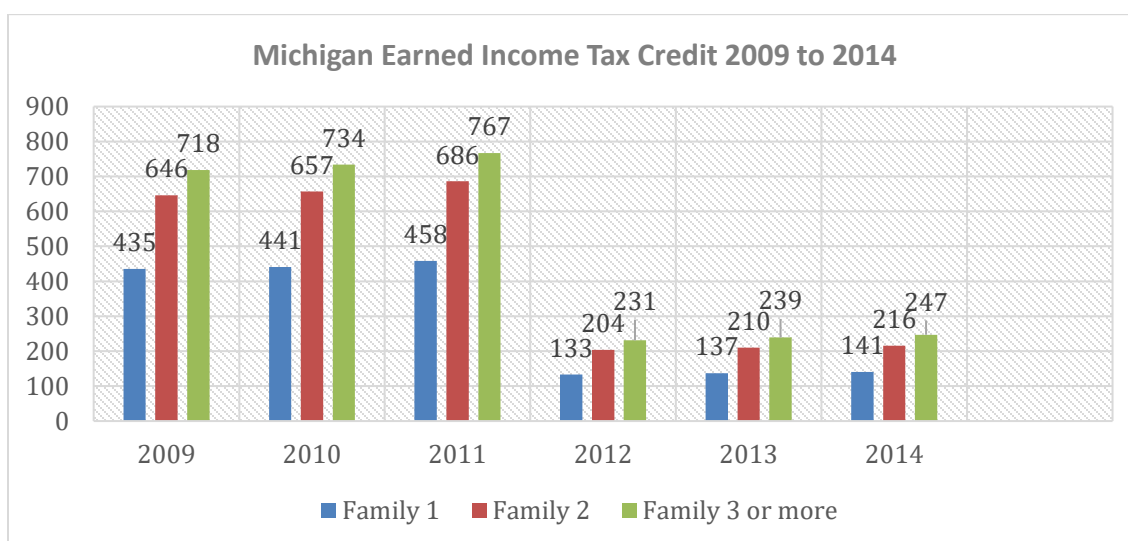
In 2011, Governor Snyder implemented several modifications to different tax policies in Michigan that impacted businesses and households differently. One adjusted policy was the Michigan EITC through Public Act 38 of 2011. Eligible participants could still file a claim for up to a certain percentage of their federal credit. However, the rate went from 20 to 6 % (Michigan Department of Treasury, 2014). Governor Snyder believed that with these recommended changes, including the Michigan EITC, businesses in various industries, no matter their size, would be able to grow and produce jobs while removing or reducing specific provisions to implement equitable treatment for all taxpayers (Thiel, 2011). As a result, the burden of taxes shifted to individuals, especially low-income and senior citizens, as opposed to businesses.

With the Public Act 38 of 2011 amendment to the EITC program, the amount of EITC that low-income households could receive was reduced by 70% or more. In Figure 1, the average EITC that low-income families with three or more children received in 2011 were \$767. However, in 2012, after the amendment, the average EITC that low-income households with three or more children received were \$231. The number of tax

credits received between 2011 and 2012 had a \$530 difference that low-income families did not receive. As a result, those households had limited access to supplemental funds. They used more of their annual income to cover expenses. As of 2021, the Michigan EITC remains at 6 % of the federal EITC (Michigan Legislature, 2022).

### Figure 1

Tax Credits Awarded to Low-Income Michigan Households Between 2009 to 2014



*Note.* Adapted from Michigan Department of Treasury Office of Revenue and Tax Analysis, 2011, 2012, 2013, 2014, 2015, 2016.

### Benefits of EITC

Although studies have captured generalized information on various experiences, Schanzenbach and Strain (2020) noted from multiple studies that the outcomes primarily impacted participants consisting of women with and without children. Additionally, even though those studies used a range of statistics and approaches, the findings collectively demonstrated positive impacts on women (Schanzenbach & Strain, 2020). Similarly,

Pikauskas and Michelmore (2019) completed an analytic sample of over 85,000 single mothers to obtain the effects of the EITC on housing-related outcomes.

During the 1990s, the EITC influenced more single mothers, with children, into the labor market (Center on Budget & Policy Priorities, 2016). Another study supported this data as other researchers noted that the employment rate for women with children increased by 16% (Hamilton & Hamilton, 2017). In addition, one study observed that this credit incentivized low-income households, especially single mothers, to maintain and seek employment (Stokan, 2019). The EITC impacted other areas, such as health and income.

### ***Health***

The EITC program impacted health and benefitted black mothers by allowing them more prenatal care (Center on Budget & Policy Priorities, 2016). The EITC also helped reduce mothers' premature births and low-birth weights (Michigan League for Public Policy, 2019). Despite these positive outcomes, the EITC had a downside. In the late 2000s, a study from Schmeiser (2009) pointed out how the EITC raised the probability of women being obese. Similarly, Jo (2018) demonstrated that the EITC increased the likelihood of children being obese.

On a state level, EITC had a wide range of effects on different aspects of low-income households. In general, it allowed recipients to address burdens like debt and bill payments (Maag, Roll, & Oliphant, 2016). One study noted that 50% of EITC recipients addressed their debt with EITC (Zimmerman, 2015). The EITC impacted other areas outside of debt and bills, such as health, housing, and employment.

Studies over the years highlighted conflicting data. Early studies from researchers such as Larrimore (2011) noted that the EITC did not improve aspects of recipients' lives, such as self-reported health. A thorough study from Lenhart (2018) stated the various outcomes on health captured by other studies. Hoynes et al. (2015) also provided evidence that changes in insurance, smoking, and prenatal care were the mechanisms that impacted elements like birth weight. This data contrasted with the data that Evans and Garthwaite (2014) documented, where they highlighted how the EITC helped increase the number of individuals who self-reported health while also decreasing the number of poor mental health days for moms with children. Evans and Garthwaite supported these claims with data on biomarkers that demonstrated a reduction in stress levels that could explain the improvements in health.

Additionally, various state-level EITC programs demonstrated considerable enhancements in the health status of children between the ages of 6 and 14, increasing coverage for private insurance (Baughman & Duchovny, 2016). An analysis from Strully et al. (2010) and Markowitz et al. (2017) further demonstrated that state-level EITC programs improved birth outcomes. Also, the EITC increased employer-sponsored health insurance coverage (Baughman, 2005), reduced the number of mothers smoking (Averett and Wang, 2013), and improved both child development (Hamad & Rehkopf, 2016) and the subjective well-being of mothers (Boyd-Swan et al. 2016).

Specifically, 31% of black mothers in Michigan did not obtain adequate prenatal care. Consequently, infant mortality rates were higher among babies of color in Michigan (Turner & Beaudin-Seiler, 2018). The EITC program has benefitted black mothers by



allowing them more prenatal care (Center on Budget & Policy Priorities, 2016). Halpern-Meekin, Tach, Sykes, and Edin (2016) noted that receiving more prenatal care also reduced women's smoking and drinking while pregnant. The EITC also helped reduce premature births and low-birth weights (Michigan League for Public Policy, 2019). Income is one of the main driving forces determining who is in good or poor health (Woolf et al., 2015).

### ***Employment***

Another benefit of the EITC program was its impact on the labor force. The EITC required its' recipients to be employed to qualify for the EITC. This incentivized low-income households, especially single mothers, to maintain and seek employment (Stokan, 2019). This requirement ensured the credit went to individuals making strides toward self-sufficiency and contributing to the local economy. This approach has been encouraged since the 1980s, especially for women (Bastian, 2016). During the 1990s, the EITC influenced more single mothers, with children, into the labor market (Center on Budget & Policy Priorities, 2016). The employment rate for women with children increased by 16% (Hamilton & Hamilton, 2017). Even though the EITC was initially perceived as a creation to encourage single mothers into the labor market (Berger et al., 2018), the program helped over 10 million people progress and increase their income above the poverty line (Hamilton & Hamilton, 2017). This additional after-tax income became an excellent incentive for unemployed individuals (Hamilton & Hamilton, 2017).

### ***Income Security***

For some low-income households, the EITC increased their household income by as much as 20 %, equivalent to \$2,100 (Cochran, 2018). With over 25 state government entities implementing their own EITC (Leachman et al., 2018), this additional income benefited various low-income households. Sykes et al. (2015) noted that EITC recipients received a lump refund of three months of their earnings, equivalent to about one-fifth of their total annual revenue. In addition, the added funds enhanced the feelings of citizenship and social inclusion of EITC recipients (Sykes et al., 2015).

### ***Upward Mobility***

According to Berger, Cancian, and Magnuson (2018), the number of participants in the program grew significantly, especially during the Great Recession in 2007. In 2013, the average amount that households received was \$2,400. This credit lifted 6.5 million people from poverty (Tanner, 2015).

However, Jones and Ziliak's (2019) evidence suggests an exaggeration of EITC's impact. According to their research, the program's impact in the past has been based on the simulated information using a tax module from the U.S. Census Bureau or other simulators such as the Bakija module or NBER TAXSIM module. When Jones and Ziliak compared information from different models, they discovered an overestimate of the program's impact due to incorrect payments and an overestimation of the program's uptake.

### **Barriers of EITC**

#### ***Program Limitations***

EITC had criteria that limited who could participate in the program. For example, despite being low-income, if you were under 25, you did not qualify. Some households that applied were not as familiar with the program's requirements, such as the required documentation and eligibility criteria. Low-income families without children or serving as non-custodial parents are likely to receive less or no benefit from the EITC program (Brown & Robinson, 2015). Based on research that Berube (2006) reviewed, families that missed this opportunity were low-income families with many children and limited schooling.

According to Ruark (2017), the Michigan Legislature decided to reduce the credit claim percentage from 20 % to 6 % of the federal credit in 2011. With this decrease, the number of households elevated out of poverty went from 20,000 to 7,000 (Ruark, 2017). This reduction in government assistance meant low-income households would not receive the proper help that was necessary to reduce the burden of expenses like childcare (Ruark, 2017). Additionally, suppose the total annual earnings for a low-income household exceeded the eligibility threshold. In that case, that household could not receive an EITC claim that year. They tried the following year again if their annual income decreased and went below that threshold (Michigan Department of Treasury, 2016). Furthermore, due to the program's complexity, the application to the program had a high error rate. Errors, recipients did not get a reasonably estimated timeline of when to expect the credit (Berube, 2006).

Due to the EITC policy design setup as a work-based support system, this policy excluded low-income individuals that were not employed, individuals that could not work

to take care of their children, and individuals without dependent children. As a result, this became a significant barrier for individuals that fell within these conditions (Sykes et al., 2015). The United Way (2016) noted a similar perspective of the program. The EITC is primarily beneficial for families that have children.

### ***Application Errors***

Some households at various income levels relied on knowledgeable and professional tax preparers to complete their tax returns. Over 70 % decided to incur the costs of having it done by tax preparers because they would receive their tax refund quicker. In addition, the quality of that tax preparation service was often below the standard. Research done by the IRS showed many errors in EITC claims completed by tax preparers (Berube, 2016). In some cases, recipients' total EITC amount lessened due to having their tax returns prepared by a tax preparer (Berube, 2006).

### ***Fraud***

The EITC assisted and encouraged work among low-income households to reduce specific hardships that lead to poverty. However, studies have noted that the program is overwhelmed with massive fraud (Rector & Hall, 2016). This issue has been inevitable due to arbitrary bureaucratic regulations and the program's design (Rector & Hall, 2016). Additionally, the IRS estimated that 21 to 26 % of EITC claims had errors due to the complexity of the law and intentional neglect of the law (Fraud | Earned Income Tax Credit, n.d.). Dawson (2018) highlighted in her study how tax fraud became the biggest fraudulent scheme amongst self-employment businesses. Different fraud cases consisted of individuals not conveying accurate income, miss-claiming dependents, and producing

false income from a self-employed business (Hamilton & Hamilton, 2017). In contrast, it has been noted that many fraudulent claims are honest mistakes due to complicated rules (Akabas et al., 2021).

### **Perceptions of EITC**

The perception of the EITC varied over the years. Despite becoming the most extensive program to support low-income households, recipients viewed it as just a reward for their work as employees (Sykes et al., 2015). The program only allowed temporary relief and consumption for households with strict spending habits throughout the year. According to Leachman, Mitchell, Johnson, and Williams (2018), the EITC program became another tool to help address the disparate racial impact of expenses such as regressive taxes and sales taxes.

### **Perception of Recipients**

For its recipients, existing literature showed that low-income households, especially women, were consistently depicted negatively across different studies. These negative depictions started around the program's inception, and recipients who were African American women received labels such as welfare ladies, which were later changed to welfare queens by President Regan in the 1980s. Additionally, this social construction portrayed African American women as lazy, fat, and ignorant (Colasurdo, 2017). This depiction continued throughout the years. Almost immediately, the public and Congress members perceived women as lazy and believed they intentionally had more children to increase their monthly payments from welfare programs (Vogtman, 2017). Green (2013) also presented a similar perception of women. The media circulated

information depicting women as lackadaisical and who preferred to stay home, watch television, and wait for welfare checks to come. The decision not to work has negatively portrayed women and became an act of laziness (Kleiman et al., 2019). Williamson (2017) noted that society's attitudes towards recipients of welfare programs that support low-income households were determined by whether the recipients are working. Half of the responses from respondents were negative since it demonstrated that tax dollars are going to "lazy" individuals who do not want to work (Williamson, 2017). According to Easton (2016), the public's view on welfare and poverty is that they are more of an African American issue, even though data demonstrated that most recipients were non-black.

### **Impact of EITC on Financial Stability**

Financial stability is the ability to build "a financial system that can function in good times and bad and can absorb all the good and bad things that happen in the U.S. economy at any moment" (Federal Reserve, n.d.). The EITC program has the means to encourage economic growth (Crandall-Hollick & Hughes, 2018). In 1974, the EITC program addressed rising costs associated with food and energy during the recession. It has become an effective method of providing the relief necessary for low-income households (Crandall-Hollick & Hughes, 2018). State contributions combined with the federal EITC had a net impact of \$2.2 billion that resulted from increased consumer consumption and income increase (BluePrint, 2017). In 2018, more than 700,000 families in Michigan received the EITC. Their average credit was \$150, resulting in \$110 million being placed back into the local economy (Betz, 2020).

With the Michigan EITC program as a supplement to the federal EITC, there has been a significant impact on individuals and their financial stability. For every dollar invested into Michigan households from the federal EITC, residents in Michigan saw an additional \$1.67 produced in new earnings (Hawai'i Appleseed Center, 2014). This additional income also gave households the leverage needed to progress toward self-sufficiency (Michigan Department of Treasury, 2016). Unlike other welfare programs, the federal EITC, along with the Michigan EITC, were welfare programs that benefit households, not part of the middle and upper classes (Reisch, 2016). It assisted low-income families in maintaining different aspects of their lives, such as employment. With a job, there are work-related expenses associated with transportation that low-income households encounter daily. With the Michigan EITC, families can continue to pay for costs that may prevent them from making it to work on time or performing their best at work (Hawai'i Appleseed Center, 2014).

The EITC has been able to help low-income households build assets. This assistance allowed low-income families to pay off debt from items such as credit bills and loans, establish a saving account that provided a three to six-month cushion for unintended costs, progress toward a car or home ownership, and increase education (Wong, 2018).

The opposite of maintaining assets is the management of liabilities ranging from student loans, home mortgages, and credit cards (Sawhill & Pullman, 2019). Since there is a chance that low-income households would incur one of these costs to help make ends

meet, it remains an issue that needs addressing to minimize the cycle of debt that low-income households, especially households of color, experience (Leachman et al., 2018).

### **Social Construction Framework**

Based on the social construction and policy design theory (Schneider & Ingram, 1993), single mothers fell into the contenders' category. This target population had a negative social construct; however, they had enough political power to negotiate and challenge the burdens that might result from public policies (Ingram et al., 1995).

Evidence in the literature review suggested that single mothers possibly fell under the title of contenders before receiving the EITC program and continued with that label even after becoming recipients of the program. This negative social construction had followed single mothers since the 1980s, when President Regan regarded single mothers as welfare queens, lazy, ignorant, and out of shape (Colasurdo, 2017). Additionally, public policies continued to perpetuate the social construct of single mothers being lazy and ignorant (Colasurdo, 2017). Another study suggested their preference for living off others (Tanner, 2015) and continuously demonstrating carelessness by wanting more children to increase their credit (Vogtman, 2017).

Although society placed specific labels on women that varied from being welfare queens in the 1970s (Rich, 2016) to being lazy, fat, and ignorant in the modern day (Colasurdo, 2017), women continued to receive benefits from public policies and programs that provide financial assistance. These findings are like Chard et al. (2020) findings that demonstrated that individuals placed into the contender category consisted of women and suburban residents. This target population's members constantly remain



untrustworthy and selfish in society's eyes (Ingram et al., 2007). However, they possessed enough political power to control the outcome of public policies that may impact them (Ingram et al., 1995).

For the EITC program in Michigan, Governor Snyder adjusted various business taxes under the Michigan Business Tax (Thiel, 2011). As a result, the Michigan EITC received an adjustment to accommodate the proposed changes by Governor Snyder. These changes aimed to implement equitable treatment for all taxpayers and allow businesses of all sizes to grow and produce jobs. However, the change led to a benefit only for business owners. At the same time, it created a burden for tax credit recipients as those costs became their responsibility and were no longer a concern for businesses (Thiel, 2011). This allocation of benefits and burdens demonstrated how policymakers shifted benefits to a group, the advantaged, with a positive social construction and significant political power, while redirecting the burden to the group, the contenders, with negative social construction and some amount of political power. Additionally, the allocation in this instance demonstrates that these categories are not static and can be adjusted based on policymakers' need for public approval (Schneider & Ingram, 1993).

### **Summary**

Based on the information throughout the literature review, women had more experiences with programs, such as the EITC program, that offer financial assistance. This program provided a financial cushion for expenses that became challenging to handle without the additional income (Maag et al., 2016). The result of the program improved the likelihood of receiving better care for their general health (Halpern-Meekin

et al., 2016). It provided an incentive to identify and sustain employment (Stokan, 2019) and increased their household income (Cochran, 2018). Overall, the benefits of this program provided women, and sometimes their dependents, access to financial resources they would not usually be able to acquire.

Looking further into the literature analyzed thus far, the current literature has limited information on African American men's experiences with different forms of financial assistance, such as EITC, and its impact on their financial stability. This lack of communication meant policymakers did not fully understand the implications behind their choices in developing public policies that allocate benefits and barriers unevenly, or they did not consider the concerns of African American men based on society's perceptions. This study allowed me to understand that gap. In addition, this study will help me demonstrate how financial assistance impacted their financial stability. With this data, there is a chance to provide policymakers with a more comprehensive perspective of the policy that could inform their decisions in the future. Additionally, the results could lead to more positive social change for African American men.

## Chapter 3: Research Method

### **Introduction**

In this study, I used open-ended interview questions to explore the benefits and barriers African American men encountered with financial assistance. In addition, I explored the impact of financial assistance on their financial stability. This chapter explains the study's research design, the sampling procedures for selecting the participants, the target population interviewed, the instrument used during the interviews to collect data, and the data analysis plan. This chapter includes the steps taken to address any threats to the validity of this study and the ethical procedures to ensure this study followed the guidelines of the Institutional Review Board (IRB).

### **Research Design and Rationale**

The research question for this study was: What are the perceived benefits and barriers that African American men experienced with financial assistance, and what impact did it have on their financial stability? The research design for this study used a qualitative study structured to explore human behavior within the environment where the behavior occurred (Austin, 2014). This research design supported the purpose of this study to understand the perceived benefits and barriers African American men experienced while maintaining financial stability.

### **Role of the Researcher**

As the researcher for this study, I served as the primary research instrument to gather information during the interviews, which is ideal for research. Since I incorporated a qualitative research method, I collected the data from the interviews (Creswell, 2007;

Patton, 2002). The participants included African American men between the ages of 30 and 62. The data collected from the participants consisted of feelings, behaviors, and thoughts related to their experiences with financial assistance and its impact on their financial stability.

I ensured the data remained objective and free from preconceptions that could result from leading questions, inserting assumptions of the culture, and selecting only the data that supported the theory. Limiting preconceptions consisted of bracketing, a technique researchers use to set aside prior knowledge to separate the phenomenon from interferences and examine the data thoroughly (Wojnar & Swanson, 2007). Additionally, I only documented information from the interviews. I eliminated the possibility of injecting personal interpretations and critiques of the data (Creswell, 2013). By allowing such biases to exist in this study, not only would a conflict of interest become a certainty, but the true reflection of the participant's experience with the phenomenon would be overlooked.

### **Methodology**

This qualitative research study recruited participants using purposive sampling. This technique identified a sample population based on specific characteristics rather than a random selection of a sample population (Creswell, 2003). The target population for this study included African American men from a major metropolitan city between the ages of 30 and 62 who received financial assistance from a source of support. The sample size for this study consisted of 11 participants. By sampling a relatively identical population and based on the study's criterion, a sample size of no more than 12

individuals was sufficient to establish data saturation (Boddy, 2016; Daniela, 2020; Guest et al., 2006). Additionally, researchers such as Creswell and Poth (2018) contended that qualitative research aimed to attain in-depth knowledge about a phenomenon and emphasize data saturation.

Due to COVID-19, Michigan declared a state of emergency to respond to the spread of the virus in March (Winowiecki, 2020). As a part of that response, the state of Michigan restricted gatherings, urged social distancing between one or more people and required masks. Consequently, all interviews with the participants occurred via an online conferencing tool called Otter. The participants understood that Otter functioned as the recording device for audio-only. That tool allowed in-depth interview questions to capture more detail from the participants. Data collected from those interviews were coded and placed in overarching themes. I incorporated the data saturation technique that required interviewing participants until no more duplicated themes, or new themes were introduced (Guest et al., 2006). This technique ensured enough data were collected or, in other words, until information became redundant and no more new topics or content emerged (Patton, 2015). As a result, other researchers can replicate this method or expand upon it (Guest et al., 2006).

I marketed the research to potential participants online and at physical locations. The locations included online platforms like Facebook with public and private groups hosted mainly by African American men, public buildings, neighborhood associations, churches, libraries, and recreation parks. Additionally, organizations with a strong background in outreach and a connection to African American men were contacted and

asked to assist in distributing the recruitment material to individuals on their mailing list, especially African American men that met the requirements.

Ultimately, participants self-identified for this study and confirmed they met the criteria. Afterward, the selected participants confirmed they understood the purpose of the study, picked a day and time that worked best for them to participate, and reviewed the consent form before their interview. Follow-up with applicants consisted of emails and phone calls. The potential participants who agreed to participate began scheduling interviews. This process continued until I reached data saturation with 11 participants. Each participant received instructions to identify a private space during the interview. For instance, the location could be a room within their home, a library, or another area they could access safely and legally.

### **Instrumentation**

The instrumentation used during each interview included an interview protocol or guide (Appendix B) and Otter, an online recording tool. The interview protocol was developed by tying it back to the theoretical framework and the research question: What are the perceived benefits and barriers that African American men experienced with financial assistance, and what impact did it have on their financial stability? With an open-ended interview guide, I received a detailed understanding of the phenomenon from the participants' perspectives. Each interview lasted between 20 and 60 minutes, and participants shared their experiences within the designated time. The participants responded based on their experiences and to the best of their ability.

The online recording tool known as Otter recorded the audio from each interview. This tool helped collect more data about the phenomenon while limiting as many single-word answers as possible. Additionally, the interview protocol helped me avoid bias or produce any leading questions (Patton, 2015). Lastly, I did not use field notes to aid data collection.

The questions within the interview protocol mirrored components of the theoretical framework and literature. In addition, the data collection method did not deviate during the multiple interviews. This approach ensured the protocol remained consistent during all interviews, which is crucial (Trochim, 1982). Another tool that helped minimize the threat to content validity was using a recording device. Although there were various tools to record audio and visuals, if necessary, I only needed audio recording, which was also convenient for the participants. Therefore, Otter became the ideal tool to record the audio from each interview for this study. With this information recorded, transcribing the interview data occurred without errors.

### **Procedures for Recruitment, Participation, and Data Collection**

Due to COVID-19, the recruitment method for this study had to change from meeting and recruiting participants in person to recruiting by phone. Recruitment material consisted of physical and digital flyers (Appendix C) distributed to different physical locations and online groups, forums, and emails. In addition, the recruitment material included a synopsis of the study that provided some context for the potential participants to consider before committing to participating. Participants confirmed their participation in the study through email or by phone.

The recruitment process consisted of identifying participants that fit the criterion. The criteria included gender, age, verbal communication capability, and race. This criterion narrowed down the selection of participants to the specific population of African American men necessary for the study. Participants received a phone call or email about a good time to discuss the study. Once contacted, participants received an outline of the study that included a description of the study, specific guidelines from the IRB that the study was adhering to, and a consent form. Once the participants provided their consent, their interview followed shortly after.

On the day of each interview, participants confirmed their availability for the scheduled interview. Participants who needed to adjust the time of their interview provided the next available time for that day or the following day. At the interview, each participant received instructions and confirmed they selected a quiet, private, and safe location. The length of the interviews remained between 20 to 60 minutes. At the start of each interview, the participants' received thanks for their participation, were reminded that their participation was voluntary, and were assured that identifying information would remain confidential.

During each interview, Otter remained the only tool that recorded the audio. Participants took their time to provide detailed responses and expounded when necessary. At the end of each interview, participants received another opportunity to provide more detail or revisit a question. Lastly, the participants confirmed their final response and received thanks for their time and contribution.



To ensure I remained ethical, the ethical procedures outlined by the IRB became my guide to follow. I used the IRB ethical procedures to protect the participants' privacy during the various stages of the study. In addition, I included consultation with the IRB in determining whether the target population fell under the vulnerable population category. The IRB determined that the target population for this study did not meet the vulnerable criteria.

### **Data Analysis Plan**

I used a qualitative method with a descriptive approach to gain more insight into African American men's perceived benefits and burdens with financial assistance and the impact on their financial stability. This approach allowed the study to gather in-depth data on African American men's experiences with varying forms of financial assistance. Additionally, the data highlighted some underlying issues that dictated the participants' experiences with the phenomenon.

I analyzed the data to identify patterns, similarities, or relationships. Consequently, this helped uncover concepts and explain why events happened with the participants. The procedure for coding the data collected from the interviews consisted of reading the transcribed data, dividing that data into segments, labeling segments with a code, combining duplicated codes, and placing those codes into themes (Creswell, 2003). Saldana (2013) mentioned that coding is more about linking than just labeling. As it relates to this study, coding helped identify the similarities and differences among African American men's experiences.

The theoretical framework for this study helped me develop the preliminary coding framework (Table 1). This framework established a list of parent and child codes or a priori codes. I used existing research studies, articles, and government reports relevant to the benefits and barriers individuals experienced from programs that offered some form of financial assistance, such as the EITC program. The framework also included literature that noted any impact on financial stability. After that, initial coding, also known as open coding, began to develop first impression phrases or parent codes (Saldana, 2009). Next, the framework focused on coding to establish more specific categories based on the code's significance, known as child codes.

**Table 1**

*Preliminary Coding Framework*

Parent code	Child code	Interview questions
Social Construction	Deserving/Underserving	9,10,11
Social Construction	Political Influence	1,2
Social Construction	Benefits and barriers	3,4
Financial Stability	Financial stability	7,8
Financial Stability	Financial Assistance	5,6

I used Microsoft Word to assist with collecting, transcribing, and coding the data. Similar to developing the preliminary coding framework (see Table 1), this next part of the framework employed more than one level of coding. The initial coding process identified the parent codes and then followed up with the focused coding process. For new codes that occurred, I compared those codes against existing ones to include any

outliers. The information produced clear patterns from the data and identified overarching themes. Consequently, it clarified the perceived benefits and barriers of the target population.

The data collected captured the varying experiences of African American men with financial assistance and its impact on their financial stability. The data clarified the implications of the public policies and programs for African American men in this study regarding the impact on their financial stability. The data also highlighted how the policy designs for specific public policies and programs dictated the experience of target populations and their level of importance to the government. This information provided context behind why some target populations experienced more benefits than others.

### **Issues of Trustworthiness**

I addressed the four components of trustworthiness: credibility, transferability, dependability, and confirmability. According to Lincoln and Guba (1985), qualitative research studies become credible after meeting certain conditions. These four conditions ensure that the interview findings are credible, transferable, dependable, and confirmable. Without these conditions, it would be difficult for studies to demonstrate their trustworthiness to the audience.

I established credibility by incorporating reflexivity. Reflexivity is where a researcher assesses the influence of their biases, personal background, and beliefs on the qualitative study (Creswell, 2009). This qualitative study developed an interview protocol to obtain participants' experiences and thoughts on events and social interactions related

to the phenomenon (Flick, 2006). Additionally, none of my biases impacted the data provided by the participants or the study.

Transferability ensured that the findings from the study could apply in other situations (Ang et al., 2016). I demonstrated transferability by developing an audit trail that included in-depth descriptions of the data analysis process, maintaining methodology notes, and records of the documentation edited throughout the study. Maintaining an audit trail increases readers' chances of drawing comparisons and conclusions to other contexts (Anney, 2014; Cope, 2014).

Dependability confirmed the ability to duplicate the study multiple times (Morse et al., 2002). The procedures for this study consisted of the data collection process identifying potential participants to participants exiting the study without sacrificing the participants' privacy.

Confirmability ensured the results contained only the participants' experiences and not the experiences or preferences of the researcher. This tool strictly captured the participants' experience with the interview protocol to maintain consistency. In addition, I checked the data and rechecked the data against the recordings throughout the study. This approach helped identify any discrepant cases to note in Chapter 4.

Establishing these four components of trustworthiness ensured this qualitative inquiry had the proper support for the argument made in the study. Also, this helped confirm that the argument was worth getting attention (Lincoln & Guba, 1985).

### **Ethical Procedures**

Ethical procedures consisted of implementing protocols to protect the participants during the different stages of the study. These protocol procedures adhered to ethical principles outlined by the IRB. With the participants possibly being in low-income neighborhoods, there was a possibility that they were a part of a vulnerable population. In this instance, IRB received notification regarding the population of this study just in case additional information needed review. Additionally, the criteria for participant selection included gender, age, location, and race. This criterion narrowed the selection of participants to just the population necessary to complete this study.

The study required contacting different nonprofit organizations, local churches, block clubs, and or neighborhood associations to explain this research study and its significance to their community outreach team and audiences. To begin the study, IRB approved the study to start identifying potential participants who fit the criteria. After identifying the participants, the participants received an explanation of the purpose of the study. The participants received the consent form that explained the guidelines from the IRB. The consent form included a description of maintaining their privacy and safeguarding the participants' information from others. After the interview, the participant's information stayed in a secured location. Lastly, the participants received thanks for their participation in the study.

### **Summary**

Chapter 3 documented the rationale for using the qualitative research design to understand the underlying roots of the central phenomenon. In addition, a description of

the sampling procedures embodied the process for selecting the participants and why the target population was selected. Additionally, this chapter explained the instrument used to collect data with open-ended interview questions. The role of the researcher ensured no connection could jeopardize the authenticity of the data—the methodology, issues of trustworthiness, and other vital elements relevant to the study. The next chapter goes further into the data collection process, data analysis, and then the findings from the study.

## Chapter 4: Results

### **Introduction**

Through this study, I sought to understand how African American men perceived the benefits and barriers of financial assistance and its impact on their financial stability. As mentioned in Chapter 1, the research question: What are the perceived benefits and barriers that African American men experience with financial assistance, and what impact did that have on their financial stability? This research question collected data and then analyzed it through the lens of social construction and policy design theory (Ingram et al., 2007). The research question and the theoretical framework helped explore the benefits and barriers that the participants experienced. Additionally, those two elements allowed me to understand the underlying issues behind those experiences. As a result, I highlighted society's perception of the participants, how those perceptions fed into the policy design of specific public policies, and the allocation of the benefits and barriers experienced by the participants. Furthermore, I understood the target population's access to financial assistance, their knowledge of it, and the impact that financial assistance had on their financial stability.

This chapter covers the following areas: the setting, the participant's demographics, the data collection process, and the data analysis. Additionally, this chapter covers the different components of trustworthiness and the steps I took to ensure it occurred. Lastly, I will demonstrate how the findings addressed the research question, summarize the data to support the findings, note any discrepant cases, and summarize the findings to the research question.

### **Setting**

After receiving approval from the IRB (IRB No. 11-20-20-0427831) in September 2020, the recruiting material was distributed to multiple locations. These locations included nonprofit organizations, barbershops, libraries, hospitals, and government buildings. In addition, the fliers were shared on different platforms online, including social media sites and online groups. After various attempts to recruit participants over 6 months, it became necessary to coordinate with my committee and the IRB to request a change in recruitment strategy to build interest in the study. The critical elements that impacted the recruitment process were the face-to-face restrictions introduced by COVID-19 and the lack of awareness and participation with EITC.

The restrictions continued throughout 2021, and the state of Michigan implemented more mandates requiring everyone to wear a facemask (Michigan.gov, 2021). The state of Michigan implemented the mandates to reduce the number of people allowed to gather within indoor and outdoor spaces to reduce the number of people getting COVID. These mandates reduced the number of people in public, reducing the possibility of meeting and discussing this study with potential participants. This reduction limited the opportunities to interact with people face to face to explain the study and build interest in participation. Consequently, this became a contributing factor that delayed the recruitment of participants for over 6 months.

Another element that impacted the recruitment process emerged from the lack of knowledge about EITC. When asked, potential participants never heard about or applied to the EITC program or assumed their significant other took care of it when completing



taxes for the household each year. The responses to the type of financial assistance they were more familiar with included financial aid for school, loans from banks, and some financial assistance from family or friends. As another contributing factor, this caused a delay in recruiting participants and led to a change.

This transition of purpose included a broader pool of participants to include potential participants that were not considered initially but will provide additional insight into this phenomenon. I received IRB approval for this change on July 27, 2021. As a result, the recruitment process produced willing participants that resulted in 11 interviews using purposeful sampling. As mentioned in Chapter 1, purposeful sampling is a technique that collects more in-depth information from participants within specific parameters (Patton, 2002). The sampling technique supported the criteria designed for this study and the interview protocol used during each interview.

### **Demographics**

Based on the criteria for this study, 11 participants volunteered to share their experiences with financial assistance and its impact on their financial stability. All the participants self-identified as African American men who received some form of financial assistance. They were confirmed to be between the ages of 30 and 64. In addition, they resided in a major metropolitan city.

The type of financial assistance the participants received varied between assistance from an internal support group and an external support group (see Table 2). Internal support groups consisted of financial assistance received from family and friends. External support groups provided financial assistance from government funding,

banks, business associates, or other institutions that set aside funds that require some form of application to receive the financial assistance. Five of the 11 participants received financial assistance from an internal support group. In contrast, the other six received assistance from an external support group. Additionally, three of the 11 participants received financial assistance from an internal and an external support group.

**Table 2**

*Sources of Support*

Participant	Internal support group		External support group		
	Family	Church/ nonprofits	Government funding	Financial institution	Business associate
P1					X
P2		X	X		
P3	X				
P4					X
P5			X	X	
P6			X		
P7		X			
P8				X	
P9	X		X	X	
P10		X			
P11				X	

**Data Collection**

Eleven participants agreed to contribute to the study. Each participant received a unique identifier to ensure personal information remained confidential. The interviews lasted between 20 to 50 minutes. Interviews were conducted over the telephone using Otter to record only the audio. At the end of each interview, the participants received another reminder that any information related to their identity remained confidential. In addition, only their responses contributed to the central research question to understand

how they perceived the benefits and barriers related to the financial assistance they received. Each interview used the same structured interview protocol to collect data using an online tool. This same tool helped transcribe that data and protect that information to prevent any sharing of confidential information.

### **Data Analysis**

After collecting the data from each interview, I used Otter to transcribe the data and then saved each transcription as a Microsoft Word document. This method helped identify clusters of codes among the data to identify themes. In addition, this step assisted me in identifying themes that aligned with the preliminary coding framework and new themes that emerged (see Table 3). Next, the data went through another analysis using Microsoft Excel. This software helped identify any patterns or repetitive use of words that demonstrated the participants' experiences and perceptions of the phenomenon. This process also highlighted the relevance of the data to the research question.

**Table 3**

*Emerging Themes From Data Analysis*

Themes	Codes related to the theme
Financial Literacy	lack financial management, lacked knowledge, improved financial management, created source of revenue, gained more financial knowledge, had financial awareness, support from an external party, financial comfort level, limited knowledge of resources
Perception	negative connotation, positive connotation, misuse resources, progression, trustworthy, unqualified, self-dependent, stagnant, self-improvement, self-worth, social norm, self-awareness
Experience	build rapport, a feeling of shame/discomfort, emotional experience, feeling comfortable, unfair, satisfied, humbling, reliable support system, gained financial habits

Policy Guidelines    program limitations from policy design, program restrictions from criteria, lack of program effectiveness, application process complicated, difficult to obtain due to policy design, recommended program improvements, resources readily available, lack of program awareness, application process manageable

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### **Evidence of Trustworthiness**

Maxwell (2013) noted that trustworthiness is a significant aspect of qualitative studies. It consists of four components: credibility, transferability, dependability, and confirmability. I implemented different strategies to align with those elements to prove trustworthiness. In addition, further explanation is given in this section to show credibility and validity supporting the methodology in this study.

I encompassed trustworthiness by incorporating bracketing, one of the most common methods for researchers (Creswell, 2009). I set aside all biases and personal experiences during the data collection to ensure proper bracketing (Creswell, 2009).

I demonstrated credibility using researcher reflexivity, transcriptions, and disconfirming evidence. Researcher reflexivity is “the process whereby researchers report on personal beliefs, values, and biases that may shape their inquiry” (Creswell & Miller, 2000). Transcriptions described the experiences shared by the participants. Lastly, the disconfirming evidence strategy required the researcher to accept both information that does fit and information that does not fit the narrative and to refine any themes to ensure they represent all the ideas from the study (Booth et al., 2013). Creswell and Miller noted that this approach benefits constructivist research. In addition, Drisko (1997) suggested

that different points of view or contradictory evidence are essential to explore a phenomenon comprehensively.

For transferability, I included descriptions of the interview setting and the methods used when interacting with the participants. Details such as these will allow others to duplicate the study for future research (Miles et al., 2014). In addition, detailed descriptions of the participants' experiences will give readers adequate information about their experiences with the phenomenon.

Dependability is the ability to duplicate the study using the same process during each interview. I used the interview protocol with questions that provided insight into the participants' experiences with financial assistance and its impact on their financial stability. In addition, I followed the same order of questions for each interview for consistency.

Finally, I ensured confirmability by using an audit trail so another researcher could review the process used along with the findings to verify the trustworthiness of the data (Lincoln & Guba, 1985). This strategy created this audit trail by detailing the sections related to the data collection process, the data analysis process, and the process of interpreting that data. This approach helped set up a logical flow of capturing, analyzing and interpreting data without tarnishing the information.

## **Results**

This section will highlight the data related to overarching themes and their relationship to the research question. The themes were determined after the data were coded and then analyzed for recurring themes. Quotes and tables support the analysis of

the data. Also, discrepant cases identified other perspectives to capture the comprehensive experience of the phenomenon. Lastly, a review of the role of social construction and policy design and the impact of financial assistance on financial stability occurred.

### **Data Related to the Research Question**

Eleven participants volunteered to participate in this study. The participants answered 11 interview questions regarding financial assistance and its impact on financial stability. The data collected during each interview provided insight into their experiences based on the central research question: What are the perceived benefits and barriers that African American men experience with financial assistance, and what impact did that have on their financial stability? This research question explored how the policy design of different public policies and programs regarding financial assistance dictated the varying experiences of the participants. Additionally, the research question highlighted the underlying issues with financial assistance and its impact on the participants' financial stability.

Table 4 describes the connection between the theoretical framework and the interview questions. Interview Questions 1, 8, and 9 addressed the first part of the revised research question regarding the participants' experiences and society's perception of the participants before and after financial assistance. Interview Questions 2, 3, 4, 5, 6, 7, and 10 addressed the second part, which provided data on the participants' knowledge of financial assistance, financial literacy, and choices in approaching financial obligations.

### **Table 4**

*The Connection Between Theoretical Framework and Interview Questions*

Theory	Central research question	Interview questions
Social construction and policy design	What are the perceived benefits and barriers that African American men with financial assistance?	1, 8, 9
Social construction and policy design	What impact did it have on their financial stability?	2, 3, 4, 5, 6, 7, 10

The resulting themes were the following: financial assistance, barriers, policy guidelines, perception, experience, and benefits.

The theme of *Financial assistance* had the following codes: financial awareness support from an external party (f=46), financial comfort level (f=25), limited knowledge of resources (f=13), temporary financial impact (f=11), benefit experienced (f=7), long-lasting financial impact (f=6), limited resources available (f=5), support not enough (f=46), barrier encountered (f=4), support from the internal party (f=4), majority of expenses covered (f=3), and financial relief provided by program or policy (f=1). This theme appeared to have played a primary role in African American men's experiences.

The theme of *Barriers* had the following codes: additional burden emerged (f=45), limited access to resources (f=46), bills remained a burden (f=46), family lacked resources (f=46), limited awareness of resources (f=26), missed opportunity (f=10), ineligible for support (f=6), limited financial impact (f=6), distractions (f=2), resources not available (f=2), source of income changed (f=5), and had limited income (f=1). This theme significantly impacted the participants and how many benefits and barriers they encountered.

The theme *Policy Guidelines* had the following codes: program limitations from policy design (f=34), program restrictions from criteria (f=26), lack of program effectiveness (f=7), application process complicated (f=7), recommended program improvements (f=5), resources readily available (f=3), lack of program awareness (f=7), application process manageable (f=1), unavailable due to policy design (f=6). Policy guidelines are a set of directions that explain what information needs to be submitted by applicants to receive the program's benefits.

The theme *Perception* had the following codes: negative connotation (f=32), positive connotation (f=23), misuse of resources (f=2), progression (f=2), trustworthiness (f=1), unqualified (f=1), self-dependent (f=20), stagnant (f=3), self-improvement (f=1), self-worth (f=1), social norm (f=2), and self-awareness (f=2). The participants shared different instances of the public's perception of them and personal perceptions.

The theme *Experience* had the following codes: build rapport (f=15), feeling of shame/discomfort (f=12), emotional experience (f=3), feeling comfortable (f=3), unfair (f=2), satisfied (f=1), humbling (f=1), reliable support system (f=19), gained financial habits (f=4), provided financial security (f=1), family values (f=5), proven to be an asset (f=9), importance of connections (f=6), and encourage financial stability (f=4). All participants shared their experiences with financial assistance and their feelings regarding it.

The theme *Benefits* had the following codes: increased savings (f=10), a reliable family (f=9), application support (f=1), and financial advice (f=1). The type of benefits the participants experienced depended on their level of deservingness and political power.



The benefits the participants shared were limited as most participants expressed encountering issues or lacking the resources to alter the outcome positively.

As for discrepant cases or disconfirming evidence, a couple of cases presented themselves. Not all participants experienced financial assistance in the same manner. Seven participants had a positive social construction but limited political power, which classified them as dependents. This position resulted from having to request financial assistance from an external support group. Government-funded programs, banks, and other similar institutions offered these resources. Still, it required the participants to go through a review process.

The other four participants had a positive social construction but a significant amount of political power, which classified them as advantaged. This stance allowed the participants to experience the least resistance in requesting financial assistance since the request went to an internal support group consisting of family and friends. Additionally, the influence that came with being advantaged possibly encouraged family and friends to be more amenable to offering financial assistance. This path did not have the same excessive regulations and standards as the dependents experienced.

Another discrepant case consisted of a difference in awareness of financial resources. Most participants knew of financial tools such as financial aid, savings accounts, loans, social security, stocks, and school grants. These resources are standard, usually accessible, and require the same process for everyone to receive them. Unless noted differently, these resources were the extent of their knowledge. However, one participant became aware of a government-funded program offered through their place of

employment. This program supported the employee with financial assistance for tuition and books. The employer covered tuition and other fees if they remained employed at their company.

### **The Role of Social Construction and Policy Design**

The data demonstrated a mixed experience with four participants who received a positive social construction and political power aligned more with the advantaged group. At the same time, the other seven displayed characteristics more aligned with the dependent group. For instance, advantaged individuals like P3 received financial assistance from family members. They noted how their family established specific family values where “we will talk to make sure that we take care of one another with no judgment.” P9 felt the public’s perception remained the same; however, they felt responsible for past decisions and not having access to other options, but “if I had been more serious the first time, that would have never happened.”

As the public continued to perceive these participants as advantaged, they received benefits that allowed them to meet challenges and preserve their overall well-being. Additionally, with their level of political power or influence, they did not experience any limitations that resulted in a loss of freedoms as those in the dependents groups experienced.

The participants received a positive social construction but limited political power as dependents. This translated to the participants lacking the political power or ability to influence their situations to address their needs better; however, they continued to receive favorable treatment in public, although not the same as the advantaged group. For

instance, P6 shared that after receiving financial assistance for school, they noted the public would have felt “you did nothing with it...[and] just went there to waste money” if they did not finish school. P11 shared their experience applying for a mortgage and ability to pay over a specific time and mentioned that after receiving assistance, the public perceived “you won’t be able to do this.” P2 felt the public’s perception remained the same, and “it only solidified...I was headed in the right direction”. Lastly, P7 believed that financial assistance would have changed the public’s perception. It was going “going from being a local Coney Island to McDonald’s,” where McDonald’s is the more recognized and trustworthy brand. Some hesitate to trust a local coney island or fast-food restaurant without name recognition.

Each instance demonstrated that they were perceived positively enough to receive access to specific financial assistance. However, the responses demonstrated that each participant encountered barriers they could not modify due to not having solid political power.

### **The Impact on Financial Stability**

While the first part of the revised research question aligned with interview questions 1, 8, and 9, interview questions 2, 3, 4, 5, 6, 7, and 10 sought to understand the impact of financial assistance on the participants’ financial stability. Interview questions 2 and 3 focused on the obstacles that dictated the need to seek financial assistance and their feelings towards that financial assistance. Interview questions 4 and 5 focused on the participants’ financial management skills. Interview questions 6, 7, and 10 focused on

the participants' knowledge of financial assistance, access to it, and ideal financial assistance options they preferred.

Interview question 2 asked the participants to share why they decided to use the form of financial assistance they received. The data from this question provided insight into the different situations the participants experienced, including the type of obstacles present at that time. The data also explained how those situations dictated the need to ask for financial assistance. Nine participants chose their type of financial assistance due to their level of financial management. The reason behind that included being aware of specific resources and initiating the process to obtain assistance to address their financial obligations. In addition, their level of financial comfort impacted their decision too. Participants felt more comfortable contacting internal support groups such as family members or friends. In contrast, others preferred asking for assistance from an external support group, such as a banking institution or program that offered financial assistance.

Interview question 3 asked the participants how they felt about asking for financial assistance. This question captured the participants' state of mind to explain further how their situation and knowledge of different resources for financial assistance dictated their decisions. All the participants needed financial assistance to cover an expense that became an obstacle for them to manage on their own. Other expenses included paying rent, paying for school, paying a mortgage, and the costs associated with starting a business.

Interview questions 4 and 5 focused on the participants' financial management skills. Both questions explored how the participants managed their expenses before and

after receiving financial assistance. This data highlighted a few items. It demonstrated the impact the expenses had on their income, how they dictated their daily spending, and the reason for requesting financial assistance. Additionally, the data demonstrated the impact of the financial assistance and whether it reduced their financial burdens to a more manageable level, if it only provided a temporary solution, or if it exasperated the situation. All the participants had some knowledge of financial management; however, five did not have a solid financial management background. This limited knowledge resulted in additional barriers such as being ineligible for programs, missing opportunities, and certain expenses remaining a burden for the participants. This data also demonstrates that the participants had limited financial literacy knowledge regarding maintaining financial tools like savings accounts or emergency funds.

Moreover, eight participants had limited knowledge of the different resources outside the options readily available. This restriction further limited their ability to address their financial burdens. Still, after receiving the financial assistance, all the participants addressed their immediate needs; however, only temporarily.

Interview questions 6 and 7 focused on the participants' access to other financial assistance and any barriers that delayed or prolonged their access to financial assistance. Eight participants clarified that their access to other options, such as emergency savings, resources from family members, and loans became limited. This insight demonstrated the participants' understanding of the different programs and resources immediately available to them and any underlying issues with obtaining financial assistance.

Regarding the barriers, the participants encountered delays due to program restrictions, complicated application processes, and a lack of program awareness.

Interview question 10 focused on the participants' preferred option for financial assistance. Eight participants noted using an external support group such as a banking institution or grants. The other three participants used an internal support group, such as a family member or friend. This data demonstrated the participants' understanding of their situation and how they weighed the risks and benefits of their options. This understanding allowed the participants to narrow their options to the most favorable ones for their situations.

Table 5

*Theme Breakdown*

Theme	Code	Total Frequency of Codes
Financial literacy	lack financial management	220
	lacked knowledge	
	improved financial management	
	created source of revenue	
	gained more financial knowledge	
	had financial awareness	
	support from an external party	
	financial comfort level	
	limited knowledge of resources	
	temporary financial impact	
	benefit experienced	
	long-lasting financial impact	
	limited resources available	
	support not enough	
	barrier encountered	
	support from an internal party	
Majority of expenses covered		
Family lacked resources		

	financial relief provided by policy/program	
Barriers	additional burden emerged	142
	limited access to resources	
	bills remained a burden	
	family lacked resources	
	limited awareness of resources	
	missed opportunity	
	ineligible for support	
	limited financial impact	
	distractions	
	resources not available	
	Source of income changed	
	had limited income	
Policy guidelines	program limitations from policy design	90
	program restrictions from criteria	
	lack of program effectiveness	
	application process complicated	
	difficult to obtain due to policy design	
	recommended program improvements	
Perception	resources readily available	90
	lack of program awareness	
	application process manageable	
	negative connotation	
	positive connotation	
	misuse resources	
	progression	
	trustworthy	
	unqualified	
	self-dependent	
	stagnant	
self-improvement		
self-worth		
social norm		
self-awareness		
Experience	build rapport	87
	A feeling of shame/discomfort	
	emotional experience	
	feeling comfortable	

	unfair	
	satisfied	
	humbling	
	reliable support system	
	gained financial habits	
	provided financial security	
	family values	
	proven to be an asset	
	importance of connections	
	Encourage financial stability	
	lacked the power to make change	
	perception impacted	
	received financial relief	
	increased savings	
Benefits	had a reliable family	38
	received application support	
	received financial advice	

I further examined the data to determine specific themes. Each theme had a set of codes that emphasized what the participants experienced. The themes captured in Table 5 demonstrate the connection between the themes, the codes that established them, and the aggregate frequency of each code identified throughout the study. Based on that table, the themes that significantly impacted the participants' experiences included financial assistance, barriers, policy guidelines, and public perception.

The responses below demonstrate the concern participants experienced with the theme of *financial literacy*:

If I would have some type of savings or money put away. I would have to not worry about depending on those loans. Participant 06



It was kind of hard to get the support or to deal with buying a house since for our mortgage ... it was just the fact that it was a struggle to obtain money. Participant 11

Like most households, there are unexpected expenses that often occur. However, some unexpected expenses get addressed by having an emergency savings account, a regular savings account, or other resources like family and friends. Unfortunately, the participants did not have those tools or similar resources available. Participant 6 shared that they did not have the opportunity to start saving. Also, they had other financial obligations that dictated how they managed their expenses and limited their opportunity to build their savings. Participant 11 shared that they could not get access to additional funds and had to go through more than one application process to help with their circumstances. This situation demonstrated that there are still programs that have gaps that cause significant delays.

The following experiences are related to the theme of *barriers*.

Until I become employed again, because for some reason unemployment wasn't coming through for me, because I don't know I guess the long way, I don't know. So those are some times. – Participant 09

The burden of it was of course, I had to pay this gentleman back...I didn't have it all to give at that time. I had to make, you know, short, you know, small payments. – Participant 01

Both instances show how the participants encountered additional barriers resulting from their respective situations. One example highlights how the participants'

unemployment benefits, a federally funded program, failed to produce financial assistance as outlined in their policy. The other participant highlighted receiving financial assistance but having the burden of paying it back. Challenges like these exist and are not uncommon; however, when it impacts a target population not financially equipped to meet financial obligations, these barriers create issues that impact financial stability.

The theme of *policy guidelines* is next, and the limitations that the participants experienced follow:

And about three weeks prior to me actually starting school, whereas I thought I was going to get a refund, to cover my books and whatnot. I actually had a bill of about \$2,000, my mother clearly did not have the money to pay. - Participant 02

...back then, in the early 2000s computers were not they were being used, but there was still a lot of things that you had to do manually, right. So I was manually searching through scholarship books, and I was writing letters to receive applications in the mail and, and things like that, because there weren't a whole lot of things that were online at that point honestly. - Participant 05

Both instances demonstrated that the participants did what was necessary to complete the application process for financial assistance. One example showed an error or a gap within the program guidelines that presented promising information to the participants but changed. The other instance demonstrated that information for most of the programs offering financial assistance was not accessible online. They were only available through hard copies and required much manual work. Both instances demonstrated that the procedures needed to be updated and become more readily

available for people to access —participants cannot control oversights like this; however, they do not have a choice but to endure it.

Lastly is the theme of *perception*. This theme reflects society's perceptions of the participants at the time.

But I did realize that when people found that I was a teacher, they were willing to give me money for the foundation. Participant 04

I think the public perception of me from a financial standpoint is that I probably got it...like that probably better off than what I might be. - Participant 08

These perceptions demonstrated how society positively viewed the participants in this instance. Perceptions such as this brought about benefits that are evident in the response each participant experienced. However, it is essential to note that those instances are few and far between. Society continues to perceive African American men as violent (Little & Tolbert, 2018,) threatening (Stasio & Larsen, 2020), and criminals (Jilani & Smith, 2020). It continues to be one of the challenges African American men must encounter.

Overall, the data described different aspects of the participants' experiences that dictated how they received financial assistance. Based on the opportunities offered or were readily available, the participants either gained the financial assistance necessary to address their needs or encountered limitations that prolonged their situation and made it more challenging to manage. The varying results impacted the benefits and barriers they encountered. In addition, their social construction and political power impacted their financial stability.

## Summary

As noted earlier, the study aimed to understand how African American men perceived the benefits and barriers of financial assistance and its impact on their financial stability. This chapter analyzed the data provided by the participants. It highlighted the underlying issues that the participants experienced with financial assistance. The analysis also provided more insight into those issues based on their social construction and political power. Additionally, the analysis identified primary codes and the related themes with a higher frequency, such as financial literacy, barriers, and perception. Based on this data, it became evident why some participants remained in a stagnant position that did not support their financial stability. In Chapter 5, I will further explore the findings in addition to the limitations of the data. Additionally, this chapter provides recommendations for future research and the implications for social change.

## Chapter 5: Discussion and Recommendations

### **Introduction**

I focused on understanding how African American men perceived benefits and barriers with any form of financial assistance and its impact on their financial stability. Eleven African American men were interviewed. Data were analyzed through the lens of Ingram et al.'s (2007) social construction and policy design theory.

This chapter includes a summary of the findings, interpretation of the data, the limitations encountered while conducting the study, and recommendations for future research. Additionally, this chapter provides the implications of the data on social change and its impact on the social determinants of health within the Healthy People 2030 plan. Lastly, the conclusion will summarize the overall study and the knowledge gained from the data.

### **Interpretation of the Findings**

The data were analyzed through the lens of Ingram et al.'s (2007) social construction and policy design theory. The data collection process consisted of asking participants 12 interview questions. With the qualitative approach, the participants provided in-depth data that contributed to the existing knowledge of the phenomenon. As a result, significant themes emerged from the study discussed below. These are:

1. Financial Literacy
2. Barriers
3. Policy guidelines
4. Perception

5. Experience

6. Benefits

The following section provides a further discussion on themes.

### **Theme 1: Financial Literacy**

Financial literacy dictated the action that participants either took or did not take to address their immediate concerns at the time. This theme had a significant impact on the financial stability of the participants. Since participants lacked advanced financial literacy skills, they reached a point where they did not have the resources to manage multiple expenses without sacrificing one or more when considering whether to rent, mortgages, tuition, or other high-priority expenses. Additionally, the participants lacked access or knowledge of financial tools such as financial planning and organizing a financial management plan, savings accounts, budgeting, and emergency savings. Overall, the participants had limited expertise in financial literacy. This skill consisted of understanding debt management, savings, and investing. Lacking this knowledge disadvantaged the participants and resulted in unstable financial stability.

I viewed this phenomenon through the lens of the social construction and policy design theory (Ingram et al., 2007). The theory helped identify how policymakers used social constructions to develop and implement the policy design of public policies. In addition, this theory demonstrated how the policy design affected the allocation of benefits and barriers to African American men. Based on the responses provided by the participants in the study, the effects of the different public policies and programs did impact direct recipients positively; however, the effects were unfavorable for African

American men. Since the participants were dependents, they lacked the political power to encourage a change in public policies.

Based on these data, there is a need to continue to design public policies and programs that provide financial assistance; however, those efforts need to ensure they are inclusive of the needs of African American men. It became evident during this study that African American men still experience more barriers than benefits due to the design of specific public policies. Consequently, those barriers continue to build upon the hardships they experience and limit their chances of building financial stability.

### **Theme 2: Barriers**

The other main component was designed to understand the barriers the participants experienced. This theme highlighted limited access to resources, certain expenses remaining a burden even after receiving financial assistance, limited awareness of resources, not being eligible due to the program requirements, and missing opportunities. These barriers significantly impacted the participant's ability to obtain assistance to pay any financial obligations. Additionally, this affected their ability to build or maintain financial stability to cover unexpected expenses, invest in their retirement, and build wealth. Without it, African American men continue to encounter issues with their financial obligations, such as late payments, childcare, and medical-related expenses.

### **Theme 3: Policy Guidelines**

To understand how financial assistance impacted financial stability, the participants shared their experiences in managing their finances before and after

receiving financial assistance. Even though the responses varied, there were similar limitations. For example, participants noted that specific programs required additional information not easily accessible. This requirement became a cumbersome task and prolonged the process of applying for financial assistance and receiving it. Also, participants mentioned that receiving incorrect information from the program representative or receiving notification that the information had changed created another concern with the program procedures. In both instances, the misunderstanding impacted the participants' chance to receive financial assistance promptly. Delays such as these created more burdens for African American men and perpetuated obstacles to obtaining financial assistance, affecting their financial stability. Even though these obstacles may be a common barrier among other households, this is an ongoing barrier that other African American men encounter with similar circumstances.

#### **Theme 4: Perception**

Based on the responses from the participants, their thoughts on how the public perceived them varied. The code that had a higher frequency stood at negative connotations, but positive connotations did follow. Given their lack of awareness of programs such as EITC, evidence suggests that policymakers did not view them as deserving of policy benefits. This argument aligns with Waxman and Hinh's (2022) report, which highlighted how Congress and different state programs have not yet implemented suggestions to include young African American men in the EITC policy design. Similarly, Marr (2013) pointed out that African American men have been excluded from the allocation of benefits from the EITC program even though it has



assisted over 25 million recipients in the 2020 tax year. So, as dependents, the participants continued to be treated positively in public; however, they lacked the amount of political power to assemble and negotiate benefits that would serve their needs.

### **Theme 5: Experience**

Regarding experiences, the findings suggest that the participants believed they had a reliable support system and built rapport with those they could trust. This reliable support system relied on friends and family or business relationships. This support system demonstrates that the participants understood the importance of relationships with others and valued that. This type of support provided some reassurance for the participants.

The findings also noted that some participants felt shame or discomfort when they asked for assistance. The reason is that some participants shared a common idea that being a man meant knowing how to handle situations and getting things done without asking for assistance. Consequently, for some participants, this idea dictated their actions resulting in asking for financial assistance after exhausting their resources first instead of asking for financial assistance early on. This idea of “a man” did not dictate actions similarly. Three participants mentioned how their upbringing dictated their choices in asking for financial assistance. For example, two participants mentioned that their parents clarified that they could ask for assistance whenever needed.

### **Theme 6: Benefits**

Lastly, benefits noted the advantages, or lack thereof, the participants experienced with financial assistance. Participants mentioned financial relief due to the financial

assistance provided, the opportunity to increase their savings, program staff helping with the application process, and financial advice that enhanced their financial management skills. Although these different benefits proved helpful, they were brief and did not improve their financial stability overall. As noted earlier, financial stability consists of having a financial system that can withstand the U.S. economy's hardships (Federal Reserve, n.d.). The findings demonstrated that some of the participants did not have access to financial resources and support systems, to do so. This gap is the phenomenon resulting from policymakers not understanding the existence of circumstances described by the participants captured in this study.

The theoretical framework consisted of Ingram et al.'s (2009) theory of social construction and policy design to understand why target populations, such as the African American men in this study, remained overlooked for benefits from public policies and programs involving financial assistance. With this study, the policy design of specific policies and programs affected African American men's ability to become aware of programs, feel encouraged to apply to them, and know the program will not adversely affect their financial well-being. In addition, their limited political power contributed to the lack of benefits they experienced. The participants could not bring their concerns to decision-makers and increase their awareness of significant barriers impacting their overall well-being. As a result, this oversight continued to generate barriers and limited benefits for African American men. Despite having a positive social construct, that image used by policymakers may include other characteristics that suggest they do not need the benefits that result from policy design. For example, society has categorized men as

providers and, as such, are supposed to be capable of fending for themselves while providing for others. Even though not universal, this society-driven image could be what policymakers have in mind for African American men and why they have a positive social construct but no political power. As a result of public policies like this, the implied message to African American men revealed that policymakers do not take their concerns seriously (Ingram et al., 2009). Consequently, African American men continued to endure an excessive number of barriers and limited benefits that impacted their well-being.

Ingram et al. (2007) defined the advantaged as the most influential group with a strong positive image or social construct with the resources and the ability to use their political power to its fullest. Dependents have a positive social construct but lack political power and, as a result, cannot influence decisions made by policymakers so that they may experience more benefits.

### **Limitations of the Study**

I encountered a couple of limitations while recruiting participants. At the beginning of the recruitment stage for participants, COVID-19 limited interactions with people face to face. To reduce and eliminate the spread of COVID-19, the state of Michigan implemented various regulations to minimize the spread of the virus. Those regulations limited the number of people allowed to meet indoors; they required testing whenever traveling or working indoors and required people to wear face masks. These regulations resulted in the minimum number of people interacting with one another. They discouraged people from stopping to talk face to face, especially for a research study.

Another limitation of this study was the limited awareness of the EITC program. Even though the program assisted over 700,000 taxpayers in Michigan over the last 10 years (Michigan Department of Treasury, 2020.), when asked about their familiarity with the program, all the potential participants were unfamiliar with EITC. Each potential participant received an explanation of the program to remind them just in case they knew the program by a different name. When asked if they applied or received assistance from the EITC program at any point, potential participants replied no or believed someone else, such as their significant other, completed the application on their behalf. The responses, and lack thereof, remained constant for more than one term. This limitation caused a delay in gathering data and contributed to the decision to transition the focus of this study. The focus of the study changed from the experiences of African American men with EITC to the experiences of African American men with any form of financial assistance. Based on the responses from potential participants, this transition was appropriate to increase participation and obtain the necessary data to complete the study. After IRB approved the adjustment to this study, the recruitment material got updated and distributed. Eventually, the recruitment process started generating participants who shared their experiences with this phenomenon.

### **Recommendations**

A few recommendations have been developed based on the information collected during this study. With the same research questions, further research can concentrate on the experiences of those that participated in other programs such as the EITC program. This additional research could help determine if experiences specific to a program could

produce similar results. Since the parameters for this study expanded to more than one form of financial assistance, more underlying issues may be specific to other policies and programs.

Additionally, since this study focused solely on African American men, there is an opportunity to expand this study to other demographics. By exploring the experiences of different demographics, other researchers could find out whether the experiences would be similar to those in this study or different. This information could provide further evidence of similar experiences or additional insight into other underlying issues with some public programs that provide financial assistance. Also, this future research could highlight if experiences are shared across households within certain income levels or are more prevalent among certain cultures.

Lastly, more emphasis should be on implementing programs or revising current programs that introduce financial literacy at an early stage for young African American men. More than two-thirds of the participants in this study did not receive or learn about financial literacy early on and were not aware of tools such as savings accounts, investing, and building a financial cushion for emergencies. In the study, this lack of awareness was significant among the target populations. Outside of financial aid packages for school, bank loans, and church aid, none of the participants were aware of the financial assistance provided by the major federal programs applicable to their needs. For instance, there is the EITC program, TANF, WIC, and others such as foreclosure prevention, State Emergency Relief, Rental Assistance, and Cash Assistance. By not having access to or knowledge of these programs, the opportunities for long-term relief

from financial burdens became restricted for African American men. Hopefully, more studies could uncover how African American men come across financial literacy and what hinders their access to this information. By further understanding this phenomenon, primarily through the lens of social construction and policy design theory, there is a chance to understand better why African American men continue to lack the political power to impact the effects of public policies on their well-being. This approach will continue to fill the gap in the existing literature that could shed light on this phenomenon from the perspective of African American men not captured yet.

### **Implications for Social Change**

The findings described African American men's experiences with the phenomenon, society's perceptions of African American men, and the phenomenon's impact on financial stability. Additionally, the findings revealed that specific public policies related to financial assistance did not support or address the burdens of African American men. This information suggests a need to address these gaps in public policies to provide the necessary resources for individuals, specifically African American men, to improve their overall well-being. Subsequently, these findings will impact different levels of social change, including individuals, society, and policy.

#### **Positive Social Change: Individual**

On the individual level, the implications for social change will analyze why African American men are not receiving benefits from policies and programs designed to support individuals experiencing financial hardships. The information from the study demonstrated that African American men continued to experience limited upward

mobility due to partial financial literacy knowledge. Whether it is increasing their awareness of programs for financial hardship or designing policies that are inclusive of their needs, African American men need to experience more benefits from policies on financial assistance to help improve their overall quality of life.

### **Positive Social Change: Societal**

On a societal level, the implications will affect the African American men population. Overall, African Americans made up 13 % of the U.S. population and contributed over \$1 trillion annually to the economy as of 2019 (Yakoboski et al., 2020). However, their financial well-being has halted for various reasons compared to other populations in the U.S. as of 2019. A survey completed by the TIAA Institute noted that one area of significance to help address this gap is increasing African Americans' financial literacy knowledge (Yakoboski, 2019). The findings demonstrated a disconnect between an abundance of financial literacy and African American men. Providing African American men more access to attainable tools such as financial assistance increases their opportunity to experience more benefits than barriers. As a result, African American men remain in a better position to develop and maintain financial stability, leading to other financial resources such as savings, retirement, and generational wealth.

### **Positive Social Change: Theoretical Framework**

The implications of the findings on the theoretical framework will allow other researchers to understand the application of the social construction and policy design theory (Ingram et al., 2007) to public policies not yet explored adequately. The theoretical framework's goal was to understand the ineffectiveness of public policies and

their allocation of benefits based on social constructs and political influence. For this study, the theoretical framework provided some insight into the underlying issues associated with the policies tied to financial assistance and why public policy was ineffective. One of the critical factors consisted of the policy design not being inclusive of the needs of African American men. Even though public policies may include the needs of men and women, the target of some public policies was usually women through the program's advertisement. Existing literature reveals that women have been the target of programs like EITC (Bastian, 2016). In some instances, they may be biased against men and their need for assistance (Baum, 2016; Cameron et al., 2012). As a result, this could make men feel like the program is not for them and discourage them from applying to it. There have been efforts to make changes to different programs. For example, programs like the EITC received recommendations to be more inclusive of young African American men; however, Congress and State programs have not adopted those suggestions yet (Waxman & Hinh, 2022). The findings from this study could help policymakers adopt those suggestions and incorporate insights from the data to improve policy designs.

### **Positive Social Change: Social Determinants of Health**

As it relates to the social determinants of health (SDOH), the implications could further reveal the efforts of the Healthy People 2030 Framework (U.S. Department of Health & Human Services, 2020). If policymakers became aware of this strategy, it could influence them to align their political agenda with the strategy of Healthy People 2030.



SDOH are the circumstances in the environments where people and different aspects of their lives affect a broad range of health, functioning, and quality of life outcomes and risks. SDOH includes five areas: economic stability, education access and quality, health care access and quality, neighborhood and built environment, and social and community context. Since SDOH significantly impacts people's overall quality of life, the Healthy People 2030 Framework has increased its efforts to improve those circumstances in people's environment.

The SDOH tied to this study is economic stability which focuses on improving income for individuals to meet their health needs (U.S. Department of Health & Human Services, 2020). Yakoboski (2019) noted in their report that the survey completed by the TIAA Institute further supports the need for increasing financial literacy among this target population. This step would allow African American men to address their health needs and other areas that have become hardships, such as employment.

### **Conclusion**

This dissertation focused on a gap in the literature regarding how African American men perceived benefits and barriers to financial assistance and its impact on their financial stability. Thus far, it seems existing research concentrated solely on women's experiences with different public policies and programs on financial assistance and how society perceived them. I addressed that gap by revealing African American men's experiences and knowledge of various financial assistance programs. Additionally, I collected details on their access, and their knowledge beyond the basics of financial literacy were limited. Even though these experiences were unique, they were still a reality

and a sign of what other African American men may have experienced. Another reality is the lack of research from this target population to understand the underlying issues with this phenomenon better.

While other research used quantitative approaches to produce numerical data, I applied a qualitative approach that allowed the participants to share in-depth information about their experiences. This information included insights into how it felt asking for financial assistance, preferable options of financial assistance, and a better understanding of the situation that African American men experienced. Additionally, I highlighted the different policy initiatives and their impacts on the lives of those that needed financial assistance. Due to the policy design, some of those initiatives excluded improving the overall well-being of African American men. As policymakers continue to improve the overall quality of life for those in need, there is a demand for additional efforts to ensure it is inclusive to the fullest extent possible. Otherwise, target populations such as African American men will continue to lack the resources to support themselves through financial hardships. Consequently, they will continue to lack any form of social or political power that dictates the barriers they experience.

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## Appendix A: Interview Guide

### Research Study

Perceived benefits and barriers of African American men receiving financial support.

### Introductory Statement

Hello. My name is Chris Jones, and I am with Walden University. I would like to take this time to thank you for participating in this interview. This interview is a part of my dissertation research to understand the perceived benefits and barriers that males experience with receiving financial support. Also, I would like to know the impact that financial support has had on your short-term financial stability. I hope to understand the underlying issues with receiving financial support and its implications from your perspective. In addition, this information could help policymakers make more informed decisions on public policies that provide financial support.

Remember your participation is strictly voluntary, and the information collected, including your identity, will remain completely confidential.

### Interview Prompts

1. Can you tell me about your experience asking for financial support from a family member, church, non-profit organization, or government-funded program?
2. Why did you choose that option for financial support?
3. How did you feel about asking for that type of financial support?
4. In what ways did you manage your finances before receiving that financial support?
5. Which costs remained a burden after receiving that financial support?
6. To your knowledge, were there any government-funded programs available to you?
7. Did you have any problems getting access to other options of financial support?
8. Before receiving financial support, what do you think the public perception was of you?
9. Do you think that perception changed After receiving financial support?
10. If another option of financial support was available to you, what would it have been? Would you have done/used it?
11. Is there anything else you would like to share about your experience with receiving financial support?
12. Is there a question you would like to revisit and provide more detail?

Well I appreciate the additional detail and perspective.

Thank you for your time and the responses you've provided.

## Appendix B: Recruitment Material

**Research Participants Needed**

- Are you an African American male?
- Between the ages of 30 to 64?
- Are you capable of verbal communication in English?



C. Alan Jones, a Ph.D. student at Walden University, is conducting a research study to understand the perceived benefits and barriers that African American men experience with financial support and its impact on their financial stability. Participation in the study will remain confidential.

Appendix D: Aggregate Frequency Table

Theme	Code	Frequency	Total
Financial literacy	had financial awareness	55	220
	support from external party	46	
	financial comfort level	25	
	limited knowledge of resources	13	
	temporary financial impact	11	
	lack financial management	10	
	lacked knowledge	10	
	benefit experienced	7	
	improved financial management	6	
	long lasting financial impact	6	
	limitedresourcesavailable	5	
	support not enough	5	
	created source of revenue	4	
	gained more financial knowledge	4	
	barrier encountered	4	
	support from internal party	4	
	majorityofexpensescovered	3	
	familylackedresources	1	
financial relief provided by policy/program	1		
Barriers	additional burden emerged	45	142
	limited access to resources	26	
	bills remained a burden	16	
	family lacked resources	12	
	limited awareness of resources	11	
	missed opportunity	10	
	ineligible for support	6	
	limited financial impact	6	
	source of income changed	5	
	distractions	2	
	resources not available	2	
had limited income	1		
Policy guidelines	program limitations from policy design	34	90
	program restrictions from criteria	26	
	lack of program effectiveness	7	
	application process complicated	7	
	difficult to obtain due to policy design	6	

	recommended program improvements	5	
	resources readily available	3	
	lack of program awareness	1	
	application process manageable	1	
<b>Perception</b>	negative connotation	32	90
	positive connotation	23	
	self dependent	20	
	stagnant	3	
	misuse resources	2	
	progression	2	
	social norm	2	
	self awareness	2	
	trustworthy	1	
	unqualified	1	
	self improvement	1	
self worth	1		
<b>Experience</b>	reliable support system	19	87
	build rapport	15	
	Feeling of shame/discomfort	12	
	proven to be an asset	9	
	importance of connections	6	
	family values	5	
	gained financial habits	4	
	encourage financial stability	4	
	emotional experience	3	
	feeling comfortable	3	
	unfair	2	
	satisfied	1	
	humbling	1	
	provided financial security	1	
	lacked power to make change	1	
perception impacted	1		
<b>Benefits</b>	received financial relief	17	38
	increased savings	10	
	had a reliable family	9	
	received application support	1	
	received financial advice	1	