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## **Culturally Responsive Teaching: A Critical Piece in the Development of an African American Woman's Financial Self-Efficacy/Competency, Relatedness, and Autonomy**

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### **Abstract**

This paper presents African American women's experiences in financial literacy courses. Using culturally responsive teaching, self-efficacy, and self-determination, findings suggest pedagogy that can develop financial self-efficacy/competency, relatedness, and autonomy.

*Keywords:* culturally responsive teaching, self-efficacy, self-determination, financial literacy, African American women

### **Introduction and Background of the Study**

Although the United States has been witnessing rising employment since the 2020 global pandemic, there are still significant numbers of Americans, most of whom are women and individuals of color, who are facing financial fragility, a situation that occurs when an individual lacks the cash liquidity to deal with an unexpected expense such as a major repair (Lin et al., 2019). Facing financial fragility can be daunting without the necessary understanding and resources needed to make informed economic decisions.

While we do not yet fully know the financial impact of the COVID-19 pandemic on African Americans, we do know that before the global pandemic, there were persistent and/or widening divides between those who were prospering and those who were struggling financially. Specifically, in comparison to other ethnic/cultural groups, African Americans were more likely to show signs of financial stress such as overdrawing their checking accounts, late mortgage payments, or incurring loans and hardship withdrawals from their retirement accounts (Lin et al., 2019). The wage gap is significantly disparate on African American women with African American women earning 64 cents for every dollar paid to White, non-Hispanic men (National Partnership for Women & Families, 2021).

Financial literacy education (FLE) can equip individuals with the necessary knowledge to change their financial behavior thereby experiencing financial security (Anderson et al., 2004). Researchers have demonstrated that FLE can have a meaningful impact on financial behavior and well-being (Financial Literacy and Education Commission, 2016). However, knowledge of FL is not enough to drive behavior change. The Financial Literacy and Education Commission (2016) called on researchers to focus on the relevant attitudes, feelings, and psychological factors related to the financial behavior of financially vulnerable and historically underserved populations. Hence, this study focused on African American women's experiences and the role of psychological factors including competency/financial self-efficacy, the belief in one's capability in achieving one's ultimate financial goals, autonomy, and relatedness to impact financial behavior change.

The purpose of this study was to explore the lived experiences of African American women who participate in FLE. Specifically, there was a need to understand what motivated women to participate in FLE and how sociocultural contexts influenced their internalization and

integration of learning. Additionally, as culture is a pervasive influence on an individual's basic psychological needs, understanding how African American women develop their FSE/competency, relatedness, and autonomy from a sociocultural perspective in the FL classroom is important. The research questions which guided this study were: 1) What motivates African American women to change their financial behavior? 2) What contributes to African American women's financial self-efficacy/competency based on their experiences in FLE? and 3) How is relatedness and autonomy developed during FLE?

### **Relevant Literature**

Culturally responsive teaching (CRT), self-efficacy (SE) theory, and self-determination theory (SDT) formed the conceptual framework which guided this study. The experiences of women who participated in FLE were viewed through a holistic approach that considered a learners' cultural context. By understanding FSE/competency, autonomy, and relatedness, in conjunction with a woman's sociocultural context, this research study can help explain why women change their financial behavior and how FLE contributes to this change.

This study is informed by financial self-efficacy theory (Gowdy & Pearlmutter, 1993) and self-determination theory (Ryan & Deci, 2017), which allows for a more nuanced view of financial behavior change resulting from financial education. Financial self-efficacy (FSE), which was developed from Bandura's (1977) theory of SE, was used to understand an African American woman's belief that they have the resources and abilities to be financially successful. This research study also used self-determination theory to identify how FSE/competency, relatedness, and autonomy were developed and influenced by social and cultural conditions. However, in SDT and SE the locus of learning is often focused around the individual and there is a lack of attention given to sociocultural contexts. These theories do not help educators understand what occurred inside and outside the classroom that supported an individual's basic psychological needs and how sociocultural contexts impact efficacy, relatedness, and autonomy. Therefore, this research study also included Culturally Responsive Teaching (CRT) (Gay, 2018; Ladson-Billings, 1995), an educational learning theory, which supports learners through a willingness to nurture and honor cultural competency.

CRT, in relation to FLE, can be used to understand learners' needs to develop effective pedagogy that will motivate and create financial behavior change. Culturally responsive teaching focuses on the strategies and practices that are implemented in the classroom and taught based on an individual's personal and cultural strengths, intellectual capabilities, and prior accomplishments (Gay, 2018; Ladson-Billings, 1995). This study used CRT to identify the strategies and practices used to validate and affirm a learners' cultural knowledge. CRT was also used to identify how a learner's sociocultural context impacts their FSE/competency, autonomy, and relatedness.

### **Methods**

This study was a basic qualitative study which allowed the researcher to interpret women's experiences, how they construct their understanding of FL, and what meaning or values they attributed to their experience. The data collection process included semi-structured interviews, ranging from 45 to 120 minutes, with 16 African American women who had completed FLE through their workplace, church, or community-based organization.

The interviews focused on learning about these women's experiences in a FL course and were open-ended to allow for flexibility and allowed participants to tell their own story. Additional questions and/or follow-up probes for clarification were asked to explore areas that were not previously identified in the interview guide. The data were analyzed using a constant

comparative method. The findings and conclusions, including selected participant's narrative, using pseudonyms, are presented below.

### **Findings and Conclusions**

At the time of the study, participants ranged in age from 30 to over 60. The women were a highly educated group with all of the women had some level of higher education ranging from associate's degree (12.5%) to a doctor of philosophy (PhD) degree (12.5%). Most women (62.5%) were single. Over sixty-eight percent of the women completed more than 20 FL courses. The women listed a variety of different FL providers including their employers, churches, varying community-based associations, and the federal government. The FL courses participants attended also varied in what topics included saving, planning for retirement, home ownership, budgeting, building generational wealth, planning for children's educational expenses, and life insurance. Most of the learning took place on a periodic basis either as one-off sessions or multi-day workshops.

Like all adult education, financial literacy education takes place in a sociocultural context encompassing the learners' culture, ethnicity, gender, language, and economic standing. The findings of this research study revealed that culturally responsive teaching is a critical piece in the development of a woman's competency/FSE, relatedness, and autonomy. CRT, in relation to FLE, can be used to understand learners' needs to develop effective pedagogy that will motivate and create financial behavior change. The findings reflect four themes that could aid in the development of a woman's competency/FSE, relatedness, and autonomy: (a) consider the sociocultural context of learners, (b) utilize culturally relevant curriculum, (c) create a cultural community, and (d) commit to engaging with oppressed groups and challenge oppressive, structural inequities.

**Consider the sociocultural context of learners.** Current CRT researchers suggest learners' cultural differences should be seen as assets not deficits, and that teaching should incorporate the sociocultural context of learners' lives (Teel & Obidah, 2008). As Vitt (2009) pointed out, the more educators know about their learners' sociocultural context, the closer they are to unlocking the secrets of their financial behavior. One way to incorporate the sociocultural context of learners' lives is by acknowledging students' experiences and perspectives. The women in this research study valued when their educators tailored the learning experience to their needs, prior experiences, and level of knowledge. By providing a tailored learning experience at the appropriate level, it allowed the educator to develop curriculum that was personally meaningful from their cultural frames of reference. It allowed the educator to develop curriculum that was personally meaningful from their cultural frames of reference.

In the process of learning about prior experiences, educators recognize their learners' successes and assist the women to find pride in their cultural background. They are teaching "*to and through* their personal and cultural strengths, intellectual capabilities, and prior accomplishments" (Gay, 2018, p. 32). As observed in this research study, there are two ways to improve an African American woman's FSE/competency through enactive mastery experiences (building from prior successes) and vicarious experiences (seeing other women's successes). In recognizing prior successes and helping learners find pride in their cultural background, educators are helping to develop a learner's FSE/competency.

**Utilize a culturally relevant curriculum.** Bowers and Flinders (1991) suggested CRT included understanding cultural influences on behavior and using that knowledge to guide actions. Hence, for FL educators to perform CRT, they must use their understanding of the learners' sociocultural context to develop a culturally relevant curriculum. Utilizing stories,

teaching from a multidimensional approach, and an ethics of caring can be used in FLE to promote financial behavior changes. Stories shared by the educator and learners help make information more applicable and give personal meaning to financial information (Tisdell et al., 2013). As demonstrated in the findings of this research study, the stories the educators shared allowed the women to better relate to the context. For example, Maya shared, "It's more relatable to have an African American speaker. I think the speakers can relate to my culture and our understanding/misunderstanding." Stories created a bridge to the content and connected the learners on a more personal level.

Gay (2018) defined culturally responsive teaching as multidimensional teaching that "encompasses curriculum content, learning context, classroom climate, student-teacher relationships, instructional techniques, classroom management, and performance assessments" (p. 39). This research study identified multiple tools that supported relatedness and autonomy, including providing materials at the appropriate level, creating a connection to resources, using a variety of different activities including hands on activities and scaffolded activities, and using collaborative activities groups. These multidimensional tools acknowledge 'students' perspectives by allowing them to take the initiative in their learning, provide students with choice, and the opportunity to talk to each other.

This research study suggested that when students feel cared about, they perform better and meet their financial objectives. They are validated and affirmed, increasing their confidence in handling future financial challenges. As Martha shared when speaking about her teacher, "She really, really cared. So, then, it just pushed me even more...In my mind, I said, 'I can't fail her.' It was like, I can't fail her." Martha's educator believed in her and her ability to achieve success. Gay (2018) recognized that an ethic of care was a central component of CRT because educators care about their students and their competency, autonomy, efficacy, and empowerment. The power of culturally responsive caring is celebrating students' successes and providing spaces for diverse students to feel recognized, respected, valued, seen, and heard.

**Create a cultural community.** This research study suggests that educators should create caring learning communities and ensure that teachers are a part of the cultural community or have taken the time to understand the student's cultural background. The women in this study recognized the power of being a part of a cultural community and defined this community as a safe space. Courtney shared her experience in this cultural community as, "I don't feel ashamed, and I feel like I'm being supported. It's just a safe space." These safe spaces fostered unity, safety, and security for the women in this study. They allowed the women to have a place where they could have open and honest conversations without judgment. The women felt accepted and validated.

Caring learning communities also "teaches students to know and praise their own and one another's cultural heritages" (Gay, 2018, p. 37). These communities are both validating their own culture and are humanistic in recognizing the interdependence of all humanity. That was the experience that Johnnetta had when she went to her first conference geared towards African Americans interested in financial literacy. She shared, "Oh my God, there's other Black people that do stuff that I do...Let me, ...just join in, and get involved into this." Likewise, caring learning communities empower the African American community. As described by Oprah, "caring learning communities have the power to raise the whole culture, not just some African-Americans getting rich, but the whole culture being raised."

CRT encourages a "community of learners rather than competitive, individual achievement" (Ladson-Billings, 1995, p. 480). As evidenced in the findings of this research

study, the women in this study supported, motivated, and held each other accountable. Several of the women spoke about how the group members supported each other. Courtney stated, "I think we're our biggest supporters, and I think we're a big advocate. We want to uplift each other, and we want to see Black people successful." It was clear the women in this study viewed the community of learners over the individual. As Maya shared, "Not just one of us wins, we all win. When I become a millionaire, we all win." When the community of learners focuses on the collective effort instead of individual achievement, the humanistic characteristic of CRT is exhibited, and all groups are better off (Gay, 2018).

**Commit to engaging with oppressed groups and challenge oppressive, structural inequities.** Teel and Obidah (2008) suggested culturally responsive teaching should challenge racial and cultural stereotypes, prejudices, racism, and other forms of intolerance, injustice, and oppression. Educators can use CRT practices to help themselves and their students become agents of change for social justice and academic equity (Gay, 2018). The women in this study faced many racial and cultural stereotypes such as gendered views of money, distrust of financial institutions, and FL as a hidden secret which impacted their autonomy and ultimately, their financial behavior. CRT FL educators should directly discuss and challenge power relations and systems of oppression and privilege.

Toni exemplified how learners could challenge inequities in society through FLE. She shared, "We work on a lot of policy related things...what are the policies that we are enacting to either keep people down or raise them up? ...and what's the narrative behind them?" As Gay (2018) identified and Toni exemplified in this study, CRT is transformative because students learn to "analyze the effects of inequities..., have zero tolerance for them, and become change agents committed to promoting greater equality, justice, and power balance among ethnic groups" (p. 42). This level and kind of motivation is not accounted for well with Ryan and Deci's SDT (2017) and Bandura's (1977) SE theory, which signifies a limitation of these theories. However, this research study demonstrates that a woman's motivation is clearly impacted by sociocultural context and that educators should understand and acknowledge this in the classroom.

In utilizing CRT, FL educators empower learners to throw off the negative internalized stereotypes of the dominant culture and allow the oppressed group to recognize their own authority and power. Bidy spoke about how she learned from her prior experiences which allowed her to be successful and view herself positively. She stated, "But I thank God for all the lessons I've learned, all the failure and all the successes and all the achievements...I think we have to stop allowing our past [to] predict our future...because it doesn't, you know." These women exemplified the power of CRT practices as a tool for empowerment and transformation. They overcame the oppressive structures imposed on them and obtained their version of financial success.

### **Significance of Study and Recommendations**

CRT alone cannot solve the economic inequities that marginalized women of color face. Significant changes must also be made to eliminate the historic oppression and continued racism that women of color face. However, CRT can establish bridges among people typically separated by race, culture, and gender while penetrating barriers to understanding and creating community and relatedness (Gay, 2018). CRT is the foundation of financial behavior change and can be used to develop an African American woman's FSE/competency, relatedness, and autonomy.

This study has the potential to provide insight into women's motivation to change their financial behavior. This research study could help FL administrators, educators, and counselors

understand why women choose to participate in these programs. What occurs in the classroom contributes to financial behavior change. By discovering more about how women develop their competency/financial self-efficacy, autonomy, and relatedness, it could improve current FL courses, which could increase a woman's economic self-sufficiency and financial stability. In this study, I sought to provide additional insights into how financially vulnerable and historically oppressed populations, specifically African American women, learn and develop during FLE. This research study helps to illuminate how educators can integrate CRT principles into their FL course while improving a woman's FSE/competency, relatedness, and autonomy.

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