

Unleashing Intrinsic Motivation Through Social Signaling, Feedback Loops, and Access to Resources

SUPPORT FROM SOCIAL SCIENCE RESEARCH FOR FII'S APPROACH TO POVERTY ALLEVIATION

WHITE PAPER



SEE CHANGE

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EXECUTIVE SUMMARY

Food, housing, health care, transportation, education, jobs – many families living in or near poverty lack these essentials that many wealthier Americans take for granted. There is little debate about what families need to improve their well-being. But for decades, we, as a society, have debated *how* low-income families can and should be helped.

The ends of the poverty-solutions spectrum seem to be a “hand out” on one side, versus a “hand up” on the other. Hand-outs – free or low-cost resources and services, such as food from a food bank, that are provided directly to people in need – are generally understood to be emergency measures, not leading to long-term changes in well-being, but helping alleviate the pain of poverty in the short term. Hand-ups might range from a job placement program to a Pell Grant for education, but the essential concept is that the system is meeting the person halfway. Qualify for, and enroll in school, and we’ll help you afford it.

Both types of approaches can be found throughout the government and nonprofit poverty alleviation sectors, yet poverty persists. A closer consideration of the nature of poverty programs – whether focused on hand-outs and hand-ups – suggests that their fundamental design may miss the mark, if the true mark that matters is the complex psychology of human beings. A new approach to improving the lives of America’s low-income families suggests that the poor stay poor in part because they are being “helped” so much.

The Family Independence Initiative (FII) is an approach to alleviating poverty that begins with the assumption that we have underestimated the capacity of families in low-income neighborhoods to improve their financial and general well-being. FII is structured around the idea that what families most need to lift themselves out of poverty is a sense of control over their daily lives, an awareness of the options available to them, a diverse and active social network that provides support, and expands those options. Rather than import these assets into a community, FII begins by identifying where they already exist.

FII’s rationale for its approach makes intuitive sense, but the organization is interested in aligning its approach with what we currently understand about human motivation and behavior. To address this issue, See Change conducted a literature review, and prepared this paper.

Our review of the research suggests that FII may be effective because of psychological dynamics that underlie control, options, and social connectedness. Namely, the model may be effective because:

- **Social connectedness in FII family cohorts provides an ongoing opportunity for social signaling, a process of mimicking others’ successful beliefs and behaviors.**
- **FII systematically builds and reinforces families’ sense of control over their own prosperity through social and economic feedback loops.**

- **FII increases families' awareness of options available to them by creating an environment in which intrinsic motivation is the primary driver of change.**

FII believes that in addition to shifts in perspective and belief, low-income families also need access to resources that will meet them halfway, such as capital to start a small business, or a scholarship to attend school. In other words, the *perception* of options is very important, but real options must also exist for families to advance their well-being.

INTRODUCTION: FII'S "OLD" NEW APPROACH TO POVERTY ALLEVIATION

What is FII?

The Family Independence Initiative (FII) is an approach to alleviating poverty that begins with the assumption that what families in low-income neighborhoods need to improve their financial and general well-being is within their grasp.

The Family Independence Initiative was launched in 2001 in the San Francisco Bay Area as an experiment in the power of social networks and mutual support to tangibly shift families toward more productive and sustainable beliefs and behaviors. Observing patterns of social and financial mobility among generations of immigrants in US communities, FII builds on the idea that information, motivation, support, opportunities, and tangible resources flow through relationships among clusters of people. FII's model is structured around the idea that what families most need to lift themselves out of poverty is a sense of control over their daily lives, an awareness of the options available to them, and a diverse and active social network that conveys and reinforces this belief in control and choice.

When a recently-arrived immigrant needs a job, for example, he is more likely to find one by asking his employed friends to put in a good word than he is by combing the want-ads. When a grandmother needs advice about which school in a neighborhood is best for her grandchild, she may be more likely to ask another parent for a recommendation, rather than research the pros and cons of various schools online. When life is overwhelming for a single mother working two jobs, her connections to friends and community are the most effective source of support. In all of these cases, peers play a powerful role in shaping individuals' beliefs about what solutions are in reach, and whether or not one is entitled to reach for them.

For individuals who have grown up in mainstream US society in the middle or upper classes, a sense of financial empowerment and entitlement is commonplace, as are certain skills, such as basic financial literacy (where and how to establish a bank account, understanding the value of having a high personal credit score, awareness of certain tax-advantaged statuses), and basic goal management¹ (if I want to get into a certain school, these are the steps I need to take to get there). But the sense of empowerment and entitlement comes first, and may seem invisible or

¹ Lerner R.M., Lerner J.V., Phelps, E., et al. (2008). *The Positive Development of Youth: The 4-H Study of Positive Youth Development: Report of the Findings from the First Four Waves of Data Collection*. Retrieved from Tufts University Institute for Applied Research in Youth Development website: <http://ase.tufts.edu/iaryd/publicationsRecent.htm>.

difficult to perceive from within, since through early socialization it becomes part of the underlying psyche of more financially secure social classes. Empowerment begins at home.

In many low-income communities in the US, a sense of empowerment and skills for self-advocacy within complex systems are not so commonplace.² Families that have not successfully navigated through a power structure to promote their own well-being may convey subtle or direct messages to their children that the system is all-powerful, impenetrable, and arcane. A sense of having to accept or become resigned to poor circumstances may be unconsciously fostered and sustained through generations of family life. Individuals may grow up without a strong sense of control over their daily experiences.

Yet while empowerment begins at home, it is also nourished or starved by external influences, such as peers, local institutions (such as schools or businesses), and neighborhoods. If a mother wants to prepare a certain meal for her family, but has no access to a grocery store that sells fresh food, she is likely to be reinforced in her belief that she can't care for her children the way she would like to. If a young boy aspires to be a lawyer when he watches a TV show, and by late adolescence he has never once met a lawyer in reality, his sense that this career choice is possible for him will likely be diminished or extinguished. If a neighborhood is plagued by frequent gun violence, residents are not likely to feel safe jogging down the street or walking their children to the local park. Individuals in many low-income communities may feel that their options are severely limited.

But even in hard-hit communities experiencing pervasive poverty, there are usually individuals and families that do "make it": parents who both work two jobs to send a child to private school in the hope that he will be more likely to get into a good college; a woman with no formal education who starts and grows three home-based businesses; a couple that systematically saves money and eventually is able to purchase their own home. Psychologists who study resilience look to stories such as these for clues about what makes certain individuals more able to rise above their circumstances.³ Sociologists have examined the same phenomenon and labeled it "positive deviance."⁴

A new generation of research strongly suggests that both good outcomes (financial well-being) and bad outcomes (obesity) travel through social networks.⁵ "Who you know" matters in even more powerful ways than we expected. These findings reveal that even those people tangentially related to us – a friend's friend, for example – can have a powerful effect on our attitudes and behaviors. Social connectedness matters – there is apparently more than positive affirmation going on when someone says to herself, "If she can do it, I can do it."

² Boardman, J.D. & Robert, S.A. (2000). Neighborhood socioeconomic status and perceptions of self-efficacy. *Sociological Perspectives*, 43(1), 117-136.

³ Werner, E.E. (1993). Risk, resilience, and recovery: Perspectives from the Kauai Longitudinal Study. *Development and Psychopathology*, 5, 503-515.

⁴ Pascale, R., Sternin, J. & Sternin M. (2010) *The Power of Positive Deviance: How Unlikely Innovators Solve the World's Toughest Problems*. Watertown, MA: Harvard Business Press.

⁵ Christakis, N.A. & Fowler, J.H. (2009). *Connected: The Surprising Power of Our Social Networks and How They Shape Our Lives*. New York: Little, Brown, and Company.

Need for Grounding in Social Scientific Literature

FII believes that its effectiveness rests on the sense of control and awareness of options that are created and reinforced as families interact with positive peers who are achieving a measure of financial success. Their explanation makes intuitive sense – it has a high degree of face validity – but FII is interested in exploring support that may exist for their approach in the social science research literature. Does the FII approach align with what we currently understand about human motivation and behavior?

To answer this question, See Change conducted a literature review, and prepared this paper. Our review of the research suggests that FII may be effective because of psychological dynamics that underlie control, options, and social connectedness. Namely, the model may be effective because:

- **Social connectedness in FII family cohorts provides an ongoing opportunity for social signaling, a process of mimicking others' successful beliefs and behaviors.** FII engineers family cohort groups that have at least one family of “positive deviants,” or those who are beating the odds through their ingenuity and resilience. Other families can adopt the speech, belief, and behavior patterns of those who are most successful.
- **FII systematically builds and reinforces families' sense of control over their own prosperity through social and economic feedback loops.** Positive actions, such as saving money, are documented monthly by families in a database. The repeated cycle of looking squarely at the results families are achieving – or not achieving – through their actions provides direct, ongoing evidence to families that they have the power and capacity to make positive changes. Additionally, monthly meetings with their peers provide a context for social feedback and accountability.
- **FII increases families' awareness of options available to them by creating an environment in which intrinsic motivation is the primary driver of change.** There are no external consequences for families that do not take advantage of resources or options available to them, such as a matched savings account program, or an ESL class at a local community center. But part of the ethos of FII family cohorts is “anything is possible,” and “ask for what you need.” It is important to emphasize, however, that many FII families face tremendous structural obstacles to success. FII believes that in addition to shifts in perspective and belief, low-income families also need access to resources that will meet them halfway, such as capital to start a small business, or a scholarship to attend school. In other words, the *perception* of options is very important, but real options must also exist for families to advance their well-being.

FII'S APPROACH: HELPING FAMILIES BY DOING NOTHING FOR THEM

Observing FII family cohort meetings in San Francisco, Oakland, Boston, and elsewhere in the country, one is hard-pressed to identify the FII staff member who is implementing a program or conducting an intervention. FII staff may be present, but their job is for that not to matter. In FII, families intervene with themselves, and each other. And they do intervene, in large and small ways, and make concrete changes in their well-being. But why? Is it to obtain the computer and monetary award given by FII for reporting behavioral change? Doubtful. Most families already have computers, and FII's payments to families have grown smaller and smaller over time, and yet more and more families are signing up to participate. Is it because FII links families to new jobs or services? FII has no such resource and referral or placement function. In fact, if an FII staff member becomes too proactive in securing resources for families, she will likely be let go for doing the families' jobs for them. Is FII providing needed training in financial literacy, or goal-setting, or long-term planning? Families in FII might advance in all of these skill areas, but not because FII teaches them (it doesn't).

FII is 10% a program and 90% an idea. The program part is the basic operational function of recruiting families in a neighborhood, bringing them together on a monthly basis to talk with each other, and giving each of them a computer and a database software they are required to use to report their progress back to FII. FII pays the families a modest sum – around \$100 a month – for providing this data.

The idea part is simple, too. Families already know what they need to do to improve their situations, and that given the right environment, they will do it. But this simple idea aligns well with current research and scholarship in human motivation and behavior. The balance of this paper examines the psychological shifts that may occur for families through participation in each aspect of FII.

RESEARCH SUPPORTING FII'S APPROACH: SOCIAL SIGNALING, FEEDBACK LOOPS, AND CREATING THE CONDITIONS FOR INTRINSIC MOTIVATION

Social Signaling

Social connectedness promote thriving in a variety of ways. We share resources – food, money, information – across social groups, and lend each other a hand – raising children, raising barns, carpooling. The emerging science of social networks is quickly deepening our knowledge about just how profoundly influenced we are by those around us. If our friend's friends are obese, we are more likely to also be. If we talk about voting for a particular candidate, we may be influencing someone we will never meet to vote similarly.⁶ Information and trends flow freely across social networks, and researchers are beginning to go deeper, and explain exactly how the “who you know” phenomenon actually works.

⁶ Christakis, N.A. & Fowler, J.H. (2009). *Connected: The Surprising Power of Our Social Networks and How They Shape Our Lives*. New York: Little, Brown, and Company.

Sandy Pentland, a renowned computer scientist at MIT, explains that messages, emotions, and even actions travel from person to person through “**social signaling**,” involving specialized mirror neurons that actually enable us to experience other people’s actions and feelings.⁷ We have an ancient, evolutionarily adaptive capacity for mimicry, meant to promote empathy and cooperation in groups. In our modern world, in addition to these benefits, social signaling supports our ability to share a common ethos at work, like “the HP way,” or do the wave across an entire stadium at a sporting event.

The attitudes and actions of peers, rather than logic or argument, often dominate people’s beliefs and actions.

*-Sandy Pentland,
Professor, MIT*

It also facilitates our collective capacity to be “stuck” in a way of thinking or acting, even if it is causing us or those around us harm. Smokers trying to quit must often stop associating with other smokers, because nicotine patches and willpower are weak defenses against the powerful social cues that reinforce smoking. “Groupthink” is a well-documented phenomenon from the White House to Wall Street to Main street, that leads otherwise rational people to believe that an assertion, unsupported by any tangible evidence, is actually a fact. Social signaling serves to make us more like each other, and to keep us that way. It may be a powerful force that keeps people in poverty – and that can get them out.

Many low-income families spend most of their time with other low-income families, and live in communities where virtually all the residents are low-income. In such contexts, certain beliefs may be widely shared, and implicit in daily life and activities. If it is common knowledge that the only jobs in a community pay minimum wage, and working full-time at minimum wage won’t cover the expenses of a family living in that community, then it makes sense that a widespread belief shared and reinforced among neighbors might be that “there is no getting ahead.” Behavior usually follows belief.

What happens when a different social signal is presented? Is changing behavior as simple as telling a group of people that they can have something better than what they have currently, and relying on their social signals to one another to reinforce this belief? FII seeds family cohort groups with “positive deviants,” those families who are beating the odds in tough situations by believing and acting differently than many others around them.⁸ As these families interact with other families, messages that “success is possible” travel throughout the social network. And messages are not the only information conveyed – the idea of social signaling and mimicry implies that families are learning specific ways of being from each other, ranging from carrying oneself with confidence to how to make a phone call to a bank.

⁷ Pentland, S. (2010). *To Signal Is Human: Real-time data mining unmasks the power of imitation, kith and charisma in our face-to-face social networks*. In *American Scientist*, v. 98. Sigma Xi, The Scientific Research Society.

⁸ Pascale, R., Sternin, J. & Sternin M. (2010) *The Power of Positive Deviance: How Unlikely Innovators Solve the World’s Toughest Problems*. Watertown, MA: Harvard Business Press.

Feedback Loops

But FII does not rely on social signaling alone. FII provides families with an everyday tool – a laptop computer on which they report their monthly progress on a range of personal and prosocial goals, as well as their monthly income, assets, and liabilities. Many FII families already have some type of computer access, but the FII laptop may play a unique role in the intervention: it is a regular, visual, unavoidable feedback loop for the families. If they are all-talk-and-no-action, they must look it square in the face. If they tried something new and it failed to produce results, they can alter their approach. If they made a concrete change, and it paid off, they can do more of it.

Feedback loops are being piloted as solutions to a host of persistent problems, ranging from getting forgetful seniors to take their medicines to getting speeding drivers to slow down.⁹ In these examples, and in FII's application of the concept, the feedback loop is entirely informational and personal. There is

no external negative consequence for not doing what one is supposed to, and the data is not shared with a potentially judgmental or supportive peer group (unless the families want to share with their peers). What the families do with the feedback is up to them. And that is precisely why it may work.

The premise of a feedback loop is simple: Provide people with information about their actions in real time, then give them a chance to change those actions, pushing them toward better behaviors.

*-Thomas Goetz, Executive Editor,
WIRED Magazine*

Creating the Conditions for Intrinsic Motivation to Flourish

The field of motivational psychology used to believe that people acted to avoid punishment and/or reap external rewards. We went to work to get money, and we followed the law to avoid jail. New studies of motivation suggest that we are instead driven much more significantly by our own *internal* sticks and carrots. We may engage in illicit drug sales and risk external punishment because we have *chosen* to do so, and the ability to choose is more compelling than the potential downsides. We may break a seven-day streak of healthy, low-calorie eating simply because we are sick of following someone else's rules for eating, and we want to live by our own rules, even if they're not doing our cells any favors. Most of us cope with a certain degree of cognitive dissonance between the way we know we *should* be doing things, and the way we are actually doing them. But the engine behind our sometimes self-destructive behavior is also our greatest hope for making positive changes in our lives: it is our **intrinsic motivation**¹⁰ to determine our own path. In fact, intrinsic motivation is a powerful tool for making positive choices that promote our well-being, when those choices are readily available to us. People actively choose healthy

⁹ Goetz, T. (2011). Harnessing the power of feedback loops. In *Wired Magazine*, July 2011.

¹⁰ Pink, D. (2010). *Drive: The Surprising Truth About What Motivates Us*. New York: Riverhead Books.

lifestyles and stick with them; people live morally and ethically upstanding lives in alignment with their values and beliefs because they want to, not because anyone else is making them.

If choosing is so central to us, why would anyone “choose” to be poor? Why not focus one’s intrinsic motivation on a course toward prosperity? Rather than assume the answer to this question is that the poor are lazy, as do many people, and some social policies, it is essential to recognize another fundamental component of human psychology: despite our strong drive for self-determination, we are social beings. Our identities, beliefs, thoughts, and actions are determined in large part by those around us. We are so highly dependent on social connection that in conditions of isolation our mental health deteriorates very quickly. In the face of other vulnerabilities – very young or very old age, poor health, scarcity of basic resources – social isolation can be deadly.

The secret to high performance and satisfaction—at work, at school, and at home—is the deeply human need to direct our own lives, to learn and create new things, and to do better by ourselves and our world.

*-Daniel Pink,
Business Author*

Low-income families living in under-resourced neighborhoods can become very isolated. In fact, whole neighborhoods can become islands of poverty, in which there is little awareness of options for getting ahead – because in many cases, these options simply don’t exist. Belief in self-determination, and intrinsic motivation to engage in positive, productive behaviors can erode under these circumstances because individuals are living in environments of structural constraints and limitations, and this is the only reality they know. Individuals can develop “learned helplessness,”¹¹ in which they no longer believe in their ability to meet their basic needs, or influence the world around them.

Participation in FII interrupts structural constraints and negative thought patterns that tend to reinforce learned helplessness by creating a social atmosphere for families in which different rules apply. Rather than provide social workers who help families move within a system based on extrinsic motivation, FII provides families with liaisons and peers from their communities who do little other than present and reinforce the idea that families can succeed on their own by taking advantage of opportunities that are within reach. The small cash payments FII makes to families also serve as a disruptor of self-limiting beliefs. All of a sudden, there is a small oasis of time, messages from peers, and modest financial opportunities in which intrinsic motivation and self-determination are the “new normal.”

¹¹ Peterson, C.; Maier, S.F.; Seligman, M.E.P. (1995). *Learned Helplessness: A Theory for the Age of Personal Control*. New York: Oxford University Press.

CONCLUSION: FIGHTING POVERTY WITH HUMAN-CENTERED DESIGN

FII's approach looks, to the naked eye, like a light-touch intervention. But just as a tiny tugboat is the right tool for moving a massive ocean liner, this light-touch intervention may be applied in exactly the right places for it to have a quantum effect on families' beliefs and behavior. FII's founder created the model intuitively, and based on the observed experience of generations of families that didn't have access to the modern infrastructure of social service programs. In the spirit of "human-centered design,"¹² FII has designed an experience for families that is precisely aligned to how humans – not poor humans, but all humans – feel, think, and act.

FII begins with the assumption that families want to succeed, and that subtle shifts in their social environments can unlock motivation to fuel this desire..

FII identifies families who are intrinsically motivated to follow a positive and productive course of behavior, puts them in a group with other families, and allows the dynamics of mimicry and social signaling to take place. Families may begin to copy each other's ways of talking about their goals, challenges, successes, and contexts, and slowly create a "new normal," with a new set of behavioral possibilities available to them.

But to move beyond a mutual admiration society of good feelings and great ideas for how to get ahead, FII requires families to take a hard look at their actions and behaviors by building in feedback loops. In so doing, FII connects the dots between aspiration and action, between projections and actuals.

Returning to the idea of intrinsic motivation, FII leaves next steps up to families. Prosperity is a puzzle that is theirs to solve, but they are not alone in the endeavor. They have all the information they need to move forward and thrive, or they know how and where to get it, including from a new, positive group of peers who signal everyday, "I'm in charge here."

A year ago, I met a friend who was in my situation. She had two kids and was divorced. But she also had her own business and is going to school. I thought, if she can do that, why can't I?

– FII Participant

It is important to note, however, that families living in poverty may experience structural barriers to prosperity that are actually outside of their control, regardless of how empowered they become. For example, if there is no bus line into your community, and you don't have a car, it can very difficult to get to work everyday. Outside of its direct work with families, FII also advocates for policies and institutional practices that provide resources and capital to low-income families, so that their changed perceptions and competencies can be met with tangible economic opportunities in the broader society.

¹² IDEO

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