



## Perceived Impact of IDA Participation Among Hawaiians

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asset-based interventions • Indigenous peoples • Native Hawaiians • social development • Individual Development Accounts

### Abstract

Indigenous peoples face many challenges in terms of social development and the lingering effects of colonization. Asset-based social welfare interventions have shown positive effects in both the long- and short-terms. Some Indigenous communities are now exploring how asset-based interventions might promote social development. This qualitative descriptive study explores the perceived impact of a large asset-building intervention—the Individual Development Account (IDA) program—for Indigenous Native Hawaiians. Participants felt that the culturally-based program material led to their empowerment and that they gained lasting skills. Participants attributed skills development and psychological changes and tangible asset gains to the IDA program. Notably barriers to succeed in the program included the lack of flexibility of the program's savings requirements and life events forcing an exit from the program. To improve, social development asset-based programs must address the challenges faced by some participants.

Poverty and substandard economic living conditions are two of the most pressing social development challenges for Indigenous peoples in the 21<sup>st</sup> century. The income transfer—the primary anti-poverty tool used by the modern welfare states—is designed to maintain a minimum level of well-being, which usually is lower than that provided by the lowest paying jobs in the labor market (the concept of less eligibility). The income transfer was developed as part of the 19<sup>th</sup>-century English New Poor Law. In the US, the income transfer raises millions of families above the poverty threshold each year. Estimates suggest that income transfer



reduces the incidence of poverty by 24% in the US and on average 54% across 17 OECD countries (Besharov & Call, 2009). It has been particularly successful in reducing poverty among seniors.

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

## LITERATURE REVIEW

### ASSET-BASED THEORY OF SOCIAL WELFARE

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

Assets are defined as tangible or intangible resources that individuals or communities hold over the long-term (as opposed to short-term disposable income). Sherraden's (1991) central idea is that the ownership of assets leads to at least nine positive effects, including (a) household stability, (b) an orientation towards the future, (c) development of other assets, (d) focus and specialization, (e) risk taking, (f) personal efficacy, (g) social influence, (h) political participation, and (i) the welfare of future generations. In the early 1990s, this theory represented an important complement to income-maintenance social welfare policies. To capture the difference between income and assets, Sherraden (1991) vividly stated, "while incomes feed people's stomachs, assets change their heads" (p. 6). The asset-based theory since has been associated with other critiques of income maintenance, including Sen's (1999) capability approach. This model of social welfare suggests that policies should focus well beyond income and earnings to what people are able to do (i.e., their capabilities). The United Nations Human Development Index was largely influenced by the capability approach.

### EVIDENCE OF AN ASSET EFFECT

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

### ASSETS AND INDIVIDUAL DEVELOPMENT ACCOUNTS

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

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

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

## RATIONALE FOR INDIGENOUS ASSET BUILDING

Rothwell (2011) challenges the notion that asset-based principles are misaligned with Indigenous values. He proposes that asset-based social welfare interventions reinforce Indigenous values because (a) they are investment oriented and long term; (b) economic and social impacts are interdependent, and human and natural relationships are central; and (c) they involve empowerment and control. Importantly, asset holding restores a "command over [economic] resources", p.6 (Sherraden, 1991) that has been absent from many Indigenous households for generations. Through asset accumulation, Indigenous peoples gain control of day-to-day and long-term decisions, which may help establish a sense of sovereignty. Within the historical context of asset loss, the focus on asset growth and control is not only congruent with but also necessary for the economic well-being of Native communities (Adamson, Black, & Dewees, 2004;

Jorgensen & Morris, 2010). As Finsel (2008) articulates, a challenge for asset-building in Native populations is that “there are no set answers to how assets are defined, or named, in Native communities” (p. 1).

## CONTEXT AND BACKGROUND ON THE KAHIKŪ PROGRAM

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

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

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

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

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

## METHOD

The data reported here are from a larger two-wave study that examined the effect of the Kahikū IDA program (see Rothwell, 2008, 2011). The study used a two-group, pretest-posttest quasi-experimental research design. Baseline data (Wave 1) used administrative enrollment data from the Kahikū program collected between 1999 and 2003. This design included two groups: individuals (the intervention group) that had opened an IDA ( $n = 550$ ) and a comparison group that applied but never opened an IDA ( $n = 208$ ). A follow up survey was implemented in 2008 (Wave 2) to explore the perceived impact of the IDA program on participants. The Wave 2 survey received exempt approval from the University of Hawai'i's Committee for the Protection of Human Subjects in 2007.

## SAMPLE DESCRIPTION

The Wave 1 data included 758 Native Hawaiians whom had applied to the Kahikū IDA program between 1999 and 2003. To participate in the program, total household incomes must have been less than 200% of the Federal poverty guidelines, and owned assets worth less than an estimated value of \$10,000 (excluding the value of the primary residence and one vehicle). For a family of four living in Hawaii in 2003, the 200% poverty threshold was \$42,320 ( $21,160 * 2$ ) before income tax (Department of Health and Human Services, 2003).

## DATA COLLECTION AND ANALYSIS

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

The words used by respondents were transcribed verbatim from phone interviews, typed verbatim from mailed surveys, and copied without edit from internet surveys. Qualitative data from both questions were grouped together and thematically analyzed

following a qualitative descriptive methodology. Qualitative description involves a low level of theoretical and subjective interpretation (Sandelowski, 2000, 2009). Data from the two questions were coded inductively using the NVivo method that allows the coder to stay close to the data, and move slowly by grouping codes from the specific to the more general (Braun & Clarke, 2006). NVivo (QSR International, 2006) qualitative data analysis software was used to then create a conceptual framework of the data. This allowed for comparative analysis to examine contrasts across respondents, situations, and settings (Padgett, 2008). In our case, this software was also used to further analyze and organize the data into themes and sub-themes.

## FINDINGS

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

**TABLE 1: DESCRIPTION OF THE SAMPLE AT WAVE 2 IN 2008**

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

\* Median value reported

## PERCEIVED IMPACT OF IDA PROGRAM

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

### THEME ONE: SKILLS AND PSYCHOLOGICAL BENEFITS

IDA programs often stress education and skill building. Kahikū included both asset-specific training (e.g., if an individual was saving to buy a home they were encouraged to take a class on real estate appraisal and home financing) and more general financial literacy education. Participants frequently reported that they had gained money management, asset-based skills, and an increased ability to set and accomplish goals. Many comments were variations of the following: “The skills and knowledge that I continue to use are money management, budgeting, increasing my credit scores, and the importance of saving.” Participants reported that the financial planning classes required for the program helped reinforce the importance of saving, budgeting, prioritizing, planning, and exploring. For some participants, the program made them more aware of the language used by banks and other financing organizations. One participant expands: “I’m more money conscious; I understand the difference between liabilities and assets. Good debt, bad debt, money in my pocket, money out of my pocket.” For those that were saving to purchase an asset, the skill-building classes had a memorable effect. Participants reported that they gained “the knowledge to help me build my brother’s house” and “a lot of the terms for when you are looking at real estate stuff.” Although some participants were unable to meet their savings goals fully for the matched withdrawal many still felt they had gained in the program. The following participant shared that the program helped him maintain focus:

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

Many participants also reported learning how to set and achieve goals as a skill they attained from this program. Goal setting was an important aspect of the Kahikū program, as participants determined what they wanted to save for, this then became the basis for the goals they set in terms of the final saving amount and monthly deposits. Participants found that Kahikū supported their future orientation.



Summarizing one respondent said the program, “is a good incentive to get on the right track to help financially for the future” and “helped me realize how important it is to plan and set goals.” One participant stated, “it [Kahikū] helped me visualize my goals for [the] future [and] for my family.” Participants identified that they were not only able to set goals, but to accomplish them through the Kahikū program. One participant stated:

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

Another participant had this to say about how the IDA program helped him accomplish his goals:

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

Participants reported a wide array of intangible assets gained through the Kahikū program, including increased cultural awareness and pride, along with greater self-confidence and responsibility. The Kahikū program was designed to be empowering and included elements based in traditional Hawaiian culture. Participants responded to these program elements and stated that they learned more about Native Hawaiian culture through the program. They reported that the program had a “motivating” and building effect. One participant illustrated this concept well by stating that the program encouraged them to become a positive leader in the Hawaiian community. Similarly another participant stated, that Kahikū “made us see the bigger picture that would benefit our future.” This sense of cultural pride, self-confidence, and responsibility gained is exemplified by this participant who stated: “It has been refreshing to learn more about our culture, language and people. It is very important to me to try and pass on the knowledge I have to my children and the younger generation.” Many participants cited the cultural learning that occurred from the program as the most beneficial. The most poignant response was as follows; “It made me [a] more confident person, I guess because you hear a lot of things like [Hawaiian’s] being lazy. I am not a lazy Hawaiian so it made my mind up to do the program, nothing else.” Another comment that described this effect was as follows,

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

Many participants also revealed that the program helped improve their senses of confidence and responsibility. One person reported that Kahikū helped them view themselves “as a positive and productive person.” Similarly another participant said Kahikū “gave me the confidence to strive [for] my goals.” When participants saved for their respective asset goals, some reported that they felt more responsible and accountable. A heightened sense of responsibility helped participants change their lives as described by this contributor:

[Kahikū] helped me with self-funds, [I] learned how to manage money, and be responsible. And being responsible helped me in other areas of my life. I learned how to work with what I had, I didn't have much.

Another participant explained that the financial literacy classes:

Taught me the value of how to manage money and how to put it to work where it was supposed to, showed me how important things are, the priority, and responsibility... Helped me to pay bills.

## THEME TWO: TANGIBLE ASSETS

Participants expressed how the IDA program helped them attain education, invest in or start a business, or save for a home. Participants stated that Kahikū had provided them with the “opportunity to exceed a milestone” in their lives. Examples of this were obtaining a postsecondary degree to gain a better job and starting university while achieving “a productive life.” Most commonly, participants reported that Kahikū encouraged them to think about developing their education further. One participant who saved towards education said,

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

One participant had his life greatly impacted by education as it allowed him to change his life completely. The following participant reported that he/she was able to use their IDA money when he/she became homeless to lodge at a dorm attached to their university:

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

Staying out of debt while attending university and being able to afford a laptop were other education-related benefits of Kahikū that participants identified helped them attain higher education. The data also showed that participants found the program to be beneficial in that it had an effect on planning educational savings for multiple generations. For example one participant said the program, “gave me the opportunity to pay tuition and opportunity later to do the same for my son.” Similarly another participant was able to use the program to change his/her life by, “Taking care of priorities, set up goals for children’s education and helping [them] grow into good adults.”

Additionally, participation in the IDA program helped some individuals look for jobs or get the training required to get secure jobs. Participants reported that the program helped them develop specific sets of skills through the training provided by the organization. One participant stated that “skills [...] learned from the training that was offered by the organization” helped them to gain a better job. Many participants remarked that through Kahikū they were able to save towards either starting a business, or buying business equipment. A participant vividly illustrated the benefits of the IDA program by stating, “Yes!!! Without the help of the IDA I wouldn’t have been able to start my home business. My home business continues to do well and I am always amazed at its potential for further improvement/growth.” Participants remarked that savings toward business development helped them “grow financially.”

Purchasing a home and improving an existing home were also reported benefits of the program. One participant remarked that the program helped them “pay off our home” and were looking to develop other tangible assets. Participants used the IDA savings to help put down payments on existing houses or to build new ones. Other participants in the program were already homeowners, but needed help with the upkeep of their homes. These participants saved money to renovate their home, repair their home, or add much needed additions to their home. Many comments were variations on this statement from a participant: “The IDA helped us accomplish our life time goal of building our own home.”

### THEME THREE: PROGRAM DISCONTINUANCE

Responses from individuals who did not finish the program but responded to the survey were valuable. Participants cited the following life events taking precedence over their ability to complete to program: family crises, unemployment, family financial obligations, debts, and overall lack of extra funds. One participant

captured the difficult decisions experienced by many program dropouts: “It made saving money quick, easy and fun but then I needed my money to pay daily bill/debts especially for my kids and I lost out on the matching money.” Another participant poignantly stated:

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

Participants cited a lack of flexibility in the program as the cause of their dropout. One participant stated, “they cancelled my participation to the program” because he/she was unable to make the monthly minimum savings goals.

## **DISCUSSION**

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

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

asset holding encourages development of other assets. Kahikū participants indicated that they were developing other assets by saving for a large purchase, expanding their business, or saving for their children's education.

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

Consistent with the quantitative findings of Rothwell and Han (2010c), one of the key findings of our data is that the relatively less economically advantaged are less likely to complete the program. Many participants reported that they had to choose between saving money and meeting basic needs of food and shelter. Similar constraints have been well documented in many quantitative and qualitative studies (see the review of IDA results by Carpenter, 2008). Program discontinuance caused by financial constraints is important for future interventions. IDA program administrators should consider that low-income populations often have varied and unstable income and implement procedures that allow for flexibility. As in previous studies (Sherraden et al., 2010), we are unable to conclude that IDA participation may result in reduced self-confidence when savings goals are not met.

## LIMITATIONS

Several limitations of this study require consideration. The surveys from which we took our data asked only two questions about perceived impact, and item-level non-response and partial non-response made some responses unclear. Also, data were collected eight years after program enrollment, and respondents may not have been able to discern impacts of the IDA program from those of other social service programs. One author coded the data, and any questionable codes were discussed extensively between authors. Although the authors agreed that the codes were externally heterogeneous, internally homogenous and adequately refined (Braun & Clarke, 2006), the reliability of coding could be further increased with an inter-rater reliability analysis.

## CONCLUSION

Given the limitations of traditional approaches to social welfare (e.g., income transfers), these findings have implications for Indigenous communities who may or may not have access to asset-building interventions. Although this study is unable to specify which programmatic aspects caused the perceived impacts, the cultural component of the program is important to highlight. Indigenous communities have historical culturally-specific notions of economics (for a Hawaiian example see Kanahale, 1993). Interventions of any kind are likely to benefit from deep understanding of Indigenous knowledge. Secondly, building assets is only a means to an end in that assets equate to control over resources, and ultimately power. Indigenous communities worldwide continue to struggle for control of their sovereign human, physical, social, and natural resources. An asset-based approach can provide a useful framework for discourse on development for Indigenous communities. Further, asset building interventions appeal to disparate political philosophies. In the US, savings as an individual action coupled with redistributive components of the asset-based model have achieved unusual bipartisan political support. This political appeal of the asset-based model could be used strategically by Indigenous communities. And, lastly, an asset-building framework is important to engage non-traditional institutional partners. Asset-building interventions require collaborations with private sector financial institutions that can lead to unexpected opportunities such as funding. In this way, the private sector can be engaged to achieve the “native endgame” (Danner, 2004).

Overall this study shows that Indigenous participants in an IDA program perceived increased capacity for future orientation, personal efficacy, and development of other assets. Asset-building strategies can and should be part of the continuing movement toward self-determination, self-sufficiency, and social development of Indigenous peoples.

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