Research Design and Methodology 1

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Professor

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Assignment

### *60 Day Developmental Readings*

Review 100-day assignment, course essential elements, assigned readings, and recommended readings to identify selections of books and scholarly articles to identify and select developmental reading sources and entries.

Each OGS program and Core has specific grading criteria for Developmental Readings. Follow the **Developmental Reading Rubrics** for the **required number of sources, comments, and quality criteria**.

See the **General Helps** in **AA-101 The Gathering Place in DIAL**for the following resources:

* Refer to the “NEW Student Guide to Developmental Readings” for updated information on sample comments, rubrics, and key definitions related to developmental readings.
* Download the “NEW Developmental Reading Assignment Template” Word document to begin writing your developmental reading assignment.
* For **grading criteria**, go to the “NEW Developmental Reading Rubrics” document.
* Document all sources in APA style, 7th edition ([APA 7 Reference Example](https://drive.google.com/file/d/1MOW2xmjS9fBRboojA-ADFQBlpahm2iFM/view?usp=sharing), [APA 7 Quick Guide](https://owl.purdue.edu/owl/research_and_citation/apa_style/apa_formatting_and_style_guide/documents/APA%20Poster%2010.22.12.png)) for in-text citations and for Works Cited. Include page numbers.
* Include a separate **Works Cited** page, formatted according to APA style, 7th edition.
* Submit through **DIAL** to the professor.

**Source One:** Ndou, A. (2023). The relationship between culture and parental financial socialization.*Eurasian Journal of Economics and Finance, 11*(1), 41-51.

<https://doi.org/10.15604/ejef.2023.11.01.003>

**Comment 1:**

**Quote/Paraphrase:**

“This paper tests whether culture is significantly associated with parental financial behavior, parental financial monitoring, parental financial discussions, parental financial communication, and parental financial teaching” (p. 44).

**Essential Element:**

Research Design Alignment

**Additive/Variant Analysis:**

The concept and significance of the term financial socialization is an additive to my knowledge and addition to my vocabulary.

**Contextualization:**

The author and other experts that have researched the concept of financial socialization have put a name to a behavior I am already familiar with. Financial socialization may be lacking or may be abundant in any given household. Within my household growing up, there was a degree of financial socialization in which my parents modeled the importance of giving offering in church, gave me a penny bank in the shape of a dinosaur (which I still have and use), gave me an allowance (I pretty much just asked when I needed money), took me to the bank with them and taught me how to fill out deposit slips.

From a young age, I was taught the value of money and saving. Upon starting my first full-time job, my parents also reiterated the importance of signing up for the company’s retirement savings benefit program to which I still value this day.

In my quest to study the culture, ethics and socialization norms of low-income families, financial socialization will be an important theory to investigate.

**Comment 2:**

**Quote/Paraphrase:**

“This study measures the dependent variable of parental financial socialization through parental financial teaching, parental financial discussions, parental financial monitoring, parental financial behavior, and parental financial communication. The independent variable is culture” (p. 44).

**Essential Element:**

Methodology Distinction

**Additive/Variant Analysis:**

The above studies distinction between its dependent and independent variables enhances my knowledge and helps to further explain the difference between the two in a specific research context.

**Contextualization:**

It is understandable how culture would affect financial management, financial communication and all forms of financial socialization. The traditional, tribal norms, attitudes, and accepted practices will determine if a family pays tithes, pays taxes, using a bank account and budgets household income. In my experience as a property manager, I’ve noticed that some of the seniors who are uneducated and financially illiterate have never felt comfortable using a bank account and if their adult children did not have an opportunity to attain higher education, they too only go so far as opening a checking and savings account but are not familiar with the benefits of asset holdings and investments or how to manage them.

One elderly resident in the senior citizen building I managed, told me that she was not comfortable with money and did not know how to handle it. When she received a large inheritance, she gave each of her grandchildren a large sum of money. The grandchildren in turn did not know how to manage their gifts and squandered them. Fortunately, many in affordable or low-income housing may not be savvy in asset management, but they do know the value of saving.

In my pending research of low-income families, one of my independent variables will be spirituality or church membership and the dependent variables will be mental wellness, social capital and financial literacy.

**Comment 3:**

**Quote/Paraphrase:**

Table 5 indicates the results of the correlation analysis. Pearson’s r values show that culture has a negative relationship with parental financial behavior (-0.673), parental financial monitoring (-0.587), parental financial discussions (-0.691), parental financial communication (-0.687), and parental financial teaching (-0.767). These results mean that when cultural values and norms are upheld, parental financial behavior, parental financial monitoring, parental financial discussions, parental financial communication, and parental financial teaching decrease. Thus, culture has a significant and negative correlation with all the components of parental financial socialization (p. 47).

**Essential Element:**

Research Design Alignment

**Additive/Variant:**

The above results of the study showing a negative relationship between culture and financial socialization are an addition to my knowledge of the effects of cultural practices.

**Contextualization:**

It is quite disheartening to read that the culture of this African village has a negative effect on a family’s socialization. The study used a large number of participants, mostly female and the results show that this community’s culture does not teach their kids financial management. My Pastor grew up in a culture where the holiness, Pentecostal faith discouraged secular education. His new bride encouraged him to go to school and he kept going until he earned a doctoral degree. Culture does play a big role in the way a child is reared, how marriages are maintained and how a family lives their life even when it is contrary to what is good and healthy. What the study did enlighten me on, is the ability to observe such cultural practices and use a quantitative study versus a qualitative method. This gives me encouragement in knowing that a quantitative study may be possible for my type of research goals.

One of my desires is to compare different cultures within the low-income housing subset. During my tenure in property management, I have had the privilege of managing buildings that comprised of a majority of one ethnicity. Each ethnicity had different cultural ethics, norms and practices and I’d be interested in knowing how that affected their need to enter into and stay in low-income housing.

**Source Two:** Allsop, D. B., Boyack, M. N., Jeffrey, H. E., Loderup, C. L., & Timmons, J. E. (2021). When parenting pays off: Influences of parental financial socialization on Children’s outcomes in emerging adulthood.*Journal of Family and Economic Issues, 42*(3), 545-560. <https://doi.org/10.1007/s10834-020-09716-6>

**Comment 4:**

**Quote/Paraphrase:**

“Looking longitudinally at a reporting triad including a father, mother, and child would be a valuable addition to this domain, allowing us the chance to look at persistent aspects of financial socialization over time” (p. 546).

**Essential Element:**

Methodology Distinction

**Additive/Variant:**

The benefits of a longitudinal study in the context of family financial socialization is an addition to my knowledge of research methodology.

**Contextualization:**

The author’s chosen research methodology helps me weigh the benefits of various research methodologies that might be beneficial for my research goals. At this point and time, I am not sure how feasible it would be for me to conduct a longitudinal study of families living within low-income housing, how long it would take and how long of a time frame is sufficient enough to properly observe the chose participants in order to gather information and properly test a hypothesis.

In my opinion, a longitudinal study allows the researcher to observe financial practices within a family and how the use of or lack of financial socialization benefited or hindered a child’s financial success. Other options may need to be explored. Perhaps I could interview a family and quantify their response on past and current behaviors, as well as interview their adult children and study whether their financial socialization during childhood had a negative or positive effect on their ability to successfully manage their finances.

**Comment 5:**

**Quote/Paraphrase:**

“Little research has examined financial literacy’s association with financial satisfaction and financial distress” (p. 548).

**Essential Element**

Research Questions

**Additive/Variant:**

The lack of research examining the correlation between financial literacy and financial satisfaction/distress is an addition to my knowledge.

**Contextualization:**

It would be reasonable to say that those in low-income housing suffer from financial distress and dissatisfaction due to the lack of financial literacy. If one feels like they are stuck in a rut or confined to their environment, not able to grow or expand, this will cause distress, which leads to other behavioral issues such as depression, unhealthy sexual practices for relief and perhaps even gambling or recreational drug use to ease stress. These factors exacerbate any issues one is facing. One of my desires is to see financial literacy taught in affordable housing and low-income housing communities.

Relieving the housing burden is one thing but assisting families in learning how to gain wealth and gain financial independence is another element that I believe is missing in the affordable housing industry. There are some non-profits that offer classes on financial management and budgeting and I think these types of classes should be mandatory for voucher (HVCP) participants. Remembering when I became a realtor, I accumulated debt that I could not handle, which led to stress. One thing someone told me is that I could arrange payment plans. That one piece of information reduced the stress I was feeling. Knowledge is power.

**Source Three:** Pierce, E. (2023). Why faculty underestimate low-income students’ family responsibilities.*Journal of the Scholarship of Teaching and Learning, 23*(2) https://doi.org/10.14434/josotl.v23i2.33756

**Comment 6:**

**Quote/Paraphrase:**

Low-income families often teach their children something quite different, that their responsibility is to take care of other family members. This is not to say that low-income parents teach their children to ignore their personal interests, but low-income families generally cannot afford to encourage the (extreme?) degree of individualism embraced by middle-class families (p 18.)

**Essential Element**

Research Questions

**Additive/Variant:**

The differences in moral obligations that low-income students have compared to middle-class students is someone variant to my knowledge.

**Contextualization:**

It seems to me that a student from any background would want to help care for a sick or needy family member or come to a family member’s rescue if there is no one else to do it. It is not only a moral obligation but a moral duty. Teaching a child to be independent and empowering them to think for themselves is different, in my opinion, than teaching them to only be concerned for themselves. Once can have a moral conscious but still be goal-driven and focused on one’s own future and success. There are some issues that may arise in a low-income family that a middle-class family would not have. They would not have to burden their college age students with because they have the resources.

Initially having gone away to college, I returned home and transferred to a local university after one year. This transfer was due to my dissatisfaction with my school as well as its location. A few years after I graduated from college, my father became more and more dependent on others to take care of him due to his health condition. If my father had become ill during my first year of college, it would have been a no brainer to transfer schools and come back home or perhaps I would have never left. Because of our financial status, I still would have been able to go to school, but I would have wanted to be closer to my father. Any emergencies that came up while I was growing up and during my college years, money was available to handle it. My point is that access to money and resources should not dictate moral behavior.

**Comment 7:**

**Quote/Paraphrase:**

“Rather, the concept of adultification merits attention because it highlights how adolescents in economically stressed households are likely to understand their obligations to care for family members” (p. 18).

**Essential Element:**

Research Questions

**Additive/Variant:**

The concept of adultification is an addition to my knowledge and extends my vocabulary

**Contextualization:**

It is not that I have never heard the word adultification before; I have. What is new is the elaboration of the word and its placement in a specific context. This is again a situation in which I have witnessed an action being performed and now have a word to describe what I witnessed. In either my second or third year of college I asked my parents if I could get a job. My parents were totally against me working because they wanted me to focus on my schoolwork. After convincing them that I handle the workload and that some experience working at a hotel would be good for my resume, they conceded. Of course, the job I found was part-time and it was a hotel operator position at a hotel in Crystal City, across the bridge from Washington, D.C. The job was at night a few days a week, which allowed me to go to class during the day.

After about four months or so, I decided to quit. With school and a rigorous rehearsal schedule with the Howard Gospel Choir, it was too much. The point of this story is that I never had to worry about paying my own way to school, contributing towards household expenses or helping to take care of a younger sibling. This was all my parents’ job. My parents wanted me to do what young people are supposed to do. Go to school and hang out with my friends. Adultification was never an issue in my household. Although I had house chores growing up, it was never over-bearing.

In many low-income households, if there is a single parent, the older child may have to pick the younger sibling up from school, head home and after completing their homework, they may have to work on house chores or help the younger sibling with their homework, foregoing their leisure time with their friends. Many college-aged children from low-income households may have to work while in school in order to contribute towards household expenses. There may perhaps be too much responsibility placed on children in the home, hence adultification.

It is understandable that a professor at a higher institution of learning would be unaware of the constraints that one of his or her students is facing due to family responsibilities. In my research interest of studying the culture, ethics and morals of families in low-income housing, one of my research questions may be the moral commitment of children to their immediate family members and how this affects their career goals and independence. Children of low-income families may feel obligated to not go to college in order to stay home and provide either financial support or emotional support to a single mother or father.

**Source Four:** Fan, L., Lim, H., & Lee, J. M. (2022). Young adults' financial advice-seeking behavior: The roles of parental financial socialization.*Family Relations, 71*(3), 1226-1246. https://doi.org/10./fare.12625

**Comment 8:**

**Quote/Paraphrase:**

Using a national dataset and the structural equation modeling method, we found insightful direct, indirect, and total effects of parental financial socialization on young adults’ financial advice-seeking behavior and significant gender differences in these effects (p. 1227).

**Essential Element:**

Methodology Distinction

**Additive/Variant:**

Structural equation modeling (SEM) is an addition to my knowledge of available research methodologies in the context of the social sciences, specifically when examining family socialization.

**Contextualization:**

To my understanding, structural equation modeling (SEM) is best used in the social and behavioral sciences. It seems appropriate that the study at hand would use this model in order to evaluate the linkage between the effects of parental financial socialization and the financial advice-seeking behavior of young adults. To my understanding, SEM connects latent variables (those which exist but cannot be seen) such as mental wellness and intelligence with observed variables such as financial advice seeking behavior or academic performance.

With parental financial socialization being an important factor in a child’s financial well-being, the structural equation model may be useful in my research looking at the family financial socialization in low-income families and how this socialization affects young adult’s attitudes and habits surrounding financial management. Because there is a dearth in this research, my own study can expand the knowledge of such behaviors and attitudes and assist in housing policy.

In my own personal experience, my mother has always modeled and encouraged me to seek financial planning advice from my employer human resource division and trust financial institutions such as the bank. To this end, I have been able to accumulate investments and financial resources that fit my lifestyle and have led to a better future.

**Comment 9:**

**Quote/Paraphrase:**

Within the article, Fan, Lim & Lee (2022), use Gudmunson and Danes (2011) conceptualization of family financial socialization and distinguish between implicit family interactions and purposive financial socialization. Implicit family interactions in the context of financial socialization would include parental warmth and parent involvement. Purposeful practices would be behaviors such as child allowance, financial monitoring and parental financial role modeling.

**Essential Element:**

Methodology Distinction

**Additive/Variant:**

Purposive financial socialization versus implied notions of financial socialization expands my knowledge of family financial socialization.

**Contextualization:**

There is implicit behavior in every family. This includes financial socialization. When a child loses his or her lunch money, it is implied that mommy and daddy will be angry because money is important and is used to purchase goods and services. The significance of money is also implied when the child earns a monetary reward at school or receives money from a relative for their birthday. In both these instances, parents usually show their happiness for the child. What is not implied however, is to intentionally teach the child how they should use or treat the money.

At the moment a child receives money in a birthday card, it is the intentional, purposive parental socialization act that explains to the child to put a third of the money in the piggy bank, a third of the money in the church offering plate and spend the rest on an item of their choosing. Although the article goes into detail about parental financial socialization, it may be beneficial in my research to distinguish between positive and negative parental financial socialization within low-income households, as well as develop empirical research on purposive parental financial socialization.

If children observe parents excessively spending money on vices such as alcohol, name brand clothes, instead of modeling positive behavior in the form of saving, prioritizing and opening up the child a custodial or college savings account along with sacrificing personal vices, this would be described as negative parental socialization. This positive or negative financial socialization can affect a young adult’s habits, attitudes and decision making when it comes to financial planning and capacity for wealth building.

**Comment 10:**

**Quote/Paraphrase:**

The Big Five personality framework (Gosling et al., 2003) is used to assess personality trait.

**Essential Element:**

Research Desing Alignment

**Additive/Variant:**

The use of a personality trait, specifically the Big Five personality framework to form hypothesis is an addition to my knowledge within the social sciences.

**Contextualization:**

It has been my experience that one’s personality contributes to one’s ability to manage life. A child who is taught by example to be fearful, reserved or introverted, closed minded, and angry is more likely to not have a healthy, flourishing life as opposed to a child who is taught to be open minded, inquisitive, amenable and extroverted. The studies use of the Big Five as an additional mediator has opened my eyes of the possibilities and frameworks available for my own research.

Personalities are significant in navigating the ebbs and flows in life and a quantitative study on low-income families that includes personalities may very well add to the existing research on how certain factors influence a family’s capacity to exit low-income housing and become financially independent. The use of the Big Five personality test may be a great idea for my own research. In order to determine how closely tied a young adult’s habits are to their upbringing and the ability to look at formulating personalities within an age group of 18 – 28, may be an appropriate sample group for the population I want to study. Within this age range, personality formation may still be fresh and could change in the future.

**Comment 11:**

**Quote/Paraphrase:**

For the present study, the dependent variable was young adult’s advice-seeking behavior. Parenting style and receiving allowance were the two independent variables. “Four parenting styles were measured as dichotomous variables: (a) uninvolved, (b) permissive, (c) authoritarian, and (d) authoritative” (p. 1232 – 1233).

**Essential Element:**

Methodology Distinction

**Additive/Variant:**

The articles elaboration of the variables used in the study enhances my knowledge of research methodology. A dichotomous variable is an unfamiliar term and an addition to my knowledge.

**Contextualization:**

Knowing that something that is dichotomous is something that is two-sided, this tells me that a dichotomous variable is two-sided or either or. Something is either hot or cold, someone is either involved or not involved, affectionate or not affectionate. Adding this variable dimension to my research may be beneficial. It may be especially beneficial when looking at the family socialization habits of low-income parents and how they parented or how emotionally connected they were to the children during rearing. Culture often determines family parental style which will determine a child’s habitus and life success.

One advantage I have is the experience of managing apartment buildings of various ethnicities. It be would an interesting study to formulate quantitative research based on the parenting styles of Koreans compared to Ethiopians, compared to Latino and how this affected their children’s ability to become financially independent and establish wealth. Incorporating dichotomous variables may be appropriate.

**Source Five:** White, K., Watkins, K., McCoy, M., Bertranna, M., & Byram, J. L. (2021). How financial socialization messages relate to financial management, optimism and stress: Variations by race.*Journal of Family and Economic Issues, 42*(2), 237-250. <https://doi.org/10.1007/s10834-020-09704-w>

**Comment 12:**

**Quote/Paraphrase:**

The Pearson correlations of the five items ranged from − 0.520 to 0.783 (‘have money to participate in same activities as peers’ and ‘have money to participate in activities I enjoy’ had the strongest correlation), and each correlation was significant at the 0.01 level in a 2-tailed test (see Table 2) (p. 241).

**Essential Element:**

Research Design Alignment

**Additive/Variant:**

The use of the Pearson correlation coefficient to analyze the dependent variable financial stress in the context of financial socialization enhances my knowledge of the parametric test.

**Contextualization:**

The Pearson correlation coefficient is one of the parametric tests for qualitative research that measures the relationship (strength or weakness) between variables. As I progress through the OGS program, I am leaning more toward a quantitative study versus a qualitative study and in studying the dynamics of low-income families, the Pearson correlation coefficient would be an appropriate way to measure the effectiveness of parental styles, family ethics, and the family’s spiritual beliefs on the success of the children and their capacity to become financially independent.

One of my independent variables may be church membership and a dependent variable could be enhanced socialization or social capital. A Pearsons correlation coefficient test may be able to measure the relationship of gained wholesome friendships in church, gained tangible benefits such as job references or participated in college prep at church. My understanding of how the test can be used is still being developed.

**Comment 13:**

**Quote/Paraphrase:**

Multivariate results are presented in Table 5. Among the main variables of interest, students encouraged to invest their money were associated with increases in higher financial management scores and higher financial optimism scores. There was also a significant inverse relationship with students being encouraged to invest their money and students experiencing financial stress. The students who received the message to invest demonstrated higher average financial management, lower average financial stress, and higher average financial optimism (p. 244).

**Essential Element:**

Methodology Distinction

**Additive/Variant:**

The use of a multivariate analysis in the context of parental and family financial socialization enhances my understanding and knowledge of research methodology.

**Contextualization:**

Within the family dynamic, there are so many co-variates which will influence a family’s socialization. My father grew up in South Carolina, in the early 20th century. He was much older than my mom when they married. His education ended at high school. It was not a sophisticated or wealthy family but a large hard working one from which he came. My mother came from a more industrialized Pittsburgh, finished high school and after marrying my dad and moving to D.C., she took a few courses at a local community college but never attained a degree in higher education. The attitudes and behaviors of their respective families were different and certainly different than the white families they grew up around.

These variables would certainly affect their parenting and communication styles, let alone the financial socialization within our home. These are some of the variables I would want to look at when analyzing low-income households and a multivariate analysis would assist me in doing so. It would especially assist me in comparing the various cultures I have had the privilege of working with such as Korean, Ethiopian and other ethnicities. When studying the ethics of a family for instance, there are many variables of ethics to study. A family’s financial ethics, their cultural ethos, their relationship ethics, their communication ethics and so on.

**Comment 14:**

**Quote/Paraphrase:**

Financial optimism poses one limitation in the current study due to its lower Cronbach’s alpha that places it in the questionable range of reliability as a dependent variable. However, the authors chose to include financial optimism as a dependent variable for three reasons: (1) there is a paucity of research exploring financial optimism, (2) although optimism is difficult to measure, its relationship with financial decision making provides evidence that it should be studied (p. 247).

**Essential Element:**

Methodology Distinction:

**Additive/Variant:**

The use of Cronbach’s alpha reliability test in this context adds to my knowledge of research methodology and the analyzation of less used variables.

**Contextualization:**

Optimism is somewhat of an abstract behavior, and I can understand why it would be hard to measure. Proverbs 23:7 states for as he thinketh in his heart, so is he. It may be heard for people to understand or measure, that if a person thinks positively, then their outcome will likely be positive. If one constantly speaks words of doubt, failure and pessimism, then the likelihood of success is low. An important variable to measure within a household is whether words of encouragement, affirmation and positiveness were constantly repeated in a child’s life. In my research, I may want to analyze this and its effect on educational success, financial management and mental wellness.

Cronbach’s alpha reliability test would be able to tell me if affirmation and encouragement actually measure educational success by comparing affirmation’s measurement on educational success with another item’s measurement of educational success. Perhaps the use of a supplement tutor. Both items (affirmation and a supplement tutor) should either have a high effect on educational success or a low one. This way I would know that words of affirmation used in the home are a reliable way to measure a child’s educational success.

**Source Six:** Larsen, G. A., Logan, P., Jeffrey, H. E., Jeremy, Y., & Holmes, E. K. (2021). Implicit and explicit childhood financial socialization: Protective factors for marital financial disagreements.*Journal of Family and Economic Issues, 42*(2), 225-236. <https://doi.org/10.1007/s10834-020-09695-8>

**Comment 15:**

**Quote/Paraphrase:**

Our APIM SEM results unambiguously supported our hypotheses that childhood financial socialization would be significantly and negatively related to marital financial disagreements. Both implicit and explicit forms of childhood financial socialization were significantly and negatively associated with reported marital financial disagreements for men and women (p. 230).

**Essential Element:**

Methodology Distinction

**Additive/Variant:**

The use of the APIM SEM to analyze couples using the same variables is an addition to my knowledge of research methodology.

**Contextualization:**

It is only recently that I have become familiar with *SEM* (structural equation model) and the *APIM* (actor partner interdependence model) is an additional element when studying married couples or romantic partners. The authors of the study favored this method for several reasons. One of the reasons for the APIM SEM was that it accounted for latent variables. Latent variables are variables which exist but do not manifest in physical, tangible form such as emotion or in this study, financial disagreements.

Again, I am intrigued by the APIM since my interest is in low-income married couples or partners and their relationship dynamics with their children. The upbringing of the husband or male partner can indeed affect the joint attitudes of both husband and wife and vice versa. Many couples today have religious backgrounds that are divergent. It would be interesting to measure the spirituality of the family looking at multivariate such as the type of religion, the importance of spirituality for both husband and wife and the importance of raising children with a sense of spirituality or belief in God. The significance of regular worship for husband and wife may be different and this can affect the child’s perception of spirituality. A husband and a wife’s attitudes are interdependent which lends the use of the APIM

**Source Seven:** Belgrave, F.Z & Allison, KW. (2019). African American Psychology. From Africa to America 4th Edition. Sage Publication.

**Comment 16:**

**Quote/Paraphrase:**

“One measure that was developed specifically for African American Christians is the Attitudes toward Religious Help-Seeking scale (Hardy, 2015). This measure addressed the need for a culturally specific and validated measure of religiosity and spirituality, and stigma associated with help seeking among African American Christians. The measure has three parts that include demographic variables, preferred source of help during times of crisis, and religious help-seeking behaviors (p. 305).

**Essential Element:**

Research Design Alignment

**Additive/Variant:**

The Attitudes toward Religious Help-Seeking Scale (ATRHSS) as a statistical analysis measurement instrument is an addition to my knowledge in the area of research and methodology.

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**Contextualization:**

This measurement tool may be useful in my attempt to study whether African American families in subsidized housing view the Christian faith (if they are Christians) as an ethical guide for sexual ethics, and marital wellness as well as whether Church membership serves as a source of social capital, mental wellness and life skills. There are so many benefits from being apart of a church community. My church for instance has a NACA information session coming up where DC residents can learn about home ownership. Frome time to time we have seminars on wills and estates as well as financial planning. In addition to seminars, there are ministries geared toward mental health and wellness such as a divorce and cancer ministry.

From my understanding, this tool is mostly used by psychology clinicians and clergy (of which I am one) but community advocates, as well as those who shape public policy may find it useful as well. My future vision is to create a non-profit where I and other experts from various disciplines will go into subsidized housing developments to offer wellness and empowerment. Many residents may be open to Christian teaching and guidance as well.

**Source Eight:** Hill, N.E., Murray, V.M., & Anderson, V.D. (2005). Sociocultural contexts of African American families. In McLoyd, V.C., Hill, N.E., & Dodge, K.A (Eds.), *African American Family Life: Ecological and Cultural Diversity.* (pp. 21-44). Guilford Press.

**Comment 17:**

**Quote/Paraphrase:**

Although there are theoretical and methodological challenges for conceptualization and operationalization, “race”, “ethnicity”, and “culture”, represent a multifaceted conceptual paradigm for understanding human diversity. These terms have come to represent minority status, lower socioeconomic status, and immigrant status to many people (p. 22).

**Essential Element:**

Methodology Distinction

**Additive/Variant:**

The characterization of the “race”, “ethnicity”, and “culture” paradigms is variant to my knowledge and understanding.

**Contextualization:**

Although the above constructs are multifaceted, I do not agree that these terms automatically represent minority status, immigrant status nor socioeconomic status. My belief is that this is contextually incorrect. This mischaracterization serves as a catalyst for further research on the race construct in general. Caucasians have their own sub culture within the United States and their race is distinct yet consisting of many layers. Did not Caucasians in the U.S. originate from Europe with their own ethnic traditions? Perhaps because nonwhite “races” or “cultures” are considered to be less intelligent or less sophisticated, this notion prevails.

There re many white people in the United States who are of a lower socioeconomic status. They may not be in the minority (not yet) but certainly have immigrant status (perhaps far removed). It is the media and government who continue to perpetuate this stereotype. More qualitative research focusing on low-income whites and their cultural habitus is needed. It does behoove me to acknowledge that this book is not a current scholarly work. It has been chosen because of its rich interdisciplinary scholarship and foundation for cultural theoretical and constructual frameworks.

**Works Cited**

Allsop, D. B., Boyack, M. N., Jeffrey, H. E., Loderup, C. L., & Timmons, J. E. (2021). When parenting pays off: Influences of parental financial socialization on Children’s outcomes in emerging adulthood.*Journal of Family and Economic Issues, 42*(3), 545-560. <https://doi.org/10.1007/s10834-020-09716-6>

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