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George Warren Brown School of Social Work

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Abstract

Through in-depth interviews with 84 low-income, low-wealth families, we find civic engagement across a range of behaviors, e.g., volunteering through religious organizations, neighboring, involvement in children's activities, and contributing. Data are suggestive of a modified life cycle theory of engagement as well as a "stakeholding" theory, highlighting assets as resources and incentives for action. Time constraint is noted as a primary mediator. Possible implications for measurement, future research, and social interventions and policies are discussed.

Keywords: assets, civic engagement, community, low-income families, neighboring, volunteering

In a democracy, citizenship comes with rights and responsibilities. Active citizenship means being involved in one's community, taking care of the less privileged, voting, and serving as a juror when called (Janoski, 1998; Janowitz, 1991; Kymlicka & Normal, 1994). Civic engagement is a hallmark of democracy, the space of freedom where we exercise our rights, our voice, and our conscience. It is believed that the poor, overall, do not do this. Politicians, pundits, and average citizens often construe people with low-incomes as a drain on society. They are characterized as takers but not givers.

In fact, most studies find that those who have more income, advanced education, and own a home are more likely to be politically engaged (Verba, Scholzman, & Brady, 1995) and socially engaged via volunteering, associational participation, and group membership (Crawford and Levitt, 1999; Independent Sector, 1999; Perkins, Brown, and Taylor, 1996; Rohe & Stegman, 1994; Rohe & Basolo, 1997; Thompson, 1993). According to the U.S. Bureau of the Census (2002), the characteristics of voters reflect "the attributes of people with the biggest stakes in society: older individuals, homeowners, married couples, and people with more school, higher incomes, and good jobs" (p. 3).

However, this does not mean that those with low-incomes and low-wealth are not civically engaged, that they do not contribute to their communities and the polity. Statistics are based on operational ideas of the phenomenon being studied and how it is manifested in reality. Surveys reflect static conceptions that may or may not reflect the range of possible civic behaviors engaged in by the poor. When given the chance to describe their engagement, in their own words, what do they report?

Regardless of the form, there are consequences for individuals, communities, and representative democracy when citizens are not engaged. Civic engagement across the various forms is considered a means for developing skills and capacity, increasing tolerance among peoples, building community, supporting collective action on common goals, and girding democratic governance through representation of interests (Eberly & Sherraden, 1990; Minkoff, 1997; Schlozman, Verba, & Brady, 1999; Wilson & Musick, 1999). For these reasons, it is important to understand possible mediators of civic engagement among the poor and how engagement can be promoted.

How do the poor describe their civic engagement? What are their motivators and manifestations? If they are not engaged, what reasons do they give? Using qualitative data from exploratory research, this paper offers tentative answers to these questions. Data are from in-depth interviews with 84 low-income families in a mid-western city. The interviews were conducted as part of a large social experiment testing the efficacy of Individual Development Accounts (IDAs). IDAs are matched savings accounts in which low-income, low-wealth families can save for first home purchase, post-secondary education and job training, or small business capitalization. The idea behind IDAs is that the poor cannot spend their way out of poverty, but with savings and investment they may be able to secure productive assets that help them achieve a stake in society and increase their economic security, household stability, and perhaps even their civic engagement (Sherraden, 1988, 1991).

In this paper, we define civic engagement, and discuss primary theories that may explain civic engagement. We describe the research design, in-depth interview method, and qualitative analysis procedures, and present respondents' reports of their civic engagement and perceived mediators of their engagement. We conclude with discussion of possible implications for the measurement of civic engagement and research on interventions and policies that may promote civic engagement among the poor.

Civic Engagement: Who is Engaged and Why

Civic engagement goes by many names, but has distinct nuances that distinguish it from other types of public behavior such as work, leisure, and activities of daily living. A more normative conception of civic engagement construes civic behavior as activities oriented toward care, concern, and development of others as well as societal decision-making and resource allocation (Christiano, 1996). The term "civic" connotes public benefit. The anonymous other, the stranger in need, and fellow citizens are impacted. Civic engagement can be defined as behavior that affects one's relations with others and the economic, social, and political conditions in which we live (Brint & Levy, 1999).

Civic behavior can also be construed as occurring within two spheres of action, social and political (McBride, 2003). *Social engagement* is characterized by actions that connect individuals to others and that relate to care or development (Wuthnow, 1991). Behaviors in the social sphere include acting as a member of, volunteering for, and donating in-kind or financially to an individual, group, association, or organization that is oriented toward care and development. These four targets are included to reflect formal and informal contexts for civic action. We also include as social engagement "neighboring" or acts of care for neighbors that do not occur through an organization or as a result of friendship (Bolland & McCallum, 2002; Silverman, 1987; Wuthnow, 1998). *Political engagement* refers to behaviors that influence the legislative, electoral, or judicial process, including decision-making at the local, state, and/or national levels. In the political sphere, the behaviors may include voting, volunteering and activism, debating issues with friends and colleagues, membership in a political group, contributing, and juror-ship.

Theories Explaining Civic Engagement

Putnam's (1993b, 1996) alarming calls regarding the overall status of civic engagement in the United States has fueled scholarship that identifies differences in the forms, causes, and correlates of civic behavior and highlights the social, economic, and political complexities of the phenomenon (Skocpol & Fiorina, 1999). In general, there are four types of theoretical perspectives on civic engagement: institutional, cultural, life course, and resource-based. These are not mutually exclusive, but depending on the perspective one may be stressed more than others.

Institutional theories. Institutional theories emphasize the context of opportunity for engagement. This includes basic political rights and freedoms as well as the need or "the ask" for civic action. The Independent Sector (1999) estimates that 71 percent of volunteers do so simply because someone asked them; approximately 61 percent of philanthropic contributors say

the same. Transaction costs associated with engagement also influence the opportunity to participate, including structural impediments such as lack of organized and accessible civic groups, available supports such as transportation, or time. Roy, Tubbs, & Burton (2004) suggest that conflicts between the daily schedules of low-income families and the traditional nine-to-five public schedule limit civic opportunities for low-income families. Walzer (1992) also claims that public decision-making "rarely engages the full attention of the citizens who are supposed to be its chief protagonists. They have too many other things to worry about" (p. 92). In a survey of registered non-voters, 21 percent said they were too busy to vote (U.S. Bureau of the Census, 2002).

Cultural theories. Cultural theories reflect the impact of socialization, programs designed to inculcate civic values, and generational or cohort influences, such as major events like World War II or 9/11 that may foster or erode a spirit of national unity and civic engagement (Jennings & Stoker, 2001; Kersh, 2003; Lake, Snell, Perry, & Associates for CIRCLE, 2002). A person's sense of responsibility for self, family, community, and nation and her or his capacity to act civically are strongly associated with socialization and civic exercise itself (Clary & Snyder, 2002; Galston, 2003; van Gusteren, 1998); these effects are also considered to be iterative (Wuthnow, 1995). Those who vote are more likely to have parents who voted and volunteered or to have been involved in student government during high school (Verba, Schlozman, & Brady, 1995). Whether it is through service-learning or national service programs such as AmeriCorps, prior volunteering is believed to influence a range of civic behaviors (Kersh, 2003; Perry & Imperial, 2001; Youniss, McLellan, & Yates, 1997). Church participation has also been found to impact political activity, particularly among African-American citizens (Frasure, 2003).

Life-course theories. Civic engagement can also be viewed across the life course. Throughout one's life, the unique processes and events of certain stages may be attributed with effects on civic engagement. The stage in life may also interact with other influences such as available time or use of discretionary time (Orthner, Barnett-Morris, & Mancini, 1994). Some scholars claim that civic engagement follows a U-shape curve over the life course (Burr, Caro, & Moorhead, 2002; Turner, 1991), with a wider range of voluntary roles such as volunteering performed in early adulthood and later life when one may have fewer familial and work demands. Others, including Glaesar, Laibson, and Sacerdote (2000), find that voluntary associational membership, in particular, may be bell-shaped instead, with middle-aged adults being members of more organizations than those in their 20s or those over 60.

Resource-based theories. The most widely known theory regarding the influence of resources on political behavior is the Civic Voluntarism Model conceived and tested by Verba, Schlozman, and Brady (1995). They find that "interest, information, efficacy, and partisan intensity provide the desire, knowledge, and self-assurance that impel people to be engaged by politics. But time, money, and skills provide the wherewithal. . ." (p. 354). But they also find that income-based welfare transfers do not increase engagement among the poor. What about the influence of other resources such as assets? Thus far, resource-based theories have largely not addressed the role of assets.

Building on Sherraden (1991), McBride (2003) advances a stakeholder theory of civic engagement. She finds that new small business ownership is associated with parents'

participation in groups such as Parent Teacher Associations, and new homeownership is associated with parents' participation in school fundraisers, which joins other research on the civic effects of homeownership (DiPasquale & Glaeser, 1999; Glaeser, 2001; Glaesar, Laibson, & Sacerdote, 2000; Rohe, Van Zandt, & McCarthy, 2002). The relationship between assets and civic engagement speaks to the commonalities between Sen's (1999) argument and that of Marshall's (1964). They emphasize political rights and social and economic justice as the basis for civic engagement; productivity results from democracy and inclusion. Sherraden (1990a, 1990b, 1991) stresses the role of "stakeholding" in producing incentives and information for productive behavior. A stakeholder has an investment, a stake in the process and outcome of that investment (Ackerman & Alstott, 1999). Being connected to these larger societal systems may enlarge one's sense of self and domain of concern (Kersh, 2003), and the asset itself may also provide resources for action.

In this paper, individuals with low-incomes and low-wealth describe their civic engagement. How well do these theories of civic engagement explain the civic behavior of individuals with low-income and low-wealth?

Method

The Social Experiment

The first large-scale test of IDAs was conducted from 1997 to 2001 in the form of a national policy demonstration, the American Dream Demonstration (ADD), with an additional two years of post-program evaluation through 2003. ADD employed seven research methods, from exploratory qualitative methods to longitudinal surveys (Sherraden, 1997). The research was coordinated by the Center for Social Development at the George Warren Brown School of Social Work at Washington University in St. Louis. ADD consisted of 14 programs (total of 2000 IDA accounts) and an experimental site (500 accounts).

The IDA program implemented at the experimental site demonstrates that IDAs are more than savings accounts. They are program bundles (Schreiner et al., 2001; Sherraden, Schreiner, & Beverly, 2003), consisting of access (eligibility), expectations (rules), incentives (savings match), information (education), and facilitation (staff support and deposit reminders). Participants were below 150 percent of the federal poverty level. They were selected on a first come, first served basis, with random assignment into conditions. The participants were matched annually for savings up to $750. Participants chose among allowable asset goals and their respective match rates: postsecondary education or job training (1:1), homeownership (2:1), home repair (1:1), small business capitalization (1:1), and retirement (1:1). Participants were required to attend free financial education classes, which covered financial and saving principles, and asset-specific classes.

In-Depth Interviews

Semi-structured in-depth interviews in ADD assessed low-income respondents' perceptions of saving at the experimental site (Sherraden, McBride, Johnson, & Hanson, forthcoming). Interviews explored a wide range of questions about respondents' families and their socio-

economic background and history of saving, building on 16 ADD case studies conducted in 1999 (Sherraden, Moore, & Hong, 2000). For IDA participants, the second half of the interview delved into their experiences with the IDA program, savings patterns, sources of savings, goals, evaluation of the program, and perceived outcomes. For controls, similar questions were modified to refer to any formal and informal savings instruments they use or had used. Outcome questions assessed the possible effects of savings instruments and saving on their outlook and behavior and on their families and communities.

Interviews took place during the summer of 2000. They lasted an average of one and a half to two hours. Respondents were paid $50 for their participation. Interviews were conducted in respondents' homes or a public venue such as a library or hotel meeting room. Interviews were conducted by a diverse team of seven doctoral and master's-level students in social work with training in asset development, research, and face-to-face interviewing. Prior to the study, each conducted a "mock" interview and a pilot interview.

Sample Description

The interviews were conducted with a sample of 59 IDA participants and 25 non-participant controls at the experimental site. The sampling frame for the IDA participants was comprised of 223 people who had saved for at least six months in an IDA by June 2000, and thus, had been exposed to the program bundle. The 59 IDA respondents were chosen randomly within three tiers of savers. The three tiers were proportionately centered on the median average monthly deposit for the sampling frame ($54.21). Control respondents were randomly selected from all individuals assigned to the control condition (n=472).

The in-depth interview sample is somewhat different in composition than the total experimental sample, which is an artifact of the sampling frame for the IDA respondents. Women outnumbered men in the in-depth interviews (Table 1). Most participants were middle aged, and most identified as White/Caucasian or Black/African American. Many were either married or divorced, although one-quarter had never married. Many had pursued advanced education. In terms of income, the average monthly household income across all sources was $1,359 (median $1,300), ranging from $270 to $3,350 per month. At the time the interviews were conducted, 30 respondents owned homes and ten owned a small business.

Table 1. Sample Characteristics by Experimental Condition (N=84)

	Treatment (59) %	Control (25) %	Total **%**
Gender			
Female	50.0	25.0	75.0
Male	20.2	4.8	25.0
Age			
Under 20	1.7	0.0	1.2
20-29	13.6	28.0	18.2
30-39	23.7	44.0	30.1
40-49	45.8	4.0	33.5
50-59	8.5	16.0	9.6
Over 60	6.8	8.0	7.2
Race/ethnicity			
White	35.7	44.0	48.8
Black	21.4	10.7	32.1
Asian	2.4	0	2.4
Hispanic (Mex. origin)	2.4	1.2	**3.6**
Native American	2.4	1.2	3.6
Mixed race/multi-racial	2.4	3.6	6.0
Education Level			
Less than high school	4.8	3.6	8.3
High School/G.E.D.	15.5	2.4	17.9
Some college	26.2	13.1	39.3
Two year degree	10.7	2.4	13.1
Bachelor degree or more	13.1	8.3	21.4
Marital Status			
Single, Never married	11.9	13.1	25.0
Married	23.8	11.9	40.5
Divorced	22.6	4.8	27.4
Widowed	7.1	0	7.1

Analysis

Interviews were audio-taped, transcribed, and analyzed using Atlas-ti qualitative software. Team coding (MacQueen et al., 1998) employed reliability checks and tests of internal and external validity (Miles & Huberman, 1994). Procedures used to code data were systematic, including safeguards against bias and attention to descriptive, interpretive, theoretical, and evaluative validity as well as generalizability. Four researchers coded all the interviews, including the two coordinators of the project (which includes two of the authors). Interviews were coded line-by-line, examining each sentence and phrase and generating additional codes and refining others in the code list.

A rigorous, reproducible four-stage analysis process was used. First, a list of potential codes was generated based on study hypotheses and questions and previous ADD methods (Moore et al., 2000; Sherraden, Moore, & Hong, 2000). Second, interviews were coded, adding to the code list in the process. This process combined open-coding or initial coding with prior coding (Strauss & Corbin, 1990). Third, based upon the results of this process, a sub-set of analytic categories was defined. Each interview was then reviewed a second time, systematically examining the prevalence and variation within these categories. The fourth and final analysis stage was the examination of relationships between different coded categories based on a specific question. The data used for this analysis was based on a query of a code "family" or codes that collectively address civic engagement. When possible, counts were generated for each question and major category, and quotes were abstracted for illustration.

Line of Questioning
Several questions were asked of the sample regarding civic engagement and community effects. There were two lines of questioning. First, respondents were asked if they were involved in their community. If respondents were not clear, then interviewers would probe with references such as "in the neighborhood" or "do you vote?" Since the primary interview question about engagement referred to "community involvement," this may have biased reflections on political involvement in particular. If respondents discussed involvement, then IDA participants were asked if the IDA had an effect on this involvement and control respondents were asked if their savings had an effect. IDA participants were also asked if the IDA had any effect on their community.

Assessment of the sample's civic engagement presented several challenges. It was believed that the sample might have difficulty interpreting the word "civic," so community involvement was selected as the primary reference. However, analysis revealed different the conceptions of community from the context of their neighborhood to groups where they convene with like-minded individuals such as church, which complicated comparison. Some interviewers did not ask the civic questions or changed the question set after previous interviewees asked them "why would me having an IDA affect my community?" When asked, different interpretations of "having an IDA" led to different assessments of effects. Several participants responded in regards to "the saving account" not having an effect while others focused more on program aspects, e.g., "staff not coming to the neighborhood."

Findings

The following presents respondents' civic engagement in terms of social engagement and political engagement. Mediators are then discussed, followed by attributions of effect. Given the differential number of treatments (59) and controls (25), direct comparisons are not made between the experimental groups. There do not appear to be proportional differences between the two groups in their civic engagement, so findings are presented across the sample without attribution to experimental condition assignment. Pseudonyms are used for all respondents.

Social Engagement

Church-based volunteering. The sample was heavily involved in their churches and congregations (Table 2). Twenty-six respondents described a range of volunteering activities for the church such as maintaining church facilities and teaching classes. As church members, they also volunteered in the community, providing care and support to those in need, as well as engaging in mission work (locally and internationally). Another nine respondents indicated that they were active members in church, without describing specific behaviors.

Table 2: Expressed Civic Engagement by Experimental Condition (N=84)

Specific Behavior	Treatment (59)	Control (25)	Total
Social Engagement			
Church Activity			
Volunteer in and through church	18	8	26
Member of church	9	0	9
Community Activity			
Volunteer in community	15	7	22
Involved in neighborhood with kids/elderly	7	1	8
Member of neighborhood association	1	1	2
Financial Contributions			
Tithe to church	5	1	6
Contributing to community groups	2	2	4
Donating items to community groups	2	2	4
Social Engagement through Children Activities			
Volunteer with class	5	3	8
Attend events	5	1	6
Coach	2	1	3
Political Engagement			
Voting	4	3	7
Activism	6	0	5

Terry, a 49 year old, white woman, described several volunteer responsibilities within the church. "I was doing children's church for a while. I still help clean the church, and I'm getting ready to take over a children's Sunday school class." For some, volunteer work was oriented more to the community. Ian, a 53 year old, white male, described how the church is the vehicle for his volunteering in the community:

> The church community actually reaches out into the neighborhood with medical missions and summer camps for the children, Boy Scouts in this neighborhood and all of that. . . .I was involved in a mission to Honduras last year and now I'm getting involved in a medical mission, which is in the neighborhood here.

Victor, a 62 year old, mixed race male, shared how he uses his technical skills to help with his church's medical clinic and how he involves his family:

This last Saturday we went up to the north side, which is kind of a poor side of town. We had a free medical clinic and I'm a certified medical assistant. They had free medical care for the poor people. So I was involved in the clinic and I took the grandkids. One of my granddaughters sat at the desk and helped the people do the registration paperwork. And Chuck, my grandson, he got up on the truck and handed out boxes of food to the hungry. And Peter, he helped set up the tents, and set up the booths for the medical clinic and set up chairs.

Community volunteering. Twenty-two respondents discussed volunteering in the community, which was not related to their church-based community volunteering. Examples included working in organizations to provide care to the elderly, raising money for charities, and donating time to social organizations that support immigrants. Carol, a 38 year old, white female, was a national service volunteer who still volunteers: "I'm real involved in my community and I have been ever since I've been in the AmeriCorps. I volunteer for a youth services shelter." An immigrant respondent was involved in a community association for fellow immigrants: "I work with the community. Whatever they have. They have children's programs and they have services, monthly meetings" (Shema, a 36 year old female).

Others volunteered to help raise money. Anne, a 33 year old, white female, said she and her husband volunteered regularly:

> . . .we do a lot of business with the sheriff's department and they have many, many fundraisers. They [sheriff's department] raise money for the PACT Foundation, which is a foundation that helps children. . . . .they went out to the mall and this makeshift jail and they chose certain people in the community to be a part of this and to be behind their makeshift jail and we had to raise money for them.

Some volunteer work was intensive and oriented toward social support in the community:

> Well yes, I'm in a ladies social group right now. . .we go out, we have different nursing homes, we go and wash the patient's hair, do their manicure or their pedicure or take them meals. We have food drives and we go to the low income, like "the projects," have classes with the kids, little classes with the kids. We have a couple of men that go with us for the boys, to talk with the boys. We talk to the girls (Lois, a 45 year old, mixed race female).

Jocelyn, a 42 year old, white female, described the instrumental value of volunteering as it is related to her asset:

> And I thought Habitat [for Humanity] would be good because it teaches me how to work on my house. They're getting something out of me and I'm getting something out of them. So, I can learn at the same time, how to do some repairs on my house. . . .It's really, I don't know, I like to do volunteer work because you just meet the neatest people. Isn't this fun? I mean, even though it's work, it's fun.

Neighboring. Ten respondents discussed their relations with their neighbors as community involvement, including membership in their neighborhood association. Sam, a 27 year old, white male, said:

> [My wife] tries to help, like the older ladies across the street she tries to help them out some and stuff like that. She'll go over and associate with them and she'll take our kids over there. The older ladies like the kids and stuff like that. She'll talk to them and play with them and pretty much sit on the porch and talk to them, ask them how their day was going. . . .Like if they need any help or if they need anything moved down, they know they can call her and she'll come over and talk to them.

Kimberly, a 37 year old, white female, described a range of relationships among neighbors:

> Our next-door neighbor, she's an older lady. She calls herself my children's grandmother, you know, she has her own grandchildren. So, they go over there a lot. Sometimes we baby-sit her dog. My husband helps on her computer. We are just always kind of, you know, borrowing things and using each other's things and, you know, tools. And we get each other's mail if somebody goes on vacation. We are just like family almost. Then we have another neighbor across the street, and my kids play with their kids all the time. They go to each other's birthday parties. . .then we have a few others that are more acquaintances. One of the neighbors down the road just came by one night and said, "I have a whole bunch of cucumbers. Do you want them? I know you have all those kids." And we are like, of course, you know, sure.

Children's activities. Another area of social engagement for the respondents was through their children's activities. Parents described three types of engagement through their children's activities: actively volunteering through school (eight respondents), attending events (six respondents), and coaching sports (three respondents). Examples of active volunteering through school included volunteering for the Parent Teachers Association, the Girl Scouts, and field trips. Yvonne, a 43 year old, African American female, talked about attending her children's sports events:

> I am involved in the community with the kids' activities. Because my kids have always participated in community sports, and I attend all their games and practices. And I had five kids, which was a lot. All of the kids were in sports, although I did not take leadership because I did not have time.

Some volunteered as coaches for their children's sports. "Like I do coaching on my daughter's cheerleading squad and you know, assisted in her baseball and that kind of parent stuff that you always do" (Roxanne, a 40 year old, white female). Richard, a 46 year old, African-American male, expressed the level of commitment that comes with children's activities: "Well, I coach for his baseball team. . . .About 3 times a week [during the school year]."

Contributing. Despite the perception described earlier that low-income citizens may not contribute philanthropically, 14 respondents described some sort of contribution. Contributing financially or in-kind took three forms: tithing (six respondents), donating items to community

groups (four respondents), and contributing money to community groups (three respondents). Lucia, a 45 year old, Hispanic female, demonstrated how the money she tithes is not just for the nonprofit administration of the church but is also donated to charities:

> Well, the tithing, we are asked to give ten percent of our salary, our income. And in our church, they say if you give five percent to your church, support your church, and give the other five percent to the diocese, you know, we have a lot of different charities. We have the neighbor-for-neighbor program, we have Madonna house, which takes care of unwed pregnant women. There is the St. Joseph's residence for people without a home. They have different agencies to work with, so the five percent goes to that.

This IDA participant volunteered to help raise money for organizations and gave money to them as well:

> I get involved. . .like a walk for Cystic Fibrosis out at the zoo or the United Way is having some kind of drive at work. I make sure I participate in those or if they are doing a fund raiser for, you know, heart disease, you know the American Heart Association, things like that. I make sure to get involved with those things if they go through my daughter's school or if they come through work (Natalie, a 41 year old, African-American female).

Another respondent donated used items to charity:

> Things that I don't use or neighbors don't use, and I know they are still in good condition, I take them to the Salvation Army. That's something else that I do for the community. If I know they can be used, or sometimes they can be resold at the Salvation Army thrift store. Because it is this money that the Salvation Army puts back into the community for Christmas presents and things. So that's one thing I do for the community, to take these that are still in good condition to the Salvation Army (Jackie, a 43 year old, African-American female).

Political Engagement
Seven respondents said that they vote, and five described activist-oriented or volunteer activities for political groups. LaVonne, a 46 year old, African-American female, said: "I vote every year in the major elections. And of course, the presidential elections, I have not failed to vote since I was 18." This respondent explained her motivation for voting:

> I go and vote. But I vote for the person I think that's geared to helping us poor, black people. You know, helping the poor. For that reason I go and vote. I think that's a blessing that we have this freedom to vote. So, yeah, I go and vote and everything. But I'm not deeply off into politics at all (Rosatta, a 45 year old, African-American female).

Roxanne, a 40 year old, white female, discussed volunteering for candidates:

> My best friend's husband is a County Commissioner. . . .I work on his campaign every, he does this every six years for commissioner. And this is an election year, so I'm gonna be busy. I've always worked on his campaign and then a couple of local candidates.

Mediators

Respondents provided reasons why they were not civically engaged or not engaged at the level they desired (see Table 3). Mediators of civic engagement ranged from no available time (13 respondents) to no transportation (three) to no community groups (one).

Table 3: Reported Mediators of Civic Engagement by Experimental Condition (N=84)

Mediators	Treatment (59)	Control (25)	**Total**
No time	10	3	13
Structure of physical space	5	0	5
Just moved/isolated	2	1	3
Family issues	3	0	3
Transportation	2	1	3
Discrimination	2	0	2
No community groups	1	0	1

Time issues were sometimes attributable to working multiple jobs:

> Interviewer: And are you involved in the community? Jill: Umm, I tried to be. But I have to work two jobs to make my ends meet. So I'm not very, I don't get to be involved as much as I'd like (Jill, a 32 year old, white female).

Work schedules were also prohibitive. Victor, a 62 year old, mixed race male, said:

> I don't have time for that [community involvement]. You know, I like politics and I get involved at work, you know, with the people talking and this and that. But when I get off work, I'm tired and I feed the dogs, and once I feed the dogs or mow the lawn, or whatever has to be done. . . .I go to bed in between 7:30 and 8:00 everyday, but I get up at 4:00 in the morning and I'm at work at 4:30 or 4:45.

Working and being consumed with children's activities mediated engagement as Sam, a 27 year old, white male, explained:

> We don't really have any time [for volunteer work]. . . .With my schedule and her watching the kids we don't have much time to get really into the society stuff right now. I think once the kids get older we will be able to. If there are some issues that are really pending that we think we need to get into, we'll get into them.

Trish, a 30 year old, American Indian female, expressed a similar sentiment, when asked if she was active in any groups:

> No, I used to be before I started working, I volunteered at the church and did all kinds of stuff through the church. But not since I started working. It's just too much. I don't know how people work and volunteer and have kids and go to sporting events. It's too much.

Because free time is scarce, this father would rather be at home with his family:

> Of course my whole thing is time. There is no [time], you know, but in my life, in all that I do, there is only one place I want to be and that's at home with my family. I love being home more than anything (David, a 45 year old, white male).

Other respondents discussed family demands, such as going through divorce and becoming a single parent, as mediators of civic engagement. Yvonne, a 43 year old, African-American female, said: "I guess when I went through the divorce I was only involved with the kids. For about two years I just kind of pulled away from everything."

Structural issues were discussed mainly in the context of neighborhood involvement. Denisha, a 20 year old, African-American female, explained how lack of transportation and feeling isolated were barriers for her:

> I can't even find a church up here or transportation, and not knowing anybody. . .It's really hard to find a decent church here, without, I mean, I don't know, without transportation, you're nowhere. And the bus, it takes. . .an hour from where you're going to.

Fred, a 36 year old, African-American male, described why he was not involved:

> Because there are no community groups here. Maybe I have to be the one to start one, because there are none that I know about. So I can't even say I'm involved in the community because I am not.

Assets and Attribution of Effect

Interviews explored respondents' views on the relationships between IDA participation, asset ownership, and civic engagement. Fifteen IDA participants said there was no effect of the IDA on their engagement. A few who discussed an effect saw IDA participation as related to civic attitude. Lisa, a 38 year old, white female, discussed the IDA as a social welfare approach juxtaposed to traditional welfare and their respective effects on charitable attitude:

> [The IDA] is miles ahead. Like I said, my concern is that the welfare doesn't have anything to help you take steps to do better. . . . It kills self-esteem and it makes you worry about getting by instead of trying to help others. And the best way for people to

benefit is to start looking beyond ourselves, to try to help others see that they came to be a benefit to society, and then in turn they'll have their money.

Others (participants and controls) considered savings a vehicle for charitable action, and they believed their homeownership or home improvements were positively impacting their neighborhoods. Elizabeth, a 52 year old, mixed race female, connected savings to civic attitude and action. When asked if she thought her savings account had "any effect on her neighborhood or her community," she said:

> Yes, it's just like you're moving ahead. You're building up your life. And as your life gets better and you're more established and you're giving more to the community, whether it's work or whatever, the whole becomes better. That's the key. The whole has to, you know, flourish.

Michelle, a 37 year old, white female, saw savings as a resource for charitable action:

> And if you don't have savings put aside then when somebody comes to you in need, if you don't have savings then you can't help them. And so part of that is the philanthropy of me, is I want to be able to help people around me. And so savings I see as the tool to be able to do that.

A small business owner, Gordon, a 28 year old, mixed race male, stated, "I've donated services from my business to the community." Homeownership was attributed with its own unique influence. Nancy, a 53 year old, American Indian female, described homeownership as stakeholding:

> It's like teaching people to read and write. Homeownership changes your life and that you're now invested you know in the neighborhood and everything and makes people belong in society and their way of thinking and all of that.

Discussion

These findings should be viewed as suggestive. They provide fodder for hypothesis development, but do not offer definitive or representative assessments of civic engagement among citizens of low-income and low-wealth. Perhaps facilitated by the open-ended nature of the questioning, respondents discuss a range of behaviors occurring through both informal and formal structures, which they self-defined as community involvement or civic engagement. Data reveal active social engagement among some respondents. While it may be that low-income and low-wealth individuals are less civically engaged than others as civic research and mainstream statistics suggest, these theories and measures may not adequately address or measure their civic behavior. However, respondents also explain in detail how their engagement is mediated. Given the methodological limitations noted previously and in light of these findings, the following suggests possible directions for measurement, research, and program and policy approaches.

Measuring Civic Engagement

Church-based civic action is widely discussed among respondents. This may be an artifact of the research site being in a "bible-belt" town with evangelical universities, but is an important factor to be considered in understanding civic engagement (Frasure, 2003). The breadth and depth of respondents' involvement speaks not only to the importance of measures that capture civic engagement through religious institutions, but also to precise contextual reference when asking questions about civic engagement. For example, whereas respondents might respond negatively to questions about "volunteering in the community," responses may be affirmative if the question refers to community volunteering or contributing through a religious institution.

Even though studies have found that low-income Americans are less likely to donate money to various causes (Independent Sector, 1999; Schlozman, Brady, and Verba, 1997), respondents report a range of philanthropic activity, from donating in-kind to the Salvation Army to giving money upon request to Catholic Charities. Interestingly, some respondents considered their church tithing as philanthropic contributions, which supports other qualitative research (Boddie, 2004) but has not been measured in mainstream surveys (e.g., General Social Survey and Bureau of Labor Statistics module on civic activity).

Outside of "social capital" research (Putnam, 2000), many civic theories and measures place little emphasis on neighboring activities. However, respondents equate their charitable actions toward neighbors, e.g., caring for elderly neighbors, with community involvement. This empirical evidence supports the connection made by scholars between neighboring and civic engagement (Perkins, Brown, & Taylor, 1996). As an informal form of engagement, most large-scale surveys fail to address this type of engagement (see examples above). A number of scholars point to its private and public consequences, from increased social capital and community capacity to reduced social welfare costs (Bowen, Martin, Mancini, & Nelson, 2000; Putnam, 2000; Wuthnow, 1991, 1998).

Also worth noting is respondents' engagement with their community through their children's activities. Forms of community involvement such as coaching sports, leading Girl Scouts, and volunteering to help in the classroom or on field trips represent important civic roles, impacting the functioning of vital civic institutions. Andolina, Keeter, Zukin, and Jenkins (2003), for example, include within their civic indicators volunteering through organizations and active membership in groups or organizations; however, these indicators would not necessarily capture these parents' activities. Furthermore, respondents discuss these volunteering roles as important to them but time consuming, especially when combined with work demands, reducing the likelihood that they will engage in other ways. On its face, this argues for a U-shaped life cycle theory of civic engagement. However, because these activities occur in mid-life, when work and family demands are at their height, it may be that there is not a quantitative decrease in civic activity among parents but a shifting of the context in which they engage. This further highlights the importance of contextual and behavioral reference in measurement of civic engagement. If this engagement through children's activities is not queried, there might be support for a U-shaped life cycle theory of civic engagement, but these data suggest a modified life cycle theory for further testing.

Civic Mediators and Accessibility

While we have identified some forms of civic engagement among some low-income and low-wealth families, it is important to discuss how their engagement is mediated by time, work schedules, family demands, and availability of transportation. These mediators—time in particular—are acknowledged in some studies (Verba, Schlozman, & Brady, 1995), but the hypothesis that people have less leisure time than they have in the past, thus significantly impacting their engagement, has largely been dismissed (Putnam, 1996, 2000). Schor (1997) argues that this hypothesis may indeed be true, especially for those of lower income who work long hours or multiple jobs, and this study offers further support. Low-income families face constraints on their available time because they may lack accessible supports, e.g., childcare and transportation, and their daily activities are less likely to match the institutionalized nine-to-five day (Roy, Tubbs, & Burton, 2004). Elevation of the status of time as a predictor and explanatory variable of civic engagement may be warranted, especially among the poor.

If available time plays a significant role in civic engagement, then approaches that minimize the negative impact of this mediator can be considered. For example, if community meetings are consistently held on weekday evenings, this may limit the involvement of adults who work during this time, have transportation difficulties or multiple jobs, or cannot afford childcare. Accessibility may be increased through attention to the location, timing, or scheduling of civic activities, and supports such as childcare. Family-based volunteering programs are emerging, many in recognition of these challenges but also in consideration of the possible positive effects of shared time (Orthner & Mancini, 1991) and volunteering on families (Littlejohn, 2003); this represents a promising direction for maximizing civic engagement. Political activity may also be enhanced by more flexible structures. During the 2004 Presidential election, some states have allowed early voting to accommodate voters who are unable to vote on the day of the election regardless of the reason. Expansion of early voting may encourage greater participation from those who are unable to integrate voting into their regular daily schedules.

Assets: A Resource, Incentive, and Productive Policy Approach?

Skocpol (1997) insists that the most successful social policies in the United States have led to productive behaviors, which includes civic engagement. Productive development may be predicated upon investment and opportunity not maintenance and consumption (Flexner, 1989; Midgley, 1999; Mettler, 2002, 2003; Sherraden, 1991). Respondents do not necessarily view IDA program participation per se as contributing to their civic engagement or impacting their community. But the purpose of IDAs—the acquisition of assets such as savings and a home are discussed by some as being a resource for civic action as well as an incentive. Other research on the role of assets and civic engagement has found that new asset ownership among parents is associated with increased engagement in PTA and school fundraisers (McBride, 2003). Asset-building programs may represent a social welfare approach whereby an investment is made (they "take"), which has a rate of return (they "give" back). Testing this "stakeholder" theory requires integration of asset variables into large-scale civic surveys.

The nature and scope of assets' effects on civic engagement is largely speculative at this point. Certain assets may also have differential effects on certain forms of civic engagement, and the

effects may not always be positive. For example, neighboring may be especially influenced by changes in asset ownership. It may decrease as one's socio-economic position changes, with suburban residents being less likely to support and help their neighbors (Wuthnow, 1998). As one acquires increasingly more wealth, the propensity may be for more passive civic action such as financial contributions to charities versus providing direct personal support to someone in need.

Conclusion

To be sure, "citizen participation" has long been touted as a method of community development, whereby citizens of low-income and low-wealth lead their social and economic development. But it has not necessarily been framed as a mainstream issue of civic engagement overall, with the vibrancy of our citizens, families, communities, and democracies contingent upon engagement across the populace. As this study suggests, low-income, low-wealth citizens are indeed engaged in diverse formal and informal ways, but there are obstacles to their engagement. Going forward, their civic engagement deserves special focus. How are they engaged? Are they more likely to be engaged in informal activities like neighboring and activities that invest in their most important stake, their children? Do traditional measures of civic engagement need to be expanded? What are effective interventions and policies that target mediators of involvement? For those civic behaviors considered vital for individual and societal health and functioning, acknowledging and promoting the engagement of low-income, low-wealth families is of empirical and democratic importance.

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