

Financial Management and Culture: The American Indian Case

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Study investigates distal and proximal contextual influences of the American Indian culture that affect financial decisions and behaviors. Primary household financial managers were interviewed. Study was grounded in Deacon and Firebaugh's Family Resource Management theory. Findings indicated that American Indians view many concepts differently than conventional disciplinary meanings. Most critical is that money is not the only currency used within the culture but relationships and nature are also used as other currencies. Further findings of note are (a) the cultural belief that resources must be shared with all family members is seen as an obligation and often creates major resource demands, (b) spirituality and nature are of major importance in resource decisions, and (c) the holistic, integrated view of health and well-being is essential to consider when working with American Indians on resource management. Three resource management patterns were discovered: mainstream, traditional, and hybrid. Expense and income worksheets were developed reflecting cultural nuances.

Keywords: American Indians, culture and money, financial management, resource management, spirituality, Native Americans

The financial education and counseling discipline focuses on people's financial behaviors and financial outcomes. Xiao (2008) defined financial behavior as human behavior that is related to money management. He further defined financial outcomes as the result of both a person's behavior as well as distal and proximal contextual influences.

Distal influences emanate from sources such as cultural underpinnings, societal norms, peer relationships, or economic conditions and characteristics (Danes & Yang, 2014). Those distal influences affect motivations and expectations in making financial decisions and in implementing those decisions (behavior patterns). Proximal influences are values, beliefs, attitudes, and experiences that are grounded in the family context (Danes & Yang, 2014). These proximal influences affect people's financial decision making and financial behavior patterns which, in turn, affect financial outcomes in both the short and long term.

Family is the crucible that mixes ethnicities, creates culture, and thereby serves as the "mediating milieu" for financial

management (Danes, Lee, Stafford, & Heck, 2008). Culture, then, is a critical ingredient in fully understanding financial management processes and practices (Robles, 2014). *Culture* refers to ways people view the world and represents people's orientation to all living things and their reality (King, Chipman, & Cruz-Janzen, 1994). Thus, culture includes one's beliefs, values, tradition, and time orientation (Viramontez & Trask, 2009). Because subjective indicators such as values and beliefs are the best indicators of decision making, understanding families' sociocultural context is critical in financial education and counseling efforts (Forté, 2014; Gudmunson & Danes, 2011; Robb & Woodyard, 2011).

Within personal finance literature, however, the primary samples are White, middle-class individuals. As a result, little is known about cultural nuances influencing financial decisions or financial behavior motivations, especially in collectivist cultures with very different values, beliefs, and motivations related to money. The study had two purposes. First, it investigated distal and proximal contextual influences that affect financial decisions and behavior of rural,

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Northern Ojibwe American Indians. Second, it completed the scholarship cycle by applying the research findings through adapting conventional expense and income worksheets to reflect the contextual influences. This study is not an investigation of financial behaviors or outcomes but rather of contextual influences that undergird those behaviors and outcomes. Forté (2014) states that when learners can relate to educational material in ways where they can make their own meaning, the knowledge will be most beneficial. When financial education and counseling are more culturally cognizant, those activities can potentially improve client retention, facilitate more accurate diagnosis, and increase the likelihood that clients will implement change behaviors (Marks, Dollahite, & Dew, 2009).

The study began with an American Indian financial educator's experience that the culturally neutral income and expense worksheets that commonly appear in financial curricula were not adequate in teaching financial management to the Ojibwe. The cycle of scholarship began with a literature review and progressed to data collection that was grounded in family resource management theory and ended with development of adapted income and expense sheets reflecting cultural nuances of the study's findings.

The American Indian culture is a unique one that has distinct federal policies that currently affect resource access and use. The population has been recently growing. According to the 2010 U.S. Census Bureau (2012), 5.2 million people (1.7% of the total population) were identified as American Indian which was an increase of 39% since 2000, a growth twice as fast as the total U.S. population. In 2010, there were more than 100,000 American Indians in Minnesota from which the sample was drawn (McMurry, 2001). Becoming more culturally responsive in financial education and counseling is critical because research indicates that financial socialization is based on family interactions that influence financial attitude development, knowledge transfer, and financial capability development (Gudmunson & Danes, 2011). Family is where young people are first socialized and attain their cultural values that undergird the development of financial behavior patterns. Furthermore, as financial educators and counselors work with varied ethnic groups, it is important to understand cultural nuances to establish validity within that group.

The article's purposes are achieved by first summarizing current American Indian culture and financial management

literature. Then, the theory that guided the development of study questions and data analysis is described. After presenting study findings, authors present adapted financial income and expense worksheets that incorporate study findings.

Literature Review

The literature review begins by delineating what we currently know about American Indian values, beliefs, and norms as inputs into family financial decision making. Then, it progresses by summarizing the scant research on American Indian financial management.

Meaning of Family for American Indians

Figuratively speaking, tribe is family in American Indian culture (Wilkinson, 1980). Family ties, bonds, and expectations vary considerably among U.S. tribal groups (Edwards & Edwards, 1984), but considerable commonalities have been documented by scholars. An American Indian family is an active kinship system inclusive of parents, children, aunts, uncles, cousins, and grandparents. There is great respect for the elderly. Children are raised early on to emulate adult behavior (Lynch & Hanson, 2004). A healthy family is defined as being "close-knit"; the major defining feature is the degree of connectedness among members, immediate and extended (Martin & Yurkovich, 2013). The feature of a lateral extension into multiple households is accompanied by an additional bonding feature of incorporation of significant nonkin who become family members (Hill, 2006).

Importance of Spirituality in Well-Being

Balance and harmony are central concepts in American Indian spirituality and well-being. Balance relates to physical, emotional, mental, and spiritual dimensions; people are capable of adjusting and resolving imbalances through assistance from external resources, such as extended family and community members (Martin & Yurkovich, 2013). Illness affects the mind and spirit as well as the body, and wellness is, accordingly, harmony in spirit, mind, and body. Each individual is responsible for his or her own wellness (Garrett, 1999). Healthy adult members are characterized by resourcefulness, engagement in personal growth, stability, commitment, and having a spiritual belief that centers them (Martin & Yurkovich, 2013).

Core Values

Despite the differences among American Indian peoples, they share many core beliefs and values (Kenyon &

Hanson, 2012). The balance among physical, mental, emotional, and spiritual elements discussed in the previous section is among those core values. Another important value, also mentioned previously, is the collective nature of these communities, exemplified by the centrality of the extended family in their lives (Hawkins, Cummins, & Marlatt, 2004; Hill, 2006). Unlike the majority culture, decisions in American Indian cultures are usually made by consensus, power is decentralized, and cooperation is highly valued (Weaver & White, 1997). Their goals are not simply to survive as individuals and as a community but to thrive (Wilkinson, 1980). There is much emphasis placed on the collective.

Many other common values and practices of American Indians include respect for elders; maintaining traditional ways, humor, resilience; and encouraging autonomy for children (HeavyRunner & Morris, 1997). Great importance is also placed on respect for nature, respect for others, generosity and sharing, group harmony, composure and patience, relativity of time, and nonverbal communication (HeavyRunner

& Morris, 1997; Stubben, 2001). One of the ways in which these beliefs are exhibited is through a natural cooperation among group members that takes precedence over competition. Balance and harmony are maintained by not imposing on an individual's rights or beliefs (HeavyRunner & Morris, 1997).

Each person is allowed freedom to make personal decisions with a strong sense of responsibility (Edwards & Edwards, 1984). Success is measured by one's ability to contribute to the well-being of others. The need to contribute to family and community members, as well as next generations, is a primary benchmark of success. Emphasis is placed on feeling good about life and finding happiness in one's present situation (Juntunen et al., 2001).

Table 1 provides a summary of cultural nuances presented within the literature. It does so by comparing American Indian culture to the dominant White culture (Lynch & Hanson, 2004). Doing so achieves two goals. First, nuance means a

TABLE 1. Cultural Comparison of Values, Beliefs, Norms, and Practices

Dimensions	White Dominant Culture	American Indian Culture
Central orientation	Individual (I) orientation	Collective orientation (we); group life is primary
Communication style	Being direct, verbal, look one another in the eye, personal self-disclosure typically avoided	Indirect, implicit, nonverbal, nonconfrontational; info transmitted through situational context, the relationship, and physical cues; may not communicate emotion through facial expressions
Personal grounding	Self-promoting, competitive, emphasis on action and work, status defined by achievement	Emphasize cooperation; group consensus is important in decision making; harmony with nature; pragmatic; accepts "what is"
Situation focus	Doing (task orientation), importance of time	More oriented to situation than time, relaxed with time
Spiritualism	Orientation toward future, change, progress	Present-time oriented; spiritual dimension is integral to life; all things natural and supernatural are interconnected and have life
Valued family unit	Nuclear and immediate family bonds	Kinship and extended family bonds, often fictive kin involvement
Parent-child relationship	Parent provides guidance, support, explanations, and encourages curiosity	Children reared in adult-centered world; children are encouraged and praised for acceptable adult behavior
Core family relationship	Husband/wife (marital) bond is stressed	Mother and grandmother are important roles
Family structure and roles	Tendency toward democratic family structures, equality, role flexibility	Varied family structures including kinship group of people who care about each other; function of family more critical than structure
Attitudes toward elderly	Lesser role and respect for elderly in family	Great respect for elderly in the family; value placed on age and life experience

subtle or slight difference. Because most financial education materials are normed primarily on the White middle-class culture, it is through comparison that nuance becomes more precise and understandable. Second, Table 1 content can assist financial educators and counselors in exploring and coming to terms with their own cultural orientation (Soto-Fulp & DelCampo, 1994). Because we are so steeped in our own cultural underpinnings, we, as financial educators or counseling professionals, may not always realize the biased lens with which we enter professional interactions.

Financial Management and Decision Making

There is scant literature on American Indian attitudes toward money and resources. Historically, American Indians were asset-rich, and land was their most important asset. Some American Indian peoples build asset holdings for investment in community relations (Jorgensen & Morris, 2010). Traditionally, American Indian cultures respect collective resources and property ownership, and they value generosity as a sign of wealth. For example, in the Makah Tribe, a family's wealth was measured by what they gave away at the potlatch—a gift-giving feast.

Today, these cultural values translate into valuing and providing for family, especially extended family, valuing collective resources over individual advancement, and rejecting overt signs of material well-being and monetary wealth (First Nations Development Institute, 2004). Recognizing the connection with others, emphasis is placed on sharing material possessions. In their worldview, it is more important to be a good person than to acquire material goods (HeavyRunner & Morris, 1997). Therefore, generosity, sharing, and giving are highly valued. If one family member has a resource such as a car, housing, or food, that resource is often available to all in the social network (Garrett, 1999; Weaver & White, 1997).

Echoing the emphasis on sharing and providing, one qualitative study of American Indians (Juntunen et al., 2001) reported that their discussion of achievement and success tended to exclude money and material gain, and some participants even explicitly rejected a monetary measure of success. To them, having money to survive was not equated with an indication of career or personal achievement; instead, success was largely described as a collective experience, determined by the contribution made to others regardless of the material value of that contribution.

In American Indian cultures, because a healthy family is described as having adult members who are highly resourceful (able to meet their families' needs through various sources), family members are expected to be committed to expanding their skills and capabilities, which can assist them in maintaining balance within and meeting the needs of their family systems (Martin & Yurkovich, 2013). In American Indian communities, development is a phenomenon whereby age and independence are negatively correlated. Therefore, as individuals become older, they are expected to assume increased kinship responsibilities. In marriage, for example, individuals unite but uniquely marry into a larger kin system. As such, individuals do not necessarily grow independent of their family of origin (Hill, 2006).

American Indian women exercise almost complete control over the home, the children, and belongings inside the home. There tends to be a higher value placed on providing for the extended family more than saving for individual advancement (First Nations Development Institute, 2004). In addition, many American Indians have a present-time focus (Garrett, 1999). Some American Indians have been taught that to plan for or count on something in the future may actually deter its occurrence (Edwards & Edwards, 1984). This particular time orientation strongly impacts their attitudes toward personal financial management.

Guiding Conceptual Framework

Deacon and Firebaugh's (1988) *Family Resource Management* theory guided this study. The theory's essence matches the study purpose well. Both the theory and the study purpose focus on the distal and proximal contextual influences that affect family decision making. Although the theory in its entirety includes inputs, throughputs, and outputs, this study focuses on the investigation of the distal and proximal contextual inputs. These inputs according to Deacon and Firebaugh address questions of why resources are allocated in a given way, what resources are allocated, and whether resources are allocated so that a managerial response is stimulated (e.g., "pay yourself first" or developing a spending plan).

Two other reasons further indicate the theory's appropriateness for this study. First, because family is where most children are first financially socialized within their cultural values, beliefs, and expectations, grounding this study in a family theory that accommodates the varied definitions of family among cultures is critical. Family resource

management theory meets that objective. Second, although money is the primary resource and currency of exchange in the dominant U.S. White culture, in many collectivist cultures, money is only one resource used to achieve well-being. Thus, a theory that accommodates the sharing, substitution, and use of varied resources, individual and shared, to achieve well-being is needed. Family resource management theory meets this objective as well.

Deacon and Firebaugh (1988) defined management as a set of processes to guide decision making and for achieving desired well-being by effectively using resources; it is a judicious use of means to accomplish ends. Authors further stated that management must be understood within context; culture is a major component of that context. "Management is not a rigid set of rules and actions but a set of flexible responses to a particular situation" (Deacon & Firebaugh, 1988, p. 8). Thus, the theory does not dictate a particular regimen for financial management but incorporates families' decision processes about resource use. Management is about balancing demands and resources. It is about family values embedded in culture that serve as fuel for goals. It represents a composite of social, physical, psychological, spiritual, and cultural aspects that generates integrity to decision making.

Resources according to Deacon and Firebaugh (1988) are means by which demands are met. Money is just one of those resources used in decisions to achieve well-being. Resources have both stock and flow characteristics. The stock characteristic reflects how a particular culture or family within that culture view what they possess or what they have to address demands they face. For instance, money is not the only currency that American Indians use to meet demands. Relationships and natural resources are also currencies.

The flow characteristic, on the other hand, indicates the ability to access potential resources and whether people actually use available resources to meet value-directed goals. Resources may become available from productive activities internal to the family system or through interactions with other systems external to the family. The balance between these two types of productive activities may differ by social norms dictated within a culture or by demands in a particular situation. For example, in the American Indian culture, personal resources are not just an asset of the person. Resources are to be shared with those within the collective that have need for those resources.

Values are essential meanings related to what is desirable or has worth. Desirability or worth meanings are deeply grounded in culture because they are reflective of social norms within a culture. Values provide fundamental criteria for goals. Thus, goals are value-based objectives that give direction to action. Within the family, goals may originate from an individual, personal level, or they may be collectively grounded. In collectivist cultures such as the American Indian culture, many more values, beliefs, and attitudes about resource use emanate out of the group culture underpinnings (Danes et al., 2008).

Some management concepts are universal across cultures, and others are unique to a particular culture (Deacon & Firebaugh, 1988). For instance, "demands" is a universal management concept that is understood as inputs that provide stimulus, motivation, and meaning to activity undertaken within a family. However, the concept of "obligations" is unique within the American Indian culture which is a demand that all within the culture must find a way to meet. These unique meanings fuel managerial action. If financial management education or counseling is to be effective across cultures, cultural nuances need to be studied, understood, and incorporated into training professionals and into tools and materials that are used while working with various cultures (Tisdell, Taylor, & Forté, 2013).

Method

Sampling Procedures and Sample Description

Respondents are rural American Indians from Northern Ojibwe bands. Snowball sampling techniques were used to obtain respondents who were the primary household financial manager. Interviews ranged from about 30 minutes to 2 hours. The interview team included American Indians. Interview questions started with contextual questions about the community in which the respondent lived and some demographic characteristics. Respondents were then asked with a series of open-ended questions relative to Deacon and Firebaugh's (1988) *Family Resource Management* theoretical dimension of "inputs" of the resource management process. See the Appendix for the interview questions.

The sample originates from two rural counties in Minnesota where a large majority of American Indians reside. In one of those counties, American Indians compose 20% of the county's population, and in the second, American Indians compose 6% of the county's population. The reservation

population totaled over 35,282 people in 2000 (McMurry, 2001) in the sample state. Because traditionally in American Indian households, women are the primary decision makers and managers in the home; it is not surprising that all but 4 of our 15 respondents were female. Thirty-six percent of respondents were married and two were widowed. The two males who were married but considered the primary financial manager were in their 30s. The age range of respondents was 25–64 years old. Fifty-seven percent of respondents were employed and one was retired. Thirty-six percent were part of American Indian bands that received per capita funds originated from the gambling casino profits. Fifty-three percent of the respondents were reservation dwellers, whereas the remainder lived in communities outside of reservations.

Analytical Procedures

Deacon and Firebaugh's (1988) family resource management concept of inputs to family management was used to organize the research. More specifically, concepts of family structure, family function, demands, resource management, and well-being guided the development of the respondent questions (see Appendix). Those same theoretical concepts guided the analysis, interpretation of the data, and the organization of the findings.

Analytically, the pattern matching approach of analytical induction was used in the data analysis (Gilgun, Daly, & Handel, 1992). Gilgun (2001) defines analytical induction as "involving the intensive examination of a strategically selected number of cases so as to empirically establish causes of specific phenomenon" (p. 28). Conceptual definitions from Deacon and Firebaugh's (1988) *Family Resource Management* theory served as the initial pattern or conjecture that was matched with the interview data. This pattern matching is done through a process of confirming or refuting conjectures (Gilgun, 2001). The research begins with a conjecture which, in this case, is a conceptual definition from the theory. For instance, demands are defined in the theory as either goals or events that require action. Data that fit the conceptual definition confirmed the pattern and was entered in a grid for that conjecture; data refuting the pattern was set aside to determine if another pattern emerged or if it fits another conjecture.

Consensus among multiple coders created trustworthiness and authenticity in data analysis which are qualitative

analysis goals, especially in analytical induction methods (Denzin & Lincoln, 2000; Gilgun, 2001). Pattern matches and mismatches within the grid were then applied to adaptation of conventional, culturally neutral budget worksheets to ones that incorporated American Indian cultural nuances found in the study's findings. Descriptive and interpretive validity were addressed through the use of the adapted American Indian budget worksheets in financial education and counseling situations with similar individuals to those of the study sample (Huberman & Miles, 2002).

Findings

Because pattern matching was the key analytic procedure, each section of the findings will first identify the conceptual definition from family resource management theory that was used as the foundation with which to match with the data. Then examples of pattern matches from the data are provided.

Family: Structure and Function

For American Indians, family has porous boundaries. Family is an active kinship system inclusive of parents, children, cousins, aunts, uncles, and grandparents. Close, trusted friends are also considered family. One respondent described it this way:

So, for me, it's not just my husband, kids, or mom, dad, sisters, it's everyone; it's my aunts, uncles, cousins, and nana and important people who are like an auntie or an uncle, but they're not your blood, and that's um, a pretty normal routine.

American Indian spirituality contributes to their view of "family." This quote about determining spirit names and the reverence given to "aunties" and "uncles" adds to the understanding of the porousness of "family":

When we receive our spirit names, they're the person who goes out and finds that name for you. And, that person forever is your uncle and he becomes a family member. And, I tell you, I've always treated my uncle and my aunties as if they were blood relatives.

Even the language depicts the porousness: "And I, I always tell people that the Anishinabe word, the Ojibwe word for, um, brother and cousin is the same word."

The meaning of “household” is very fluid primarily because of cultural value to make certain everyone’s basic needs are met. The number of members living in a household often varies from month to month. Some household members are stable but other members may migrate among households. A respondent explained the household orientation in this way:

I am the owner of my home. There is my significant other, my daughter and her children. They are the permanent members of my home. Beyond that, I have periodic stayers; people who come and stay for a duration. For example, my brother is there when he has been drinking.

Conventional financial management focuses on expenses and income of immediate family members living in the household and is assumed to be stable over time. For American Indians, considerations must be made for porousness of family and fluidity of those living in the household and the resulting expenses that occur.

Resource Use

Deacon and Firebaugh’s (1988) conceptually defined resources as the means with which people meet demands. These resources have properties or characteristics through which individual’s goals are achieved. The theory indicates that resources become available from productive activities internal to the family system or through interactions with other systems.

Resources internal to family were reflective of basic needs within the context of the American Indian value and belief structure. High unemployment characterized communities, so one respondent stated this about resources: “My major resource for myself is keeping myself employed; maintaining our family health.” Another respondent’s comment reflected the strong emphasis on relationships compared to financial status within the American Indian culture in this way: “You think of people first, and then worry about money later.” With the “tribe as family” orientation, children were identified as a resource in this way:

Our children are our greatest resource, but for them to be that resource, they have to be quick to learn the teachings that are important, and always how not to waste, how not to take more than you’re going to use, and how to give back.

When the study participants were queried about the nature of resources available to them, they often referred to interactions with community systems such as social services or other agency resources. In fact, when respondents were asked about available resources, respondents often asked whether the interviewer meant social services. When community resources were identified, they were often placed in context with the importance of family:

When I think of resources, I think of, um, chemical dependency programs, the human development center; if people need help with emotional problems and those are important, but I think family is really important, too.

Resources identified often depended on employment status or whether they were reservation dwellers. Reservation dwellers have access to resources not available to nondwellers. A respondent who had been employed in the human services field for many years had this to say about resources available to American Indians:

In our community, there are two government organizations, the reservation government and city and county government. There are schools, Headstart, law enforcement, and health and human services. There are a lot of service providers for community members to get their needs met—mental, physical, and chemical health. The Tribal Council puts out requests for annual or biannual grants.

Nature is often considered a major resource. Depending on how household members draw from nature, resources may be more or less seasonal as depicted here:

My husband does a lot of ice fishing and we eat the fish as food resources. Over the summer months, we pick lots of berries and my auntie is a big jammer—making all kinds—strawberry, raspberry, blueberry jams. In the late summer, David rices and fishes all through the summer. We heat with wood in the fireplace, as well.

For American Indians, resource has a broader definition than is conventionally used. Money from employment is not the major currency for American Indians as is the case within the dominant White culture. Accommodation must be made for resources available through reservations and social service agencies along with earnings from employment.

Natural resources in many forms must be considered, and because of the seasonality of those resources, that timing must be accounted for in income and expense assessments. Relationships are a currency also, so these natural resources are traded, shared, and substituted among friends and family members, and these practices must also be recognized because American Indians are counseled or receive financial education. The seasonality of natural resources affects monthly expense and income balance sheets. It is so much a practice of these people that if those worksheets do not accommodate this practice, credibility of educators or counselors is diminished.

Within the American Indian culture, money is a means to an end, not an end in itself. Money is not representative of status or power as in the dominant culture but is rather about relationships, and this orientation is best reflected by this respondent:

Money is important, but I don't think that it's at the heart of success. Success is all about being happy; it's about being comfortable in your skin; being able to trust life is what life is.

A respondent said, "Money competes with the idea of selflessness." Selflessness is a cultural characteristic that surfaced in various ways. For instance, another respondent explained the meaning of money in this way: "Financial well-being is kind of overrated. It would be nice to own your own house, but we're happy and we're good." Still another said, "I don't really look at it so much as 'status,' I mean just being financially stable." Goals of American Indians are not so much about achievements but about the values of harmony and balance. Discussions about goals beyond basic needs is about achieving health in a holistic bundle of physical, psychological, and spiritual needs.

Meaning of Well-Being

Well-being is a perceptual concept influenced by values and beliefs, and, as a result, it is strongly grounded in cultural context. Well-being is about harmony and balance, not success for American Indians. Well-being is not just about physical health, but mental, emotional, and spiritual health. In fact, spirituality is a major component of well-being that has financial implications because of the importance of ceremonies and rituals (e.g., powwows, naming ceremonies, family barbecues) that demonstrate spirituality. These

ceremonies are regular occurrences and must be recognized when assessing expenses.

Present time thinking is the norm and combined with a deep spirituality; there is often a belief that what happens is the design of the Creator. Thus, when thinking about well-being for many American Indians, the focus is meeting the needs of the day.

Here is an example reflecting cultural context when defining well-being:

Not having to fret about simple things like food. To be able to not lavishly but comfortably do things you'd like to do. Basically that everyone is healthy. I don't really look at it so much as status but I mean, just being financially sort of stable.

Situational experiences do influence views of well-being. A formerly homeless respondent placed more emphasis on basic needs in his definition: "Well-being is a roof over our heads, clothes on our backs, food in our stomachs, and our health." Reflecting the American Indian relational obligation of "taking care of others before yourself," a respondent made this comment: "The biggest thing is that everyone is healthy. Then you can be more 'selfish.'" Saving for yourself could be considered "selfish" if others around them were not having basic needs met or if responsibilities within spiritual ceremonies were not being met.

Demands Created by Cultural Beliefs

The American Indian culture is a collectivist culture that is heavily relationship-based. Those people connections come with cultural obligations and expectations that place demands on financial resources. Almost every respondent mentioned the obligation they felt to support other people in their family who were not able to meet basic needs. Their felt obligation not only included meeting basic needs but also the cost of spiritual ceremonies and rituals. One male said,

I have obligations to make sure people are taken care of, you know, I'm like, with my family, I'm the oldest boy, so I have certain responsibilities to arrange feasts, or the different cultural things. So, women have certain responsibilities in the family, and so there is, you know, different roles that people play.

There are role designators such as “auntie” that reflect the belief of family caretaking. Auntie may or may not be a blood relative but as expressed by one auntie, “I’m expected to help parent her or guide her.” Uncles have similar obligations.

Not only is there a family caretaking obligation but also there are reciprocity expectations when people share some of their resources with others:

One value is that when somebody gives you something, you always try to give something back, and if you forget, then someone else in your family pays for it.

Here is an example of the reciprocity value: On a very cold night, a man showed up at a respondent’s house. He asked for wood because his family did not have any to heat the house on that cold night. After hauling the wood home and heating the house for the cold evening, he returned late into the evening with a piece of pipestone as a demonstration of gratitude. Pipestone is a valued stone of the area that has substantial worth. Sometimes, obligations affect youth in stressful ways that have long-term effects:

College students feel obligated to support other people in the family. They shouldn’t; they’re young people. Some have to take care of their parents because somebody’s gotta pay rent. It ends up being the high school or college student.

Per capita payments have positive effects in high unemployment areas, the money provides sustenance. For children younger than 18 years old, payments accumulate with interest until they reach age 18 years. A disadvantage of the payment accumulation is the pressure that it places on children based on the value of sharing what you have with family and taking care of family. Here is how one respondent described the obligation and demand for one child:

My son is 14 and he has been receiving a per cap payment of \$3,000 quarterly since he was a baby. He gets access to that money when he turns 18 or gets his high school diploma. Already, he is getting messages from family about when he gets the money. He is being told it is not just about him, it’s about family and what’s the best way to take care of everyone. “You’re the only one in the family with this kind of per cap and the only one with this opportunity for our family.”

When creating budgets, accommodations need to be made for required obligations. The cultural value and expectation of sharing what you have with others is taken seriously. The silent treatment sometimes occurs in families when someone refuses to share what they have. One respondent described what occurs as similar to banishment:

You can be in the same room day after day and nobody will talk to you. That’s banishment. I’ve seen that in families. But, um, in my family, they don’t stick around if no one’s going to talk to them.

Planning Horizon

The American Indian present-time orientation, grounded in their spiritual beliefs, was prevalent when respondents explained how they plan for the future. Their short-term planning horizon was best voiced with the following quote that epitomizes the often heard comment about meeting immediate basic needs with currently available money.

It has been reaffirmed to me all my life that there is no reason to plan; it’s all in the Creator’s design. It will all work itself out. So, for me to think ahead, to plan like that, is almost like saying “I don’t trust you, I’ll take care of this all myself.” You just work with the money you have. You don’t plan for emergencies or accidents, or tires or broken down car or whatever. It’s just meet the day’s needs and move on.

When respondents designated a planning time period, many identified planning for a month ahead. Some indicated that their planning horizon was 2 or 3 months ahead, but the goal was still short term, involving having enough money to cover monthly bills.

Several respondents identified saving money for a “big-ticket item” like a car or education for a child, and with a concrete goal in mind, respondents were willing to put money aside for this targeted goal. Financial goals seemed to focus on meeting basic needs even for those respondents who had a higher level of resources or employment that was consistent and stable. Thus, the time orientation seemed not to be dependent on resource availability but rather a more deeply ingrained cultural characteristic.

Financial Decision Making

Financial decision making and the paying of bills are often done by the oldest woman in the household or the home

owner. Current members of the household often contribute what they can; one or two systematic, continual sources of income are not the norm. Income sources need to be thought about not just as individual resources but as family or household resources. Here is an example of how bills were paid within one household:

I get the bills and tell James and Jamie [adult son and daughter] how much they are. Then Jamie usually says, "Well, here's \$100, then, for the light bill." Then, James will give me \$50 or \$60 another time. I don't charge them rent. I pay the house payment because I am the house owner.

There are people who have steady employment with a regular income and then there are several people who have variable income or households that have various sources of income or income substitutes that are patchworked together to meet needs. Below are two different descriptions of how households patchworked their money together:

I get unemployment. My son gets disability for his ADHD and bipolar disorder. I get child support for my daughter from her dad. I get relative care for my nephew. My son's dad is staying with us, and he is in a program that pays \$7.50 an hour to go to classes in school. So that's 40 hours a week, so there's that income, too.

I'm the primary breadwinner because I get a per capita payment from my tribe. I also rice, hunt, and fish. I fill up my freezer with deer meat. Sometimes my wife goes to day labor.

When American Indians draw from nature, there are two effects. Those resources both reduce food expenses but also serve as seasonal income as depicted by this respondent:

I just got back from ricing. I got enough rice to feed my family and some other family for the whole winter. I sold a lot of it and will probably sell more.

Who makes financial decisions within a household is quite varied. Traditionally, American Indian women had control over household decisions including finances; in some households, that pattern is still the norm. But some young couples make joint decisions. In another household, the husband paid bills because he had the time flexibility of self-employment, whereas the wife did not. An unmarried

college-educated male managed his finances since he left his home for school. Questions must be asked to establish the household financial management patterns because assumptions cannot be made. As one respondent indicated, "Tribal communities are diverse, too."

American Indian Resource Management Patterns

Thus far, we have discussed Deacon and Firebaugh's (1988) theoretical concepts individually but that approach does not coincide with the holistic, integrated worldview of the American Indian culture. Most respondents at some point in their interview spoke of the medicine wheel to describe the American Indian worldview of creating harmony and life balance by an interconnectedness of the core parts of the human being: physical, spiritual, emotional, and mental—the four quadrants of the medicine wheel.

Considering the American Indian cultural belief of integrated balance and harmony, we analyzed the previous concepts in totality to further investigate how American Indians managed resources. We charted demographic characteristics such as gender, age, marital and employment status, and education along with whether respondents were reservation dwellers and had spent substantial time living in an urban area some time in their life. In addition, we charted their planning horizon, how they perceived the American Indian family obligation value of sharing resources, their practices related to nature and its products, saving patterns, and how financial decisions were made.

In doing so, we found three patterns of resource management which were different mixes of financial behavior that was more reflective of the dominant society and financial behavior that was more reflective of the American Indian values and beliefs. One pattern found were those who managed their resources quite similar to the mainstream White, dominant society (14%). A second respondent pattern exhibited was those who exemplified traditional American Indian behavior practices (43%). A third pattern was a "hybrid," where respondents exhibited a combination of behaviors often seen in mainstream society and those exhibited traditionally by American Indians (43%).

Implications and Conclusions

Implications: Expense and Income Worksheets

Study analysis of individual concepts and distribution of resource behavior patterns indicated the need to create expense (Table 2) and income worksheets (Table 3) that

TABLE 2. American Indian Expenses Worksheet

The worksheet goal is to capture a picture of all household expenses for which you are responsible. Before completing columns, go through the list of potential expenses where other family members might contribute. Think about fixed expenses (those that occur regularly such as monthly rent or mortgage), flexible expenses (those that vary from time to time such as food or spiritual ceremonies), seasonal expenses (gas for ricing or hunting trips), and nonmonthly expenses (such as quarterly care insurance payments).

	This Week	This Month	Transitory Family Member Expense	Seasonal Expenses
Housing				
Rent or mortgage				
Electricity				
Heat/gas				
Water/sewer				
Garbage				
Phone: landline				
Phone: cell phone				
Cable				
Internet				
Property taxes				
Property/renters insurance				
Home				
Maintenance/cleaning				
Other				
Food				
Groceries				
Eating out				
School meals				
Food for celebrations				
Food for ceremonies				
Baby formula and food				
Snacks				
Other				
Cultural/Spiritual				
Tobacco, cedar, sage, sweet grass, or other				
Gift giving: blankets, baskets, wild rice, maple syrup, pottery, beadwork/jewelry, quill work, and so forth				
Clothing for cultural events/celebrations				
Transportation costs				
Hotel/camping costs				
Food at events				
Funerals				
Other				

(Continued)

TABLE 2. American Indian Expenses Worksheet (Continued)

	This Week	This Month	Transitory Family Member Expense	Seasonal Expenses
Health				
Traditional medicine				
Doctor (co-pay)				
Dentist				
Eye care/glasses				
Prescription				
Nonprescription drugs				
Hospital				
Medical clinic				
Health insurance				
Life insurance				
Counseling/therapy				
Gardening (seeds, soil, supplies, canning jars, etc.)				
Other				
Payments				
Credit card				
Loan				
School loan				
Child support				
Child care				
Spousal maintenance				
Legal fees				
Loan from family				
Loan from tribe/band				
Other				
Recreation/Entertainment				
Hobbies				
Reading materials				
Movies				
CDs/DVDs/video games				
iTunes cards				
Events (sports, concerts, carnival)				
Pets and supplies				
Membership dues				
Activity fees				
Other				

(Continued)

TABLE 2. American Indian Expenses Worksheet (Continued)

	This Week	This Month	Transitory Family Member Expense	Seasonal Expenses
Personal				
Clothing				
Laundry				
Personal care products				
Personal care services				
Household supplies				
Child/elder personal care products				
Babysitting				
Diapers				
School supplies and fees				
Children's allowance				
Grandchildren's allowance				
Alcohol				
Gambling/bingo/lottery				
Tobacco/cigarettes				
Birthdays and Christmas				
Graduations				
Donations				
Charitable contributions				
Other				
Transportation				
Gas				
Gas contributions to others for rides				
Maintenance (oil), repairs				
Loan payment				
Insurance				
Public transportation				
Other				
Saving Funds				
Emergency				
Education				
Retirement				
Nonmonthly expenses				
Special events: birthdays and graduations				
Specifically for family needs				
Other				
Overdue/Monthly Bills				
Arranged monthly payment to: _____				
Balance _____				
Arranged monthly payment to: _____				
Balance: _____				

TABLE 3. American Indian Income Worksheet

Worksheet purpose is to capture household income flow. Consider all your income sources as well as those of other members living in the household. Include income you might receive from natural resources such as ricing, gardening, or hunting. Start with income for the current week. Once you have completed that column, move to income sources for the next month. Completing this worksheet each month and comparing it with the household expense worksheet helps you get control of your household budget. Be certain to include seasonal income resources.

	This Week	This Month	Family Member Contributions	Seasonal Resource
Income From Employment				
Wage/salary				
Tips				
Day labor				
Social security				
Veterans benefits				
Pension				
Worker's disability compensation				
Tax return				
Earned income tax credit				
Contract work				
Military				
Other				
Cultural Income/Resources				
Hunting/fishing				
Gathering/picking				
Trapping				
Arts and crafts				
Trading or bartering				
Gardening				
Other				
Income Not From Employment				
Per capita distribution				
Unemployment compensation				
Tribal assistance				
Tribal seasonal check (Christmas)				
One-time federal payments (e.g., Cobell)				
Women, infants, and children (WIC)				
Food support				
School lunch				
Child care assistance				
MFIP				
Housing assistance—on or off the reservation				
Energy assistance				
Supplemental security income (SSI)				
Johnson O'Malley (JOM)				
Child support				
Tax credit				
Family members contribution such as caring for an elder				
Other				

Note. MFIP = Minnesota Family Investment Program.

better reflect the American Indian cultural orientation to resource management. The first two columns are based on timing as is conventional in most expense and income worksheets. However, findings indicated a shorter planning horizon for this population. In these first two columns, the amounts documented would represent income or expenses for the family members who consistently live in the household.

The next two columns are there to accommodate the fluidity of American Indian households and the income that transitory household members might contribute or the additional expense they might create. These two columns capture what is so ingrained in the values and beliefs of the American Indian culture. By bringing these values and beliefs to their attention in this assessment, a respect is demonstrated for norms that are part of their lives. Even more important, the information gained creates a more accurate budget picture from which financial decisions can be made. The fourth column labeled “seasonal” is to record the expense created by seasonal activities such as gas to go fishing or ricing. In the income worksheet, recognition of the substitution created by natural resource use reflects concrete contributions to income by reducing the expense side of the ledger. If these activities are recognized within the worksheets used with American Indian students or clients, financial educators and counselors receive credibility by recognizing the value of that prominent activity in using natural resources to extend income.

For housing expenses, it is important to query whether the family is a reservation dweller, and if so, access to support programs may differ and payments such as property taxes may also vary compared to the nonreservation dweller. The expense worksheet has a section for cultural and spiritual events. Those expenses may not even be identified if a conventional expense sheet were used. A worksheet purpose is not only to obtain a full picture of the household budget but also to remind people of their potential expenses. When people do not keep track of their expenses, not all periodic or seasonal expenses will immediately come to mind. The extra expended because of transitory family members living in the household may also be overlooked. The health section acknowledges potential costs within traditional and mainstream cultural health practices. The third column recognizes expenses that transitory household members create or expenses accumulated while harvesting fruits of natural

resources that have a tremendous impact on both income and expenses seasonally.

The income worksheet was also developed to reflect cultural understandings gleaned within the interviews. In doing so, the income worksheet first queries about income from employment. However, the worksheet also incorporates categories recognizing the more diverse ways American Indians use in their income flow. There are categories for cultural income/resources and for income not from employment. The latter category includes income that people might obtain from several potential social service agencies, the per capita distribution, reservation resource programs, and contributions from family members living in the household to household expenses. Not all people will use all the income sources identified, but the varied potential items will jog people’s memories so that a more accurate total income flow might be captured through the worksheet. The third column accommodates periodic contributions to total household income of transitory household members. The fourth column recognizes the contribution of natural resources in extending total household income seasonally.

Having worksheets that are more reflective of one’s culture, beliefs, and values, not only makes people feel respected for who they are and what they are about but also people will be motivated to use the worksheets because they reflect what is familiar to them. It is more likely they will believe these worksheets fit their lifestyle, and will therefore, place more trust in the financial professional.

Conclusion

The first purpose of the study was to investigate distal and proximal contextual influences that affect financial decisions of Northern Ojibwe American Indians. The second purpose was to complete the scholarship cycle of applying research findings to practice through adapting conventional expense and income worksheets to reflect the contextual influences of culture discovered in the study. The study was theoretically grounded in Deacon and Firebaugh’s (1988) *Family Resource Management* theory. Respondents were the primary household financial manager.

Findings indicate that American Indians view many financial and resource management concepts differently than the conventional disciplinary definitions. The most glaring difference is that financial management is too restrictive

a concept. In this culture, money is not the only currency. Examples of other currencies described by respondents are relationships and products of nature. Thus, it is much more accurate to use the concept of resource management, a more inclusive concept, when working with this culture. That concept better matches the values, beliefs, and motivations of the culture.

Of further cultural importance is the addition of family obligations related to sharing resources among family members when thinking about demands in the management process. Also of note are the importance of spirituality and the holistic, integrated understanding of health and well-being that is core to these American Indians. These beliefs have an influence on how the respondents distribute their resources among demands.

There was a continuum of incorporation of traditional American Indian beliefs into the financial and resource decision-making process. Diversity was affected by such factors as the generation of the respondent, whether they had lived in an urban area for a substantial amount of time, whether they were a reservation dweller, and how American Indian policies had affected them in the present or past. Three resource management patterns were discovered: mainstream (14%), traditional (43%), and hybrid (43%). These patterns influenced how respondents allocated both their financial resources and how they made decisions about other resources and demands their household experienced.

Because of these unique cultural definitions and norms, education and counseling within this culture must accommodate the ways that American Indians have traditionally communicated and learned compared to conventional ways in which curriculums often are written. The study findings indicate that to effectively create behavior change in this culture, it would be wise to incorporate key cultural understandings of resource and financial management concepts. Based on this study's findings, expense and income worksheets were developed reflecting the cultural nuances in American Indian's resource use.

The scholarship cycle resulting in the culturally nuanced expense and income worksheets that were developed is a prototype that could be used with other cultures. Robles (2014) indicated that current financial education needs to target specific populations that have been neglected such

as American Indians. Education and counseling needs to be done using culturally responsive approaches to be effective in motivating behavior change. Culturally responsive educational tools as well as a culturally responsive teaching processes are critical in targeting neglected audiences when teaching financial management or when doing financial counseling or coaching. If learners can culturally relate to the educational materials by making their own meaning because the educational materials reflect their cultural beliefs and understandings, there will be a greater potential for motivating behavior change (Forté, 2014). The cultural environment of the people we teach as financial educators or the people we counsel, mentor, or coach is critical to address because social and cultural influences are quite pervasive (Vitt, 2009) and can make a difference in the impact of our educational efforts. The sample worksheets from this research are only a small beginning. When financial education and counseling are more culturally cognizant, those activities can improve client retention, facilitate more accurate diagnosis, and increase the likelihood that clients will implement change behaviors (Marks et al., 2009).

More research is needed within the financial management discipline that investigates boundaries between decision making and culture. The discipline has focused almost exclusively on money decisions and behaviors. But when the goal is effecting behavioral change, inputs to financial management such as cultural context must be considered to create motivation for behavioral change (Danes et al., 2008; Forté, 2014; Tisdell et al., 2013). Flemons and Cole (1994) indicate that culture is a relational phenomenon; that means that roles, perceptions, and meanings of the language used are critical. Much more research is still needed among the various cultures to more fully understand financial and resource management decision-making processes, to develop culturally nuanced educational materials that recognize those processes, and to create appropriate training of financial management professionals who work to create behavior change within culturally diverse audiences.

A limitation of this study was that the sample came exclusively from Northern Ojibwe bands of American Indians. Replication of this research with other American Indian bands would contribute to discovery of common values and beliefs affecting resource management decisions as well as the diversity that exists among bands.

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Appendix
Qualitative Questions Based on Family Resource Management Theory

1. What comes to mind when you hear the word “family”?
2. What comes to mind when you hear the word “household”?
3. Besides you, who lives in your household?
4. Does your family or household discuss or plan for the future when it comes to money or finances?
5. Would you say that your family or household has specific objectives or goals?
6. What are your family’s or household’s financial objectives or goals?
7. How would you define or describe “well-being” for your family or household?
8. What are some important resources for your family or household?
9. What are some of the large and small obstacles for your family or household in terms of achieving goals or well-being?
10. Keeping some of these things in mind and picking a time (e.g., January or spring), would you walk me through a year describing the different jobs and activities that bring resources (e.g., financial, food, other) to the family or household?
11. How does resource management work in the family/household?
12. Does being a member of your family or household come with certain expectations or obligations?