'A Library of People': Online Resource-Seeking in Low-Income Communities

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Social media platforms provide access to informational and emotional resources that can enable low-income populations to further their socioeconomic mobility and cope with unexpected life demands. However, lack of both interpersonal trust and a sense of shared identity often prevent low-income individuals from eliciting resources from the diverse networks embedded in these platforms. Building on past research, we investigated factors that facilitated and deterred low-income members of the community-based non-profit organization Family Independence Initiative (FII) from seeking informational and emotional support from other members on the organization's social media platform, UpTogether. We found that despite participants' perceived shared identity, members primarily requested resources from other UpTogether members through offline interactions due to lack of interpersonal trust. We extend existing research on the limitations of shared identity and the role of interpersonal trust and social norms in facilitating resource-seeking interactions among strangers in low-income contexts. We suggest that social media platforms incorporate pseudonymous posting to facilitate relationship development and allow users to disclose their needs without revealing identifying information.

CCS Concepts: • **Human-centered computing** → **Empirical studies in HCI**.

Additional Key Words and Phrases: social media; social capital; resource-seeking; underserved communities

1 INTRODUCTION

As of 2019, nearly 3 billion people were using social media worldwide, and this figure was projected to increase to more than 3.4 billion by 2023 [12]. Social media platforms like Facebook and Twitter allow people worldwide to engage in information-sharing, knowledge creation, and emotional support. Yet, while social media theoretically offers opportunities for *all* individuals to obtain a broad range of informational and emotional support, much of social media scholarship focuses on economically advantaged populations, where participants can publicly communicate their identity and actively mobilize resources [27, 86]. It is unclear whether individuals obtain such support in low-income contexts, where there is often a lack of interpersonal and institutional trust [10, 16, 17, 21, 42, 50, 84, 91] combined with privacy concerns [77, 87] and strong norms against taking more than one can give [10, 17, 25].

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In 2019, almost 30% of Americans were classified as "low-income"[1]. Low-income individuals face challenges securing work that pays enough to support financial needs, accessing stable employment [61] and transportation [79], and managing other life demands (e.g., childcare, health issues). Indeed, HCI and CSCW researchers have investigated ways in which online platforms can address the needs of low-income individuals across many of these areas, including finances [85, 88], health [65, 84], employment [17, 18, 20, 21, 23], and transportation [19, 22]. In fact, this work has identified online platforms as vital to increasing social capital [2] among these individuals and groups (e.g., [17, 21, 88]). While social media platforms enable people worldwide to access and activate latent ties, defined as connections that are "technically available but not socially activated" [39, p. 137], and engage in socially beneficial interactions, these ties remain largely untapped in low-income contexts [21, 91]. Thus, we investigated what it takes to facilitate or deter low-income individuals from accessing such ties.

Prior HCI research highlighted the importance of intermediaries such as non-profits and community-based organizations (CBOs) in building institutional and interpersonal trust in low-income contexts and encouraging participation on online platforms [19, 21, 41, 73]. This work suggested that an organization's physical presence within the community can facilitate institutional and interpersonal trust and encourage online participation in low-income contexts [19]. Additionally, prior literature suggested that marginalized individuals trust and rely on interpersonal connections they perceive as sharing similar identities or experiences [10, 37]. However, it is unclear whether a social media platform developed by a trusted organization facilitates the interpersonal trust and shared identity necessary to foster resource-seeking in low-income contexts [62, 66]. To address such questions, we investigated how and why low-income members of the community-based non-profit organization, the Family Independence Initiative (FII)[3], use the organization's social media platform, UpTogether[4], to seek informational and emotional support. UpTogether primarily facilitates access to latent and affiliative[5] ties. For simplicity, we refer to practices of seeking informational and emotional support as *resource-seeking*[6]. We address the following research questions:

- **RQ1:** What factors *facilitate* low-income individuals' resource-seeking practices via a CBO-supported social media platform?
- **RQ2:** What factors *deter* low-income individuals' resource-seeking practices via a CBO-supported social media platform?

To address these questions, we conducted 21 semi-structured interviews with FII members. Our findings suggest that while participants browse UpTogether for informational and emotional support, they primarily request these resources from members with whom they have established trusted relationships with offline. While participants' perceptions of shared identity with other

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[1]having an income of 200% or less of the federal poverty level [40]

[2]Social capital is defined as both the resources embedded in one's social network and an individual's ability to access and mobilize these resources [5, 13, 57].

[3]FII is dedicated to alleviating poverty and supporting economic stability across the United States. FII pursues their mission by facilitating connections via UpTogether and offline events among individuals and families residing in low-income communities across eight different metropolitan cities in the U.S. FII's platform, UpTogether, continues to evolve in response to member and organizational needs. This study was conducted from June to August 2019. The platform may have changed since the time of the study.

[4]UpTogether is a pseudonym used to describe the social media platform developed by FII.

[5]Affiliative ties are impersonal connections that share a common connection without having direct communication or known linkages. [33]

[6]We acknowledge that the term "*resource*" can refer to an array of resources apart from informational and emotional support (e.g., instrumental support) [31]. However, for the context of this study, we focus on informational and emotional resources, recognizing the affordances of social media platforms that enable the provision of these resources [28, 86].

UpTogether members fostered trust in information shared via the platform, trusted interpersonal relationships were perceived as crucial to directly requesting informational and emotional support.

Our work makes several CSCW contributions. While earlier research examined the use of hyperlocal ICTs that leverage shared geographic identities (i.e., the same residential neighborhood) to facilitate connections among low-income individuals [30, 45, 58, 62, 66], to the best of our knowledge, ours is the first study to examine a platform that leverages shared *organizational* identity to foster resource exchange among low-income individuals. The platform facilitates access to latent and affiliative ties across the United States, further distinguishing our study from prior research that investigated hyper-local platforms [30, 45, 58, 62, 66], which connect individuals within a specific geographical radius together. Our empirical results identify the limitations of shared identity in low-income contexts, and explicate how offline norms that inhibit resource-seeking might manifest on social media platforms. Last, we contribute design implications for ways social media platforms can facilitate resource-seeking in low-income contexts. These include strategies to foster trusted relationships and norms of revealing resource needs while addressing privacy concerns. Our research provides a deeper understanding of factors that shape low-income users' resource-seeking on social media platforms and extends existing HCI scholarship on resource-seeking in low-income contexts [10, 17].

2 RELATED WORK

Past research suggested that social media facilitate access to informational and emotional support [27, 86], which can be invaluable in helping low-income individuals further their socioeconomic mobility and cope with unexpected life demands. Despite the benefits afforded by such platforms, the question of how to facilitate resource-seeking among strangers still presents challenges, especially in low-income contexts where lack of interpersonal trust among community members [17, 21, 91] and norms that constrain resource-seeking [10, 17] persist. Drawing from HCI and CSCW literature, we discuss factors that shape resource-seeking practices in low-income contexts.

2.1 Social Norms

Implicit social norms, or the unspoken rules of engagement [76], influence how much and the types of content individuals share on social media [8, 45, 59], including what they disclose to obtain informational and emotional support [6]. While these norms may emerge as a result of online interactions (e.g., lurking) [8, 45], community norms may also influence these interactions [59]. In low-income contexts, community norms against sharing and seeking information might decrease one's willingness to disclose their informational and emotional needs online. Chatman's Theory of Information Poverty, which emerged from her ethnographies of marginalized communities in the United States [10], suggests that the "*information poor*," guided by community norms, conceal information needs to avoid patronization and present themselves as successfully coping and conforming [10]. HCI research on low-income individuals' perceptions of resource-seeking via ICTs has also suggested that norms against taking more than one can give discourage individuals from disclosing informational and emotional needs [17].

While norms are generally implicit, the affordances of social media provide opportunities to foster norms of disclosing resource needs [2, 3, 32]. For instance, by limiting platform access to individuals who share similar experiences or identities (e.g., health conditions, victims of sexual abuse), platforms create safe spaces for marginalized individuals to disclose their informational and emotional needs [2, 3, 32].

UpTogether limits access to low-income members of a community-based organization that aims to support the economic well-being of its members. *Could the exclusive access fostered by the platform and shared community-based organization membership help foster norms around disclosing*

resource needs among low-income members? We address this open research question and provide a more nuanced understanding of how these norms and other factors may facilitate or deter resource-seeking online.

2.2 Interpersonal and Institutional Trust

Although social media offer opportunities for low-income individuals to broaden their resources, existing HCI and CSCW research suggests that lack of established interpersonal trust [7] deters low-income individuals from seeking resources from latent ties on social media platforms [17, 21, 91]. Additionally, past research suggested that lack of institutional trust [8] deters individuals from disclosing personal information on these platforms [16, 19, 21, 84, 87], which may, consequently, prevent them from developing trusted interpersonal relationships needed to facilitate resource-seeking interactions. Prior research also suggested that community-based organizations may help foster the institutional and interpersonal trust required to facilitate resource-seeking interactions among strangers on online platforms in low-income contexts [19, 21, 37, 42].

In low-income contexts, individuals primarily rely on trusted interpersonal relationships from their tightly-knit connections, or strong ties. They rely on strong ties such as family and friends, to support their informational and emotional needs because they perceive their needs are more likely be understood by these connections [17, 50, 91] and that they are less likely to be judged [24, 50]. Additionally, as regular targets of corporate data collection and profiling [34] and victims of identity theft [14], low-income individuals distrust institutions whose intentions they perceive to be potentially harmful [16, 19, 21, 84, 87]. Past HCI research suggested that lack of trust in the institutions that create social platforms deters low-income individuals from disclosing personal information on these platforms [16, 19, 21, 87]. Lack of self-disclosure might, in turn, inhibit the formation of trusted interpersonal relationships among strangers and, subsequently, their resource-seeking behaviors. Promisingly, past HCI and CSCW research cited the importance of community-based organizations in fostering institutional trust and online interactions among strangers in low-income contexts [19, 21, 37, 42, 73]. This research suggested that an organization's physical presence within the community (e.g., hosting face-to-face events within a community to promote their brand) helps facilitate institutional trust and encourages online interactions among strangers in low-income contexts [19, 21, 42]. This could in turn help foster the interpersonal trust needed to facilitate resource-seeking in these contexts.

While trusted organizations and other offline entities foster institutional and interpersonal trust and subsequent resource-seeking among strangers, social media platforms also include features that might support these mechanisms. Research on resource-seeking on social media platforms has suggested that affordances that help reveal identifiable information and reduce uncertainty about strangers (e.g., profile pictures, personal messages) foster the trust needed to activate weak or unknown ties on these platforms [36, 41, 82]. However, most of these studies focused on economically advantaged populations [36, 41, 82], where individuals might be more willing to exchange personal information with strangers. The limited research on resource-seeking on social media in low-income contexts [21, 91] suggested that individuals are less likely to engage (e.g., share photos or personal information with strangers) on these platforms [21, 87]. These studies, however, focused on resource-seeking interactions on platforms that are not governed or facilitated by a community-based organization. Examining how interpersonal trust and subsequent resource-seeking practices among low-income individuals might be fostered by a community-based organization remains

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[7]Interpersonal trust is defined as an individual's perception regarding another individual or group's reliability. This is shaped by the individual's perceptions of the history and quality of a given relationship. [71].

[8]Institutional trust describes the extent to which individuals trust entities such as corporate, political, professional and regulatory institutions [92]

largely underexplored. We address this gap by examining how such factors shape resource-seeking on a CBO-supported social media platform.

2.3 Shared Identity

Prior scholarship suggested that shared identity, or perceived commonalities in demographics, social roles, experiences, values and/or interests [81], helps facilitate resource-seeking among low-income individuals on social media platforms [10, 37]. According to Chatman's Theory of Information Poverty, perceptions of shared life experiences shape whether marginalized individuals seek resources from other sources. This theory emphasizes the notion that the "*information poor*" view "outsiders"—those with different life experiences—as incapable of understanding or supporting their needs; meanwhile, "insiders"—those with shared life experiences—are perceived as trustworthy. Indeed, research on resource-seeking on social media platforms has established the importance of perceived shared identity in fostering the trust needed to facilitate resource-seeking among strangers [1, 3, 55, 63, 68]. Platform members are primarily affiliative, which means they share a common connection (e.g., interest, goal, organizational affiliation) without prior communication or known linkages [33]. Perceived shared identity fosters trust and a sense of connection among strangers in online platforms, and, subsequently, empowers individuals to seek advice and information while reducing fears of judgement [93]. While these studies largely focus on individuals in economically advantaged contexts [1, 3, 55, 63, 68], there is some evidence that shared identity fosters the trust needed to facilitate resource-seeking in low-income contexts [37]. In a study examining low-income individuals' use of a hyperlocal ICT to exchange information and advice related to healthy eating, Grimes et al. [37] found that participants trusted the practical advice they received from other members, perceiving them as individuals with shared geographical and financial constraints.

While social media platforms like UpTogether afford access to latent ties and a diverse set of informational and emotional resources, research has suggested that the lack of established interpersonal connections [50, 91] and the community norms against sharing resource needs [10, 17] hinder low-income individuals from leveraging these platforms. At the same time, research illustrated the potential for community-based organizations to facilitate interpersonal trust [16, 17, 19] and a sense of shared identity [10, 37] among strangers in these contexts, which could help foster resource-seeking interactions. However, much of this research has examined the impact of such factors offline [10, 50] or in contexts where individuals do not have an established relationship with the institutions and entities governing the platform [19, 21, 77, 86, 91]. Extending this research, we examine how such factors manifest and shape resource-seeking behaviors on a CBO-supported social media platform.

3 BACKGROUND: STUDY SETTING AND PARTNERSHIP

To address our research questions, we conducted 21 semi-structured interviews with FII members in June 2019 through August 2019. To provide context, we next discuss our study setting and partnership with FII.

3.1 Study Setting: Family Independence Initiative

FII is a community-based not-for-profit organization with the primary goal of alleviating poverty in low-income contexts. It aims to do this by connecting low-income individuals and families so that they can work individually and collectively to further their social and economic mobility [44] by fostering social capital. FII's goal rests on its leaders' belief that low-income individuals can promote change in their lives and communities by fostering connections with other members. To this end, FII connects low-income individuals across the United States through its in-house developed social media platform, UpTogether, and offline FII-sponsored events. UpTogether acts

as a vehicle for members to foster social capital inside and outside their geographically-bound communities. Within each low-income community, FII connects groups of families, referred to as "*cohorts.*" At the time of data collection, FII had approximately 12,500 members across eight cities in the United States, 4,000 were registered on UpTogether. Nearly 84% of FII members and over 72% of UpTogether members identified as African American and/or LatinX [44].

3.1.1 Becoming an FII member and Joining a Cohort. Although FII does not set specific income requirements for members, the organization focuses on creating community among low-income individuals and families in the United States. FII recruits individuals through referrals from existing families along with formal and informal partnerships with other not-for-profits and government agencies that support low-income communities. At the time of the study, the median household income of enrolled FII members in the United States was $23,880, which is slightly above the federal poverty level for a household of three [64].

To become an FII member and join the UpTogether community, individuals must reside in a city where FII is enrolling members. New families who have been referred by other members can join an existing cohort. Otherwise, new members have to start a new cohort, with a minimum of five families and a maximum of eight families. Typically, these families live within 20-30 miles of one another. For the first two years of membership, FII members are required to meet with their cohorts once a month, although this requirement is not strictly enforced.

3.1.2 Financial Incentives. At the time of data collection, FII provided members funding for the first two years of their membership; the amount of funding was determined based on their "*initiative score.*" FII calculated this metric based on two factors: members' self-reported goals and initiatives, which members were required to report on a monthly basis via a private journal feature on UpTogether; and member interactions (e.g., posts, comments) on the platform that the organization sees as representing "initiative" taken to improve socioeconomic mobility. Initiative-revealing interactions on UpTogether might include sharing resources via posts, replying to posts, and initiating or responding to events. FII members can receive a maximum of $3,200 over the course of the first two years.

3.1.3 UpTogether. FII members can access UpTogether via desktop or mobile phone. At the time of data collection, about 4,000 FII members were registered on UpTogether. Once registered, individuals can edit their profile (see Figure 1c), which contains a personal summary, their location, date of joining the platform, and a profile picture. Similar to Facebook's *News Feed*, UpTogether affords a social awareness stream (see Figure 1a), which allows users to make public posts that are visible to all individuals registered on the platform. These posts include the name of the poster, the city the poster resides in, and a thumbnail of the poster's profile photo. Consequently, FII members can view posts and interact with members within and outside their state. In the social awareness stream, posts are ordered chronologically by the time the post was made and are not curated by member preferences or other factors. Posts contain text and images only. Users can comment and "like" posts made to the social awareness stream. Like other social media platforms, UpTogether allows users to create events and form or join interest-based groups. Group content is visible only to users who have joined that group. UpTogether incorporates discussion-based groups, allowing users to create a topic or discussion question and to comment on topics and questions. UpTogether also affords direct messaging, which allows users to privately message one another (see Figure 1b).

Additionally, the UpTogether platform includes a "Find/Be the Expert" feature, allowing members to advertise their services or expertise (e.g., childcare, job seeking advice) with other members; other members can then directly message the "experts." As discussed, the platform features a private journal that is only visible to FII leaders and individual members. The journal allows members to
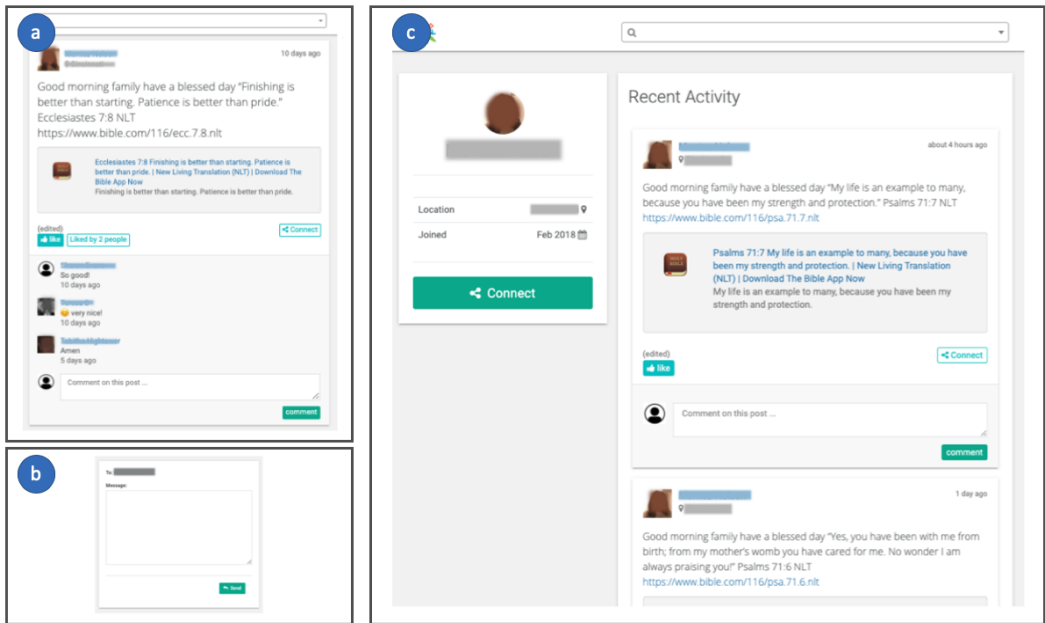
Fig. 1. Features from the UpTogether platform: a) UpTogether post from social awareness feed, b) direct messaging, c) member profile ©Family Independence Initiative

self-report their goals in a variety of domains (e.g., health, education, finances) and steps they've taken to progress their goals each month.

Like social media platforms such as Facebook and Instagram, UpTogether augments pre-existing offline connections among FII members of the same cohort, allowing members to share and disseminate knowledge and resources via the platform. UpTogether simultaneously facilitates face-to-face interactions among strangers, allowing members to find others with similar interests, assemble as groups, and organize events offline.

Salient characteristics of the platform include:

- The platform is supported by a community-based organization, with goals to support the economic well-being of its members.
- The platform is limited to members of a community-based organization who reside in low-income areas across the United States.
- FII members meet a subset of other FII members, specifically their cohort members, offline before joining UpTogether. However, UpTogether primarily facilitates access to latent and affiliative ties: most FII members registered on UpTogether are unknown to other members, but share a common membership to the organization.
- At the time of data collection, members were financially incentivized to participate in online and offline interactions.

The FII and its members were an ideal setting to explore our research questions because members are engaged in online interactions mediated by a CBO-supported social media platform. Through our partnership with the organization, we had access to FII members to further explore these interactions. For this research, we focused on FII members located near a large Midwestern city with an estimated poverty rate of 25% and a median household income of $27,838 [7]. The city is

predominantly African American with a history of systemic, racialized, and class-based segregation [44]. African Americans are disproportionately affected by unemployment; nearly 13.6% of African Americans are unemployed, more than twice the unemployment rate of white workers [44].

3.2 Research Partnership

To further contextualize our methods, we provide background information about the authors and our partnership with FII. None of the authors was affiliated with FII, but one of the co-authors had an existing partnership with FII. The research team and FII stakeholders discussed the team's interest in examining how interactions among FII members on UpTogether support their social capital accrual and opportunities for social media platforms to better support these behaviors in low-income contexts. FII expressed interest in identifying opportunities to improve UpTogether's design to better facilitate resource-seeking. We also discussed our intentions as a research team to publish the insights gathered from our study. FII gave us permission to publish all insights from the study with no restrictions on the intellectual content. We agreed that, although we would share and discuss findings with FII, we would not reveal any participant identities to the organization and that member participation (or lack thereof) in this research would not impact participants' membership. After solidifying a research proposal that supported our mutual interests, FII agreed to support our recruitment process. We discussed early insights from our analysis with FII staff members as a way to reflect on our interpretation of the results.

For the purposes of this paper, we discuss our findings on a subset of our analysis of the larger project, the informational and emotional support seeking behaviors of FII members on UpTogether. Prior literature has suggested that these behaviors support social capital accrual and that the affordances of social media platforms facilitate such behaviors [28, 86].

4 METHODS

To further examine the factors that facilitate and deter FII members from seeking informational and emotional support from UpTogether, we conducted 21 semi-structured interviews with FII members. We obtained approval from our institutional review board (IRB) and received participant consent before conducting the interviews. In the next sections, we describe the recruitment process, the participants, and the data collection and analysis methods.

4.1 Recruitment Strategy

The FII team facilitated our recruitment by communicating our study to all FII members living in our geographic area. They shared our study with FII members via emails, announcements during FII cohort meetings, and flyers. These communications described the purpose of the study and methods of data collection (e.g., interviews, audio recordings) and listed the research team's contact information. Communications clearly stated that study participation was optional and would not impact participants' relationship with FII or their FII funding. Prospective interview participants received a link via e-mail to access a short online pre-screening survey.

4.2 Data Collection

4.2.1 Screening Survey. We pre-screened prospective interview participants to verify that they were over the age of 18 and were FII members residing in the area of our study. We also purposively sampled our participants by various demographic and platform use characteristics. In the pre-screen, we asked participants for their age, gender, the length of their FII membership, and the frequency with which they used UpTogether.

To achieve demographic balance, we sampled for age and gender. We also sampled for length of FII membership and frequency of UpTogether use because duration and frequency of platform

use could impact participants' interpersonal relationship development and subsequently their resource-seeking practices via UpTogether [89].

4.2.2 Participants. Table 1 provides basic demographic and background information about our 21 participants. We sampled members from 12 cohorts. Most participants were female (N=16) and all were African American (N=21), reflecting the demographic composition of local FII members. Most were employed[9] (N=17) and had some college experience (N=16). At the time of the study, nearly 15% of local FII members had some college experience. The average age of our interviewees was 50 years old (Median = 49, SD = 9.94), which was slightly higher than the mean age of local adult FII members (Mean = 40). The median reported household income was $25-$35K (min = less than $5K; max = greater than $95K), which is consistent with the average household income of local FII members. Most participants (N = 16) reported a household income that was 200% or below the federal poverty line based on the number of members in their household, what we classify for the purposes of this study as "low-income." Eight participants reported household incomes that were at or below the federal poverty level. Most participants (N = 14) had been FII members for one to two years while three participants (N = 3) had been members for six months to one year and four participants (N = 4) had been members for over two years. Nearly half of our participants reported using UpTogether at least once a week (N = 9) while eight participants (N = 8) reported using the platform once a month or less. Most of our interview participants (N=17) reported using social media on a daily basis with Facebook being the most frequented social media platform, followed by Instagram and YouTube.

4.2.3 Semi-Structured Interviews. The first author conducted all semi-structured interviews in-person or over the phone based on participant preferences and availability. On average, interviews lasted 51 minutes (min = 28 minutes; max = 87 minutes). We compensated participants with a $15 gift card if participating over the phone or $20 in cash if participating in-person to offset transportation costs. All compensation amounts were reviewed and approved by FII and our IRB. To help ensure participants felt comfortable disclosing their experiences, we reassured participants that their identities would remain confidential. We also emphasized during the interview that we were not affiliated with FII and that participants' involvement (or lack thereof) in the interviews would not impact their FII membership.

The interview protocol included questions about how and why members used UpTogether to interact with and acquire informational and emotional support from other FII members and their perceptions of these interactions. Recognizing the impact of intrinsic and extrinsic motivations on members' participation on online platforms [67] and the financial incentives embedded in UpTogether, we also collected insights on participants' motivations for joining FII. At the interview's conclusion, participants completed a short questionnaire about demographics and technology use. We audio-recorded all interviews, had them professionally transcribed, and verified the transcripts for accuracy. We lightly edited the quotes for readability.

4.3 Data Analysis

We coded interview transcripts in Atlas.TI. We used a combination of provisional and open coding [72] to analyze the data based on our knowledge of the literature on resource-seeking and to remain open to themes that emerged from our data. We developed a codebook iteratively, starting with topics of interest based on prior literature such as information-seeking, emotional support-seeking, and barriers and facilitators towards informational and emotional support-seeking. The first author conducted four rounds of coding with frequent consultation and meeting with other

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[9]FII does not currently document member employment.

Table 1. Participant Background: These data came from the pre-screen and the post-interview survey results. Participant names are author-selected pseudonyms. *Participant declined to share this information.

Name	Gender	Age	Occupation	2018 Income	Household Size	FII Membership Duration	Frequency of UpTogether Use
Alice	F	49	Janitor	$25K-$35K	2	6 months to a year	Once a week
Annie	F	70	Retired	$25K-$35K	3	1-2 years	Less than a month
Ava	F	49	Restaurant owner	$25K-$35K	2	1-2 years	A few times a week
Brianna	F	42	Nurse	Greater than $95K	1	1-2 years	Once a week
Gabrielle	F	64	Artist	$5K-$15K	2	1-2 years	Less than a month
Helen	F	34	Dialysis technician	$35-$45K	4	1-2 years	A few times a week
James	M	54	Security assistant	$25K-$35K	3	1-2 years	Once a week
Julia	F	37	Sales representative	N/A*	3	1-2 years	Once a week
Larry	M	52	Entrepreneur	$5K-$15K	1	6 months to a year	Less than a month
Luke	M	48	Plumber	$5K-$15K	4	1-2 years	2-3 times a month
Marcus	M	44	Small business owner	$75K-$85K	7	Over 2 years	Less than a month
Maya	F	63	Engineer	$55K-$65K	2	1-2 years	2-3 times a month
Michael	M	60	School technician	$5K-$15K	4	Over 2 years	A few times a week
Michelle	F	55	Nurse	$75-$85K	1	1-2 years	A few times a week
Olivia	F	59	Retired	$5K-$15K	2	Over 2 years	2-3 times a month
Sally	F	60	Retired	Less than $5K	2	1-2 years	Once a week
Sara	F	39	Non-profit coordinator	$35K-$45K	3	6 months to a year	Once a week
Sasha	F	44	Community organizer	Less than $5K	1	1-2 years	Daily
Skylar	F	49	Small business owner	$25K-$35K	3	1-2 years	Less than a month
Talia	F	36	Small business owner	$25K-$35K	6	1-2 years	Less than a month
Teresa	F	52	Unemployed	$45K-$55K	3	Over 2 years	2-3 times a month

authors to refine the codebook. We used Ferlander's classification of social capital resources [31] to examine the informational and emotional resources participants sought from these interactions. Prior studies have used this framework to examine the accrual of social capital [42, 48]. Examples of provisional codes included "informational resources" and "emotional resources" to describe cases where participants reported receiving useful information or suggestions and cases where participants reported receiving concern, empathy, love, care or encouragement, respectively. We then incorporated additional codes based on recurring and emerging themes from the interviews. Through multiple iterations of data review, emerging themes reflected factors that support and inhibit informational and emotional support-seeking. We shared an early draft of our findings with FII stakeholders as a way to reflect on our interpretation of the results.

5 FINDINGS

As we show in Table 2, we identified more factors that deterred participants from seeking resources via UpTogether than factors that facilitated these behaviors. As stated, we asked participants about their motivations to join FII. We wanted to better understand additional factors that could have impacted their participation on the platform. We begin by discussing their initial motivations before presenting data that speak to our research questions.

5.1 Motivations

Interview participants had varied motivations for joining FII. While FII financially incentivized members for their participation in the program, most interview participants were motivated to obtain information to support their personal and/or professional goals (N = 12) or to give back to their community (N = 11). In fact, only a third (N = 7) of participants mentioned financial incentives as a motivating factor, with only two interview participants reporting financial incentives as their *sole* motivation for joining FII. Participants recognized their access to UpTogether and cohorts as vehicles to obtain information and advice to support their personal goals or to foster change within their community.

Half of our interview participants (N = 11) were motivated to give back to their community and saw FII as a way to pool information and resources to do so. Sasha, a community organizer, saw FII as an opportunity to meet with others who were also interested in improving their community:

> *Because [city of residence] was going through a lot of problems, I just wanted to find some solutions for the problems...I felt that FII was other families that wanted to search for a change in their community, so FII was like the eye-opener. Because it wasn't just the fact we had the mini group, but we had the coalition. So just having that [city of residence] network was a win-win on my part.*

Of the 12 participants who joined FII to support their personal and professional goals, eight participants perceived FII as a way to support their professional goals. Talia, a small business owner, who was financially motivated and interested in learning how to expand her business, saw FII as a vehicle to further her professional goals by working along like-minded individuals. When asked about why she joined FII, Talia responded:

> *The incentive was one thing, you know. And then it was a group of people that I already knew and because she [cohort member] said we would be pooling our resources together for our entrepreneurship. I thought that would be a great thing. So, we had the same goals in my eyes and [we] were working together, so that was one of the main ones [goals] too.*

Four participants saw FII as a way to obtain advice and support related to personal parenting goals. For instance, when discussing her motivation for joining FII, Alice, a part-time janitor and grandmother raising her 10-year-old grandson, reported her attraction to having a community of parents in similar situations she could glean information from:

> *I decided to join FII because I was interested in families and helping other families come up and seeing what other families were doing. Me being a grandmother and raising a 10 year old, was new for me, because my son is 30, so I have been out of, if you will, motherhood for a while. So all of the new things and just having a circle of people that had younger children, such as myself, that I could glean other information or ideas or tools or resources from.*

Despite FII providing financial incentives, an overwhelming majority of participants were motivated by personal and professional goals and giving back to the community. As we demonstrate in

the next sections, participants' intrinsic and extrinsic motivations for joining FII were intimately woven with the factors that facilitated and deterred their participation on UpTogether.

5.2 Factors that Facilitate Resource-Seeking Practices

RQ1 aimed to understand factors that encouraged FII members to seek informational and emotional support from UpTogether. Our findings indicate that perceived shared identity, fostered by shared affiliation to FII and trust in the organization, facilitated resource-seeking by nurturing trust towards the platform and the information shared via the platform. Additionally, financial incentives facilitated resource-seeking by extrinsically motivating participants to engage in the platform and uncover the informational and emotional benefits offered. Uncovering these benefits subsequently prompted some participants to continue using the platform to seek resources.

5.2.1 Shared Identity. UpTogether primarily facilitates access to ties that are latent and affiliative; members reside in low-income communities across the U.S. and are largely unknown to one another, while sharing a common affiliation to FII. These ties remain latent unless activated by users (e.g., commenting on a post, directly messaging another member). While most FII members on UpTogether were unknown to participants, participants recognized common values they shared with other UpTogether members, as a result of their affiliation with FII and their trust in the organization's mission. Participants' recognition of shared affiliation contributed to their trust in the resources they could draw from these affiliative ties on the platform, which motivated them to browse UpTogether for informational and emotional support.

Participants distinguished FII from other organizations that they perceived to be prescriptive in finding ways to help people out of poverty. Participants' recognition and trust in FII's mission also translated to their understanding of common values shared with other FII members. Brianna, a single nurse practitioner and aspiring small business owner, appreciated FII's non-interventionist approach to supporting the community and contrasted this with organizations that prescribe solutions without considering community needs:

> *FII is an organization that is looking to find ways to lift people out of poverty, from their point of view. And I say that, because some organizations think the best way to get out of poverty is to throw bandaids, or darts, at a particular situation and think that that's gonna solve the problem. I do like that [FII's] really trying to figure out a way to help people out of their circumstances...how [FII members] see change is needed and not trying to say, "Oh, you have to do it this way," or none of that Barbie mission type of thing that some nonprofits do.*

As Brianna contrasted *"helping people out of their circumstances the way they see change is needed"* to *"throwing bandaids or darts,"* she differentiated FII from other organizations, demonstrating her trust and respect toward the organization. When asked to describe her motivations for joining FII, Teresa, an unemployed woman, similarly praised FII's mission to help individuals achieve their goals and described FII members as sharing values of striving to make progress toward their goals.

> *FII gives you space to make connections, restore connections. And also it gives you space to see the potential in yourself...so that you can dream and explore your potential. And that is what keeps me so interested in FII because it encourages people that they have their own journey or method of getting whatever success looks like to them. FII is not one color, one group, one nationality, but we all are similar and we all have goals and dreams and we all strive to reach them, we do it all differently. People are thriving and are thirsting to do better.*

Teresa's mention of *"we are all similar"* and *"people are thriving and thirsting to do better"* alludes to her perception of FII members' common values of working towards personal goals.

Participants' perceptions of shared FII values also translated to their perceptions of UpTogether members. Julia, a single woman working as a sales representative, also described other UpTogether members as sharing the common goal of trying to improve their lives. She contrasted this to Facebook:

> *UpTogether is more like a community…it's like we're working on certain avenues to get to where we want to be. Facebook is more like entertainment more or less. We are working on UpTogether with our goals and trying to better ourselves so we can get resources.*

Similarly, Olivia echoed her expectations that members of UpTogether-as a result of their FII membership-share a common goal of helping their community members:

> *The purpose of UpTogether is for us to come up together. Everyone that has agreed to be a member of FII…we're supposed to be helping build each other up, not bringing anyone down. So, anything that you're posting on UpTogether should be uplifting for everyone, you know? So that's what it is. It's about helping the community.*

Olivia alluded in her phrases, "*Everyone that has agreed to be a member of FII*" and "*we're supposed to be helping build each other up*," her perceptions that UpTogether members share similar goals because of their shared membership.

These perceptions of shared identities helped FII members to recognize others as resources that they could access. When describing why he felt connected with other members on the platform, Larry expressed his perceptions that other members were engaging in similar activities as he was and thus, he could draw from their experiences:

> *It's a combination of both [content shared and knowing that other members are doing the same thing]. More so that these people are doing the same thing I'm doing. For example, when you're doing whatever kind of project you're doing for the community, you now have a library or access to a library of groups of other people to figure out things that they were doing in their community, because sometimes you may not have an idea.*

Through his use of the word "*library*," Larry evoked a rich source of information that is available to him through other members.

Similarly, Sasha described UpTogether members as resources she could access as needed in the future. When describing what she gained from using UpTogether, Sasha explained:

> *You never know when you need that resource. If you want to travel, you've got some connections with people who got the same values you have.*

Perceptions of shared identity translated across geographic boundaries. Participants appreciated posts where non-local members discussed particular challenges in their community, which helped them recognize they were not alone in challenges they experienced. Brianna appreciated posts where non-local members discussed challenges related to housing and starting businesses. These posts reminded her that she was not alone in her struggles:

> *Whether it's trying [to] figure out how to repair credit, it's the same across the board. It's just [pause] that's the one thing I can probably think of offhand that grasped my attention. And that was housing. But, do people want to start businesses in California, just as well as in [residing city]? Yes. That's pretty much the same. So, people problems or people may have different things going on under the sun…I think it's useful just to conceive that sometimes, maybe, [residing city] is not only experiencing this problem…sometimes you always think the grass is greener on the other side, then when you see the other side, you're like, "I was thinking about relocating, but I'm good on that."*

The perception of shared identity through FII affiliation facilitated resource-seeking on UpTogether by fostering participants' recognition of the resources they could draw from latent ties. This awareness prompted participants to browse the platform for informational and emotional resources. Perceived shared identity fostered participants' trust in the platform and the resources shared despite the fact that most members were unknown to participants.

5.2.2   Financial Incentives. A third of participants were motivated to join FII because of the incentives provided by the organization. FII members were incentivized to participate on UpTogether to increase their initiative score, a metric that FII calculates partly based on members' platform interactions (e.g., posts, comments). The organization sees such interactions as initiatives to improve their members' socioeconomic mobility. Consequently, these participants acknowledged that the reason they decided to use the platform was because they perceived it as necessary to receive the financial incentives. However, four of these participants then made more frequent visits to the site after they identified relevant informational and emotional benefits. Thus, incentives served as an initial hook, prompting further resource-seeking for several participants.

For instance, Helen, a dialysis technician and a single mother of three, was initially motivated to join FII because of the financial incentives. When asked about why she used UpTogether and whether this changed over time, Helen discussed her initial motivation to increase her initiative score:

> *It changed it a lot because that's when I started going on there. That's when I had it on my phone and I would go every day because it was like, oh, your score [will] move up if you were on.*

Similarly, financial incentives initially motivated Olivia, a retired and separated mother of three, to join FII. She reflected on how her participation on UpTogether increased once she found out that this was necessary to obtain FII's financial incentives:

> *When I found out that my [initiative] score and the funding is based on interacting more with UpTogether, then I did do more.*

While seven participants were initially financially incentivized to join FII and use UpTogether, four continued to use the platform to derive informational and emotional support after recognizing these platform benefits. While Helen initially used UpTogether with the intention of increasing her initiative score, she soon recognized the unique informational and emotional resources she could find browsing UpTogether's social awareness feed. Helen noted how her motivations for using the platform and the frequency with which she used the platform shifted. When asked to describe what she got, if anything, from the platform, Helen responded:

> *So it's way more than just money, FII, it's way more. They do give you a lot of different resources. The UpTogether page is an awesome resource...I've learned about many things in my community from that page...So I would go on there and I'm like, oh Lord, this is really a good resource. Instead of just going on here saying good morning and getting off, I started scrolling up and I'm like, oh, okay. This is nice.*

Helen described obtaining information about how to get loans from a local community-based organization from a post she uncovered on UpTogether:

> *I just was scrolling up and saw a post shared that was like, "Hey, join [local community-based organization]." It said it would help you with your business and you would get $25,000 or $15,000 now for your business. It said, go to [local community-based organization]. So, I go on a website and I see about that. It helped a lot.*

Similarly, while FII's incentives initially motivated Julia, a part-time sales representative and single mother of two, to use UpTogether and complete her journal entries, Julia continued to use the

platform to browse messages posted by other members that discussed their challenges and work to overcome these challenges. These posts encouraged Julia to stay positive as she went through the process of applying for a job. When discussing how FII helped her obtain a job, Julia responded:

> *I didn't find it through FII. I just didn't give up. Filled out applications and stayed persistent. Going back, checking, did they look at my application and encouraging myself even when I don't have that encouragement. Looking at somebody else's posts on UpTogether and seeing the positivity helped me stay positive because I know that I don't [have] any support far as family. It's just motivating. Seeing other people from all over that's facing different challenges like me or some may be better off. Everybody is staying on board to work toward a goal, whatever that goal could be...entrepreneurship, business...everybody is staying on board to work on something positive.*

Incentives facilitated resource-seeking among FII members by motivating participants that might have been initially reluctant to use the platform for various reasons (e.g., perceived irrelevance, time constraints). This engagement helped to uncover the informational and emotional benefits, which prompted participants to continue using the platform to seek these benefits.

5.3 Factors that Deterred Resource-Seeking Practices

RQ2 aimed to understand the factors that prevented FII members from seeking informational and emotional support from UpTogether. Despite a shared identity, facilitated by participants' recognition of their shared FII affiliation and their trust in the organization, our findings suggest that various deterrents that prevented FII members from directly requesting information or emotional support from the platform. These deterrents, which have been identified as barriers to resource-seeking in low-income contexts [10, 17, 87, 91], included their lack of interpersonal trust, the perceived irrelevance of UpTogether to support immediate needs, privacy concerns, and the reluctance to disclose resource needs online. Instead, most participants relied on face-to-face interactions with their cohort members to directly request informational and emotional support.

5.3.1 Lack of Interpersonal Trust. UpTogether offered a social awareness platform, discussion forums and groups that allowed individuals to publicly request resources from other FII members on the platform. However, over a third of participants (N = 8) reported that they did not feel comfortable disclosing their informational and emotional needs to unknown FII members. Participants did not perceive UpTogether as a medium to develop trusted interpersonal relationships. Rather, they perceived perceived offline (i.e., face-to-face) interactions as necessary to build these trusted relationships. Most participants (N = 13) relied on connections established offline, through regular cohort meetings, to seek advice related to their personal and professional goals.

Over a third of interview participants (N = 8) expressed the perception that UpTogether was not a medium to develop trusted interpersonal relationships that extended beyond the platform. When asked about the potential to develop relationships with other FII members via UpTogether, Alice indicated the necessity of offline interactions in developing personal relationships with FII members and the limited trust established without these interactions:

> *[Trust] will be limited because if you don't see those people and you can't personally interact with them, your trust is still limited. So how would you interact with them face to face? You can laugh on Facebook, but you're not laughing together. It's after a post or something like that. So it's just a different type of relationship.*

Through her use of "*trust is still limited*," and "*it's a different type of relationship*," Alice indicated that there is limited potential to foster trusted relationships via UpTogether and other online platforms.

Participants expressed the importance of developing interpersonal relationships with other FII members offline to feel comfortable disclosing personal and professional challenges and obtaining emotional support. Participants distinguished between social media platforms where they had existing offline connections and those where the majority of members were unknown. For instance, Michelle, a nurse, expressed her hesitancy towards sharing personal crises or challenges on social media platforms where she did not have pre-existing offline connections with most members.

> *Well, I may not express if I'm really feeling down today, or something has me depressed, or one of my family members was just killed or something like that. I may not put that out there on [UpTogether]...if it's something devastating like a death or some kind of life crisis throughout my family, right away I'm not willing to share publicly like that. If it's people that I know, I'll share. But just to be blasting it on any social media site, I would not.*

Through her use of "*publicly*" to describe posts via UpTogether, Michelle indicated that members who might observe her posts are not her trusted connections.

Although the majority of participants joined FII to support their personal and professional goals, only four participants mentioned using the platform to obtain information or advice to support these goals. Most interview participants (N = 13) sought personal and professional advice from cohort members offline, who they established interpersonal relationships with through regular face-to-face cohort meetings. As participants developed these offline interpersonal relationships, they developed an understanding and trust in the expertise and shared life experiences of their cohort members. Subsequently, they leveraged offline cohort meetings to seek advice from members with relevant experiences and/or expertise.

For instance, Talia described how her regular offline interactions with other cohort members helped solidify her relationships with these members and helped her get to know other members in her cohort:

> *[Cohort meetings] enhanced it, better relationships...so in a cohort you're able to really get to know the different people...you have deep conversations. Direct connections. You really know a person.*

Talia mentioned eliciting financial and real-estate advice offline from cohort members, whose expertise she trusted, to further her professional goals of opening up a brick-and-mortar store with her husband:

> *[Cohort member names], they know the money side of things. Like he's a financial person and he's a realtor, so for our business, we need financial information and we need real estate information because we're looking to open up a brick and mortar next year.*

As the quotes indicate, participants did not feel comfortable asking for direct help or disclosing their informational and emotional needs on the platform because of their lack of interpersonal trust. Participants perceived that such trust could only be formed via face-to-face interactions offline. Consequently, most participants relied on their cohort members offline for informational and emotional support.

5.3.2   Perceived Irrelevance of the Platform to Support Immediate Needs or Goals. A few participants (N = 4) indicated that the content shared via UpTogether was irrelevant for their immediate needs. Participants were interested in financial resources that would benefit their family in the short-term or professional expertise that could help them with their job. Consequently, these participants only used the platform to complete their monthly journal, as mandated by their FII membership, and not to seek informational or emotional support. These perceptions were shaped by participants' time constraints and their access to and reliance on cohort members for support. Participants lamented about the limited time they had to peruse the platform because of personal responsibilities including

work, parenting, and caring for elders; thus, many did not perceive the platform to be conducive for finding relevant information effectively and efficiently.

While most participants appreciated accessing information and expertise from non-local FII members via UpTogether, participants with very limited time expressed the inconvenience of sifting through multiple messages to find relevant information. For instance, Skylar, a call center worker and a single mother of two children, reflected on the limited time she had. Skylar was primarily motivated to join FII because of the financial incentives; for her, information on UpTogether was only perceived as relevant if it could benefit her family financially:

> *As I stated, my day starts at six something in the morning. I have to get my kids off to school, and I have to get back home and start working. By the time my day is ending, my kids have activities. I don't even have personal time for myself. So to log in there just to read messages, to me that's mind-boggling. I would rather do something that's more conducive for my mind, which means something that's going to benefit my family. Money, business-wise, things like that. I'll read that type of content. But that type of content is not on the UpTogether site, so I'm not going to engage in that.*

In some cases, participants found and sought relevant information and expertise from members of their cohort offline. While these participants were motivated to join FII to obtain informational and emotional support to further their personal and professional goals, they found the needed support in their cohorts, who shared similar interests and goals. In these cases, participants found UpTogether as irrelevant because they perceived they *already* had a reliable source of information offline. For instance, Talia described herself and her husband as entrepreneurs, who decided to join FII primarily to learn how to grow their business alongside other FII members who were interested in the same goals. Talia and her husband joined a cohort of individuals whom they knew from church who had similar goals of becoming entrepreneurs, and she reported that she derived the most benefit from her cohort members. When asked about the types of resources she found on UpTogether to support her professional goals, Talia responded, "*not necessarily on UpTogether. I think more so in our group...and it's probably because I didn't use UpTogether, like if I probably utilized it as much as I could have, then I probably would have found it more valuable because I think other people do. They like reading through different blogs and people will post and stuff and the back and forth.*" While Talia perceived UpTogether as a platform that could benefit other FII members, she did not find it as beneficial as the insights and advice she received from her cohort members:

> *Our leaders, [cohort member name] and her husband, they have been entrepreneurs for a long time, so they had a lot of insight just to give to the group. So that was beneficial and we were able to feed off of that and bounce ideas off of each other.*

As these quotes illustrate, some participants refrained from using UpTogether because they didn't perceive the platform as relevant to their immediate needs or goals. Participants' perceptions were shaped by their time constraints and reliance on cohort members for information.

5.3.3 Privacy Concerns. Even if participants perceived a particular post on UpTogether as relevant for their needs, concerns about the posters' privacy inhibited them from disclosing their resource needs publicly. Four participants indicated that if they found a post on UpTogether about a relevant service offered by another FII member and wanted to know more details, they would directly message the poster or comment on the post with their email address or phone number and continue the conversation via email or phone. Participants hesitated to ask further details via public comments because of privacy concerns.

While browsing UpTogether's social awareness feed, Annie, a single woman raising two grand-children, observed a post from another FII member selling t-shirts. Annie was interested in getting

t-shirts for her grandparents' support group, so she sent the FII member a private message on UpTogether:

> There's a young lady on there..she's in the t-shirt business. I'm looking to get t-shirts for my grandparent's support group. So I sent her back a message and asked her to inbox me her number, so that I can contact her.

Annie's use of "*inbox me*" and "*number*" indicate her efforts to move a conversation to a private channel (direct messaging, phone call) for further details. When asked why she didn't respond with questions directly to the post, Annie stated:

> That way the number comes directly to me. It's not putting her information out in the cyber world. We're directly contacting each other. It becomes private between the two of us.

By discussing her efforts to not put "*her information out in the cyber world*," Annie indicated the importance of preserving the FII member's privacy and her concerns about the audience of her communication, which is primarily unknown on UpTogether.

5.3.4   Reluctance to Disclose Resource Needs Online. In addition to lack of interpersonal trust, the perceived "impersonal" nature of requesting resources from strangers online deterred participants from directly requesting resources via UpTogether and, instead, encouraged participants to make these requests offline. Participants expressed the importance of getting to know individuals offline first before making such requests felt appropriate.

For instance, Marcus, a father of four, described his perception that requesting resources via UpTogether felt impersonal. When asked about his preferences for requesting resources from other individuals via UpTogether versus face-to-face, Marcus, reported:

> There's limitations with [UpTogether] because yes, you can reach a lot of people, but you have this almost like an impersonal thing about it because you're in your home or you're on your phone or your tablet and you're not actually going out and going face-to-face with somebody, actually connecting with them. So it needs to be a balance, I believe. It's like, yes, use the social media, but don't forsake the personal side as well.

Similarly, James, a single man, raising his two nephews, described his preferences for exchanging information with other individuals face-to-face. When asked why he didn't use UpTogether to request resources, James responded:

> I like talking to people face-to-face, meeting people downtown, and sharing information that way, and stuff. I'm more person-to-person. I worked behind a bar for years, so you like to see people's eyes and be able to ask questions and not type all day. So it's not my thing, but I think for a lot of people, it'd be great. It's good.

Marcus's mention of "*forsaking the personal side*" and James's reference to seeing "*people's eyes*" highlight their shared perception that requesting resources via social media is "*impersonal*" and the importance of developing an interpersonal relationship before requesting resources from that individual.

6   DISCUSSION

We aimed to understand the factors that facilitate and deter participants from seeking informational and emotional support from other members via UpTogether, FII's social media platform. Our findings suggest that while participants browse UpTogether for informational and emotional support, they primarily requested these resources from cohort members with whom they have established trusted relationships with offline. Consistent with prior literature on resource-seeking on social media [1, 63, 86], we found that facilitators to resource-seeking included incentives and perceived shared

identity, and detractors included lack of interpersonal trust, privacy concerns, and the perceived irrelevance of the platform to support immediate needs. Extending HCI and CSCW scholarship on the impact of financial incentives on online engagement [46, 53, 55, 56, 60], our findings suggest that financial incentives can nurture non-incentivized resource-seeking behavior in low-income contexts. We extend existing scholarship on resource-seeking behaviors in social media [1, 55, 63], contributing insights on the limitations of a shared identity facilitated by a common affiliation to a trusted community-based organization, in low-income contexts. In addition, we extend literature suggesting that social norms may inhibit resource exchange offline in low-income contexts [10, 17] and we contribute insights on how such norms may manifest online.

We further situate our findings within prior resource-seeking literature. Table 2 highlights our contributions, which include new insights on factors that shape resource-seeking in low-income contexts, along with new design suggestions to facilitate resource-seeking on social media platforms.

6.1 Kick-starting Resource-Seeking Behaviors with Financial Incentives

Prior research as well as our findings suggested that financial incentives motivate individuals to perform online activities that are rewarded [46, 53, 55, 60]. Some of this research suggested that external rewards may cause members to "*game the system*" and only take actions that are rewarded [53, 60]. However, our findings show that while some individuals were initially motivated by FII's financial incentives, they continued to browse the platform for informational and emotional support even after any expectation of financial reward had diminished. Our findings suggest that financial incentives can stimulate resource-seeking behaviors [56] in low-income contexts, prompting initial exploration of the platform and raising awareness of the non-financial benefits of online participation. We contribute to the extant literature that suggests that financial incentives can have spillover effects, motivating non-incentivized behaviors on social media [56].

This is particularly important in low-income contexts because the perceived relevance of an information source determines whether low-income individuals leverage the source for their informational or emotional needs [38, 78]. Because of precarious work situations, multiple work and parenting responsibilities, and irregular access to the internet [50, 78, 80], low-income individuals might have limited time to browse social media platforms. Consequently, low-income individuals might be unwilling to start using a social media platform if the benefits aren't immediately clear. Per Table 2, our findings suggest that community-based organizations can nudge reluctant or time-constrained users in low-income contexts with monetary incentives to initiate engagement, encouraging future behaviors of resource-seeking. Further, designers can make information more accessible, integrating algorithms and filters that surface relevant content and tailor this for user needs in a timely manner [83].

6.2 The Limitations of Shared Identity and the Importance of Fostering Interpersonal Trust

Past HCI research indicates that the perception of shared identity fosters trust and resource-seeking among strangers on social media platforms [1, 3, 63]. Similarly, we found that perceived shared identity or common values with other platform users prompted participants to browse the platform for relevant resources. Perceived shared identity emerged as a result of participants' institutional trust in FII and their recognition of shared affiliation with other UpTogether members. Participants trusted the organization's intentions and values; subsequently, they recognized other members, by virtue of their shared affiliation, as sharing those common and trusted values.

While prior research has shown that shared identity can also foster the *disclosure* of resource needs among strangers on social media platforms [1, 3, 63], our findings show that shared identity, fostered by common affiliation with a trusted community-based organization, is not necessarily

enough to facilitate these behaviors in low-income contexts. We extend existing HCI research on the role of shared identity in resource-seeking on social media platforms [1, 63] by contributing insights on the limitations of shared identity in low-income contexts.

While lack of institutional and interpersonal trust persists among populations with lower educational attainment, an established proxy for income [17, 54], past research highlights the importance of both forms of trust to support resource-seeking within low-income contexts [17, 50, 78, 91]. Lack of interpersonal and institutional trust inhibits low-income individuals from seeking information and other resources offline (e.g., neighbors, local stores and local government) [17] and online (i.e. sharing economy applications) [21]. Our findings confirm the importance of both forms of trust to support resource-seeking, specifically in the context of CBO-supported social media platforms that facilitate access to latent and affiliative ties. Participants' trust in the organization facilitated perceived shared identity, which in turn helped promote resource seeking from a distance. However, even when participants recognized their shared FII affiliation and appreciated access to a *"library of individuals with similar experiences,"* as Larry remarked, they did not perceive UpTogether as a medium to develop trusted interpersonal relationships that extended beyond the platform. While perceived shared identity helped individuals establish trust in the information they found on UpTogether, shared identity did not translate to the interpersonal trust individuals needed to *disclose* their informational and emotional needs. This raises an important question: If trusted interpersonal relationships are required to support resource-seeking in low-income contexts, how can social media platforms be designed to better foster those types of relationships, especially for platforms like UpTogether, where participants have access to ties that are primarily latent and affiliative?

Prior research suggested that affordances of technology that promote frequent interactions among community members help them develop interpersonal relationships with one another [68, 90]. CBO-supported social media platforms, which facilitate access to primarily latent and affiliative ties, can foster interpersonal relationships among members by providing opportunities for members to engage in personal conversation, by increasing individual's encounters with the same members, and by highlighting interpersonal similarities among members; affordances such as private messaging, user profile pages, and social awareness streams (e.g., newsfeed) that display recent information about individual members support interpersonal relationship development [55, 68]. Past research also identifies affordances that help reduce uncertainty and identify similarities with other community members. These include demographic filters, proximity, and geographical location, which help members establish trust with strangers [36, 41, 82].

UpTogether facilitates personal conversations and frequent interactions among members through private messaging and a social awareness stream with recent member posts, respectively. In addition, the platform highlights interpersonal information through profiles that include personal information about members. However, as our findings suggest, participants had concerns about publicly disclosing their needs to a platform where their audience was primarily unknown, distinguishing UpTogether from other social media platforms (e.g., Facebook) that might be used to maintain existing offline connections. Consistent with past literature that suggested low-income individuals are uncomfortable disclosing sensitive needs (e.g., parenting advice) with people whom they don't know [38, 50], our findings suggest that participants considered certain topics (e.g., deaths in the family) as too personal to share with an unknown audience despite their perceived shared identity. While social media provides opportunities for individuals to receive resources from a diverse network, existing research highlights the tensions between publicly mobilizing resources from one's network and revealing resource needs to a diverse audience [86].

Are there other opportunities for CBO-supported social media platforms like UpTogether that primarily facilitate access to primarily affiliative ties to better foster trusted interpersonal relationships among low-income individuals while addressing potential privacy concerns? In Table 2, we

contribute design suggestions for how such platforms can foster interpersonal relationships while addressing potential privacy concerns in low-income contexts. To alleviate privacy concerns and allow participants to disclose informational and emotional needs without revealing identifying information, designers could enable pseudonymous posting while incorporating some personal information about posters' interests, goals and expertise. While past research indicated that platforms that afford anonymous posts and identifiable responses (e.g., comments, likes) support discussions around stigmatized topics [4], anonymous posting might present challenges in facilitating trusted relationships among strangers in low-income contexts, especially without the persistence of identity markers. Pseudonymous posting, on the other hand, which allows users to create a handle that persists across sessions, might facilitate relationship development, by allowing users to establish a reputation [26] and to disclose their resource needs without revealing identifying information [3]. Designers could also provide opportunities for users to move between pseudonymous and identifiable accounts, allowing individuals to control how much they wish to disclose publicly on the platform. Past research suggested that users might disclose sensitive experiences like miscarriages on identified social media platforms (e.g., Facebook) after revealing them on pseudonymous social media sites like Reddit [3]. Alternatively, the platform could group members by specific characteristics (e.g., parenting, small business owners), highlighting interpersonal similarities among members [55] while affording pseudonymous posting. This could allow members to disclose their needs to members with shared characteristics, experiences, and interests without revealing their identity. Future research is needed to examine how such interventions could support disclosure while helping build trusted relationships.

6.3 Importance of Social Norms

We contribute insights on how social norms within low-income contexts are amplified online and design implications for how social media platforms that facilitate access to ties that are latent and affiliative can foster norms of resource disclosure in low-income contexts (Table 2). Our findings highlight the importance of fostering social norms that encourage users to request help among strangers in low-income contexts [10, 17]. Our participants expressed concerns that requesting resources from strangers via social media platforms felt "*impersonal.*" As stated earlier, UpTogether facilitates access to ties that are primarily latent and affiliative: there are no known existing connections among most members apart from their shared FII affiliation. Participants emphasized the importance of getting to know individuals offline first before such requests were appropriate. Participants' reluctance to disclose their resource needs online impacted their behaviors online; because of concerns about the impersonal nature of requesting resources online, participants refrained from directly requesting resources on UpTogether. The impact of these individual preferences might have been amplified online, creating an online environment where very few participants requested resources from one another. As a result, perceived norms of refraining from requesting resources emerged in this context. Past research highlighted how individual's understanding of and adherence to norms on social media platforms stems from their observance of other members' behaviors [11, 52, 95]. Indeed, the norms of the platform and the cultural context individuals are embedded in shape how and why they seek resources on social media [35, 75, 94].

Chatman's research around information poverty indicated that in marginalized contexts individuals are guided by community norms that encourage concealing informational and emotional needs [10]. Past HCI research also suggested that norms against taking more than what one can give inhibit low-income individuals from disclosing informational and emotional needs to other community members [17]. Extending this research to online contexts, our findings suggest that perceived norms against requesting resources from strangers may have prevented participants

from disclosing their needs online, which raises an important question. *Can social media platforms foster norms of informational and emotional needs disclosure in low-income contexts?*

Past literature higlighted the importance of revealing needs to receive appropriate resources from one's network [28]. Revealing one's informational and emotional needs, however, does not only benefit the poster. Indeed, research has suggested that information requests on social question and answer platforms benefit other members who may have similar questions [47]. As discussed, more than half of our participants joined FII to give back to their community. However, our participants might not have perceived the collective benefits of requesting resources on the platform. Prior research suggested that individuals are likely to contribute to a group if they can perceive the impact of their contributions to the group's performance [49]. Therefore, designers could encourage contribution by making the collective benefits salient to members [55]. To encourage members to request resources on the platform, designers could frame information requests as contributions to the community, drawing attention to the collective benefit of posting public information requests. In the context of UpTogether, such posts could (1) support other members in the community, who might benefit from observing posted answers, and (2) provide an example of normative behaviors to follow. To further encourage public resource-seeking practices, designers could increase the visibility of such behaviors. Prior research suggested that increasing the visibility of appropriate behaviors to other members of social media platforms can encourage members to adopt those behaviors [15, 55, 70]. Currently, UpTogether affords a social awareness stream that allows members to view recent public posts from other members; however, most participants refrained from posting requests for information or emotional support on the site. To encourage norms of resource-seeking, FII could explore ways to make these requests and their responses more visible to other members. For instance, designers could increase the visibility of the posts, displaying a sample of resource requests towards the top of the social awareness stream [69], while highlighting the collective benefit of posting public resource requests within the platform.

7   LIMITATIONS

Although our interview sample included a diverse group of FII participants with varied frequency of UpTogether use and years as an FII member, our sample is not generalizable. First, we conducted this research in a single Midwestern metropolitan area; thus, our results might not be representative of low-income individuals in other areas of the country or in international contexts. Second, the average age of our participants was 50. Existing research suggests that older and younger adults have differing attitudes towards and interaction with ICTs [51, 74]. Thus, the insights from our study might not be representative of younger individuals. Additionally, FII members were financially incentivized to participate in UpTogether and in monthly offline cohort meetings for the first two years of their membership, which motivated their participation. Therefore, the insights gathered in this study might not be generalizable to other platforms where participation is not financially incentivized. However, our sample included participants with more than two years of membership and most participants expressed motivations beyond the financial incentives to join the program. Finally, while structural and systemic issues of racial inequality persist, our findings might not have surfaced these issues because our study was focused on individuals' resource-seeking behaviors via a platform that is ethnically and racially homogeneous.

8   CONCLUSION

In this study, we sought to understand factors that facilitated and deterred low-income members of the community-based non-profit organization, FII, from seeking informational and emotional support from the organization's social media platform, UpTogether. Through interviews with UpTogether members, we contribute a greater understanding of the factors that foster and inhibit

Table 2. Summary of Factors that Facilitate and Deter Resource-Seeking in Low-Income Communities and Design Suggestions for Social Media Platforms

Facilitators	Description	Example	Design Suggestions
Shared Identity	Fosters trust in resources shared on the platform [1, 3, 37, 55, 63, 68] but does not foster interpersonal trust required to facilitate disclosure of resource needs	Participants recognized other UpTogether members as resources they could glean information from. Participants browsed the platform for resources.	Group members by specific characteristics that increase the salience of interpersonal similarities [68]
Financial Incentives	Prompts individuals to visit the platform, raises awareness of platform resources, and motivates them to visit the platform more frequently to derive these benefits.	Initial financially-motivated visits prompted participants to make more frequent visits to the site after they recognized relevant informational and emotional benefits that the platform offered.	Community-based organizations can nudge users with monetary incentives to initiate engagement, seeding future behaviors of resource-seeking

Deterrents	Description	Example	Design Suggestions
Reluctance to Disclose Resource Needs Online	Individuals are reluctant to disclose their resource needs online due to the perceived impersonal nature of online resource requests. [43, 45, 91]	The perceived "impersonal" nature of requesting resources from strangers online deterred participants from directly requesting resources from other members via UpTogether.	Frame information requests as contributions to the community, highlighting collective benefits of posting public information requests within the platform. [49, 55]
Lack of Interpersonal Trust	Lack of interpersonal trust among platform members deters individuals from disclosing their informational and emotional needs. [10, 17, 21, 50, 91]	Participants felt uncomfortable disclosing personal challenges, such as a death in the family, on UpTogether due to lack of interpersonal trust.	Group members by specific characteristics that increase the salience of interpersonal similarities [68]
Perceived Irrelevance	If individuals cannot surface content relevant to their immediate needs effectively and efficiently, they are less likely to use the platform to seek resources. [9, 10, 38, 66, 78, 91]	Participants refrained from using UpTogether to seek resources because they could not effectively surface content they perceived as relevant to their immediate needs.	Integrate algorithms and filters that allow users to surface and customize relevant content for their needs. [83]
Privacy Concerns	Individuals refrain from publicly disclosing their resource needs on the platform due to concerns about how their personal data may be consumed by unknown audiences. [77, 87]	Participants refrained from asking further details via public comments on UpTogether due to concerns about their own privacy as well as the privacy of the poster.	Allow users to move between pseudonymous and identifiable accounts, allowing individuals to control how much they wish to disclose publicly on the platform [3, 29]

online resource-seeking in low-income contexts. Our findings demonstrate that while participants browsed UpTogether for informational and emotional support, they primarily requested resources from cohort members with whom they had established trusted relationships offline. While participants' perceptions of shared identity with other UpTogether members fostered trust in information shared via the platform, trusted interpersonal relationships were perceived as crucial to directly requesting informational and emotional support. Toward facilitating resource-seeking in low-income contexts, social media platforms can foster norms of disclosing informational and emotional needs by increasing the visibility of resource requests and the salience of their collective benefit to the community.

9   ACKNOWLEDGMENTS

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