Designing Psychologically Safe Online Spaces: Supporting Aspiring Entrepreneurs in Financially-Constrained Communities

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Abstract

In fields like Human-Computer Interaction designing for safety often focuses on mitigating interpersonal harms such as online harassment. While essential, this emphasis may overlook the psychological aspects of safety, including trust. These aspects are especially important in marginalized contexts. This study explores the factors that foster psychological safety among financially-constrained aspiring entrepreneurs. Using a case-study approach, we analyzed data (10 interviews, 3 focus groups) from 21 financially-constrained aspiring entrepreneurs who engaged with a community-based sociotechnical platform. We identified four key factors that shaped participants' sense of psychological safety: shared identity, interpersonal trust, perceived expertise, and shared accountability. These insights inform design strategies emphasizing shared accountability and leveraging collective identities to empower users in underserved communities. While centered on financially-constrained entrepreneurs, these strategies offer broader applications and should be considered when creating online spaces that promote connection, collaboration, and psychological safety across diverse contexts.

CCS Concepts

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

Keywords

psychological safety, social media, entrepreneurship, transitions, resource-seeking, financially-constrained communities

1 Introduction

Human-Computer Interaction (HCI) scholars have long emphasized the importance of designing for safety to protect individuals from physical, emotional, financial, and psychological harm [12, 39, 54, 80]. Online safety efforts typically focus on mitigating these harms through content moderation [54], community-based governance [39, 54, 63], addressing power imbalances [63], and

enhancing transparency and user control [39]. Beyond these structural protections, the interpersonal risks and trust concerns that deter participation, particularly among marginalized communities in online spaces, are less well understood [16, 46, 47].

One useful lens for exploring interpersonal risks and trust concerns is psychological safety. Psychological safety complements existing safety frameworks by focusing on whether individuals believe they can safely take interpersonal risks —such as asking questions, seeking feedback, or proposing new ideas —without fear of embarrassment, rejection, or marginalization [14, 22, 24]. Interpersonal risks and trust are particularly critical for people navigating professional transitions, where feedback, advice, and emotional support are often essential. They are also especially crucial for those in marginalized or financially constrained communities. Research shows that without psychological safety, marginalized individuals in financially-constrained communities may hesitate to disclose resource needs [6, 47, 48]. Although psychological safety has been extensively studied in economically advantaged settings [14, 23, 51], the factors that foster it among financially-constrained or marginalized communities within online environments remain underexplored [6, 16, 43, 47].

In this study, we examine how social platforms can enhance this psychological safety and the factors that support it. We have chosen to use as a case study a group of aspiring entrepreneurs[1] in financially-constrained communities[2], who are supported by a community-based organization.

Our reasons for focusing on entrepreneurs are twofold. First, for those living in financially-constrained environments (many of whom are minorities), entrepreneurship emerges from necessity rather than choice [32, 43, 48, 59]. These community members are often driven to start businesses because they encounter difficulty obtaining stable income and experience limited access to essential resources [8, 20, 43]. Second, these individuals face systemic barriers, including racial discrimination and limited access to social networks that hinder their entrepreneurial goals [32, 48, 59, 84].

Social media platforms have the potential to connect entrepreneurs in financially-constrained communities with a broader range of mentors and resources than they might access in person [92]. However, research shows that trust concerns often make individuals in these communities hesitant to disclose resource needs online

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[1] By aspiring entrepreneurs, we refer to those working toward micro-business ownership. In this paper, we refer to financially-constrained aspiring entrepreneurs as aspiring entrepreneurs who reside in financially-constrained communities.
[2] In this paper, we refer to *financially-constrained communities* as communities in which a considerable percentage of the population have limited access to financial capital and employment opportunities. [69]

[6, 47, 48]. Platforms like Facebook Groups and Instagram, while expanding access, often fall short in providing the psychologically safe environments necessary for effective resource-seeking [6, 43, 47]. Community-based organizations (CBOs)[3] have shown promise in building trust and bridging online and offline interactions within these communities [7, 17, 29, 40, 46]. Psychological safety within CBOs plays a critical role in overcoming these challenges, supporting resource-seeking behaviors, and helping them navigate structural obstacles to build pathways toward success [47, 48]. We address the following research questions:

- **RQ1:** What factors impact aspiring entrepreneurs' psychological safety as they leverage a CBO-supported sociotechnical platform for their entrepreneurial transitions?
- **RQ2:** How can social media platforms be designed to foster psychological safety among financially-constrained aspiring entrepreneurs?

We address our research questions by reanalyzing data from a three-month collaborative engagement with UpTogether, a CBO focused on alleviating poverty in low-income communities in the United States. UpTogether's sociotechnical system comprises an in-house developed social media platform (also called UpTogether), offline cohort meetings, and UpTogether-sponsored events. The initial study examined the resource-seeking behaviors of UpTogether members living in Detroit, Michigan. At the time of the initial study, Detroit had a poverty rate of 25% and a median household income of $27,838 [10]. A central theme that emerged from this initial study was that members desired safety and comfort when expressing their resource needs. Building on these insights, in this study we examine how UpTogether's sociotechnical system fosters psychological safety. Our analysis draws on data collected from 21 financially-constrained aspiring entrepreneurs (10 interviews, 3 focus group sessions), all affiliated with UpTogether.

We identify four factors that facilitated participants' perceived psychological safety and resource-seeking practices: 1) shared identity, 2) interpersonal trust, 3) perceived expertise, and 4) group norms of shared accountability.

We extend the HCI literature on designing for safety beyond traditional harm mitigation approaches [12, 39, 54, 80] to explore how psychological safety can support participation, connection, and resource-seeking in marginalized communities. We present a conceptual model of the factors influencing psychological safety (see Figure 1), synthesizing insights from HCI, Education, Organizational Science, and Psychology scholarship [2, 14, 15, 22, 24, 30, 36], and explore its cultivation in community-based settings, particularly where individuals face financial constraints. From a design perspective, we advance HCI scholarship [18, 42, 52] by offering actionable insights for enhancing psychological safety on social media platforms, such as using conversational prompts to encourage skill articulation and resource-seeking. Furthermore, we present a prototype for a psychologically safe online community to support resource-seeking among financially-constrained aspiring entrepreneurs and offer a concrete step toward implementing these insights. This prototype demonstrates how social platforms can

foster resource-seeking and collaboration in a psychologically safe manner, offering a framework for future design interventions.

2 Related Work

Drawing from Education, Human-Computer Interaction, Organizational Science, and Psychology, we explore key factors supporting psychological safety in financially-constrained communities [2, 14, 15, 22, 24, 30, 36]. Figure 1 depicts the overarching theoretical framework our study engages with and contributes to, highlighting the open question of the factors that foster psychological safety, especially in marginalized communities.
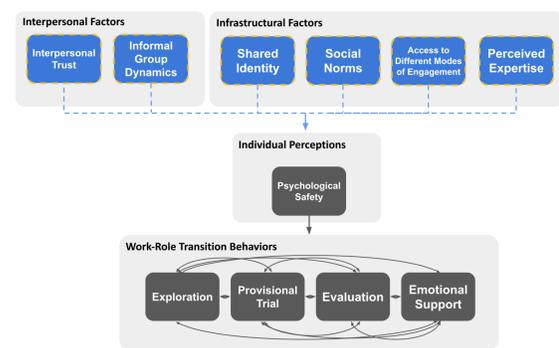

Figure 1: Factors that Foster Psychological Safety and Work-Role Transition Processes: This diagram depicts the interpersonal and infrastructural factors that support psychological safety and how individuals' perceptions of psychological safety, in turn, are necessary to help support work-role transition behaviors of exploration, provisional trial, evaluation, and emotional support.

2.1 Psychological Safety

Psychological safety refers to individuals' perceptions about taking interpersonal risks in their environment, such as asking a question [14, 22, 24], seeking feedback [14, 22, 24], or proposing ideas [24, 89]. In work-role transitions, psychologically safe environments enable individuals to explore provisional work identities and seek resources like feedback, advice, and emotional support [21, 44, 45]. Psychological safety is crucial for financially-constrained aspiring entrepreneurs to overcome challenges and pursue entrepreneurial goals [32, 48, 84]. Research shows these entrepreneurs gravitate toward online and offline communities perceived as "safe," especially those fostering resource exchange among individuals with shared racial or gender identities [47, 48].

While the benefits of psychological safety are well-documented, the factors supporting such environments (especially outside of organizational contexts) remain underexplored [14, 22, 24, 81, 89]. Based on our literature review of psychological safety, we categorize

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[3]We define community-based organization (CBO) as a nonprofit entity, either public or private, that serves a particular community or a segment within a broader community, focusing on addressing specific needs within that group [1]

the contributing factors as interpersonal, which refers to the aspects of relationships between individuals within an organization or group such as interpersonal trust and informal group dynamics, and infrastructural, the artifacts, activities and users that work in conjunction to support individuals' perceived psychological safety including the enactment of norms that invite participation.

2.1.1 Interpersonal. Interpersonal trust [24] and informal group dynamics [24] are key interpersonal factors influencing individuals' psychological safety and their comfort in disclosing their resource needs [15, 24, 51, 66]. Interpersonal trust refers to the perception of others' reliability and the expectation of receiving their support without harm or exploitation [50, 68, 78]. When individuals perceive that others in their environment are trustworthy, they are more likely to feel safe sharing their ideas and asking for support. For instance, in a qualitative study DesPortes et al. examined how an offline learning environment's dimensions facilitated identity work for female students of color in computing and dance. They found that participants' trust towards the environments' instructors as well as with their peers helped to create a safe space where participants felt they could ask questions [15]. Informal group dynamics (the roles and statuses individuals hold within a group) also shape individuals' psychological safety [51]. High-status roles like leadership can enhance perceived safety, making individuals feel more comfortable being vulnerable and seeking resources [51].

2.1.2 Infrastructural. Drawing from Frederiksen and Schmidt's definition of infrastructure [27], we refer to infrastructural factors as the artifacts, activities, and users that work together to foster psychological safety within an environment. Infrastructural factors that have been found to impact psychological safety include context support (the extent of information and resources individuals have access to support their goals [22, 24]); social norms (instituted by leadership and/or enacted by a combination of social and technical affordances) that encourage participation and continuous learning [2, 14, 23, 24, 30]; shared identity (perceived commonalities in demographics, social roles, experiences, values and/or interests [30, 76, 86, 87]); and access to different modes of engagement (e.g., anonymous posting) that allow individuals to moderate the extent to which they express their resource needs [2].

Previous research on psychological safety has focused mainly on economically advantaged communities [14, 22–24, 51, 66] and in work-team settings with shared organizational goals and interdependent tasks [14, 22–24, 51, 66]. While emerging studies examine psychological safety in education [15], offline peer support groups [36], and online communities [2, 30, 70, 76, 86], significant gaps remain in understanding how these dynamics unfold among financially-marginalized populations in digital and entrepreneurial contexts. Our research addresses these gaps by investigating the unique challenges of financially-constrained aspiring entrepreneurs using a CBO-supported sociotechnical platform, advancing understanding of how psychological safety influences resource-seeking behaviors in diverse socio-economic environments.

2.2 Psychological Safety and Resource-Seeking in Entrepreneurial Transitions

Psychological safety is crucial for the resource-seeking practices of financially-constrained, aspiring entrepreneurs during their transition to entrepreneurship [6, 43, 47, 48]. For many in these communities, entrepreneurship is a pathway to financial stability [32, 42, 59, 84]. Unlike opportunity-driven entrepreneurs, who voluntarily turn to entrepreneurship with ample financial and social resources, aspiring, often necessity-based entrepreneurs, are pushed into entrepreneurship because of challenges in securing stable income and limited access to resources [8, 20, 43]. For aspiring entrepreneurs in financially-constrained communities (many of whom are racial minorities), the journey to become an entrepreneur is not easy. They must surmount significant obstacles including racial and gender-based discrimination [32, 48, 59, 83], limited access to social networks [32, 48, 58, 59, 84], and less access to financial and digital skills to support their businesses [11, 42, 58, 59]. These hurdles complicate their identity construction, adaptation, and the ability to establish legitimacy [65], belonging [85], and commitment [72], making psychological safety vital to their entrepreneurial success.

Work-role transition theory offers valuable insights into how aspiring entrepreneurs can be supported as they navigate identity shifts and adapt to their entrepreneurial roles. It identifies key phases individuals must negotiate to successfully adapt to new work-role identities and the role of informational and emotional support in each phase [5, 44][4]. Work-role identity refers to all the meanings individuals attribute to their work roles, which they continually revise based on social interactions with their environment [5]. For an entrepreneur, these meanings can include their mission as an entrepreneur and the meanings they attribute to their products and services. The three phases include (1) the exploration of possible and desired work-role identities, (2) the provisional trial of work-role identities, and (3) the evaluation of individuals' current and desired work-role identities [5, 44]. In the exploration phase, individuals engage in various sensemaking experiences. These experiences can include observing peers and mentors to better consider possible work roles to adopt and understand the roles they are transitioning into [5, 44]. For an aspiring entrepreneur, these experiences could entail obtaining information about skills (e.g., marketing) or the next steps they need to adopt to support their desired entrepreneurial role identit(ies). In the provisional trial phase, individuals may test a few of these provisional or temporary work-role identities, drawing from feedback from others and their internal self-reflection on what aspects of these identities they should consider and/or discard [5, 44]. For an aspiring entrepreneur, these experiences could entail getting feedback on the viability of early business ideas. During the evaluation stage, individuals examine their work-role identities by considering feedback and interactions from their surroundings. Subsequently, they choose whether to maintain, modify, or abandon certain elements of their desired work-role identities [5, 44]. In every stage, the emotional support provided by peers or mentors who have experienced similar transitions is crucial. This support helps individuals obtain validation

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[4]A work-role includes behaviors or expectations related to a given profession or occupation [9].

for their existing and desired work-role identities and overcome challenges encountered.

Although informational and emotional support are crucial for entrepreneurial transitions, these resources are often scarce in financially-constrained communities. Limited access to peers and mentors further exacerbates this gap [32, 48, 58, 59, 84]. Research highlights how social media and internet-based technologies can address this gap [56, 57], with financially-constrained aspiring entrepreneurs leveraging these tools to aid their transitions [6, 43, 47]. While online platforms have the potential to expand access to support and mentorship, platforms like Facebook Groups and Instagram often fail to ensure a safe environment for resource-seeking. Concerns about discrimination, harassment, and unclear community norms can deter open participation [47]. For example, Israni et al., uncovered that few financially-constrained aspiring entrepreneurs used social media platforms such as Facebook Groups and Instragram to disclose their resource needs online due to safety concerns, including discrimination, harassment, and uncertainty around community norms. They raise future research questions including how social media platforms can better foster psychological safety to support aspiring entrepreneurs' resource-seeking practices.

Our study builds on extant work that discusses financially-constrained aspiring entrepreneurs' use of social media for informational and emotional support [6, 43, 47]. We focus on understanding how such platforms can facilitate psychological safety among aspiring entrepreneurs in financially-constrained communities. Drawing on scholarship that emphasizes the role of community-based organizations (CBO) as trusted brokers in these communities [7, 17, 18], we contribute to an understanding of how a CBO-supported sociotechnical platform fosters safety among financially-constrained aspiring entrepreneurs and the opportunities for such platforms to better support their entrepreneurial transitions. We extend this discussion in the next section.

2.3 The Role of Community-based Organizations (CBOs) in Supporting Aspiring Entrepreneurs

Aspiring entrepreneurs in financially-constrained communities, and minorities in particular, often mistrust institutions due to historical discrimination [7] and are less likely to seek peer support outside their communities. Research highlights community-based organizations (CBOs) as trusted brokers, connecting these individuals to resources and support networks [7, 17–19, 29, 34, 38, 40, 46, 82]. Trust-building mechanisms include the CBO's physical presence through face-to-face events [17, 19, 38] and fostering shared organizational identity [46]. Israni et al. found that participants were more inclined to browse a CBO's social media platform for resources, in part due to a perceived shared organizational identity with other financially-constrained members [46]. While the research suggests that a CBO-supported platform could facilitate trust among financially-constrained aspiring entrepreneurs, it is unclear how such a platform may influence perceived psychological safety and resource-seeking behaviors to aid entrepreneurial transitions. We address this gap, exploring how a CBO-supported sociotechnical

platform—comprising a CBO-supported social media platform, offline cohort meetings, and CBO-sponsored events—impacts the psychological safety of financially-constrained aspiring entrepreneurs. We propose design strategies to help create social media platforms that promote psychological safety, especially for marginalized communities.

3 Methods

3.1 Study Setting: Family Support Network

This research was conducted with members of the community-based, not-for-profit organization UpTogether. UpTogether aims to reduce poverty in financially-constrained communities by connecting individuals and families so that they can individually and collectively pursue their social and economic aspirations including but not limited to entrepreneurship, obtaining a job, parental and childcare-related goals, and improving health [90]. To foster these connections, UpTogether facilitates interactions among financially-constrained individuals across the United States through its in-house developed social media platform, UpTogether, and through offline events sponsored by the organization. Through the UpTogether platform, members can build connections and exchange informational and emotional support within and beyond their local communities. Within each financially-constrained community, UpTogether facilitates connections among groups of families, also known as cohorts. When data was collected for this study, approximately 12,500 UpTogether members across eight cities in the United States were registered with the organization, with 4,000 registered on the UpTogether platform. Nearly 84% of UpTogether members identified as African American [90].

3.1.1 Becoming an UpTogether member and Joining a Cohort. UpTogether did not set specific income requirements for members but focused on supporting individuals and families in financially-constrained communities. At the time of data collection, the median household income of registered UpTogether members was $23,880, slightly surpassing the federal poverty level for a household of three in the United States [73].

To become an UpTogether member, individuals must live in a city where UpTogether actively enrolls members. New families referred by existing members could join an established cohort. Otherwise, new members must initiate a new cohort, which requires a minimum of five families and a maximum of eight families or individuals living in the same household. Typically, these families resided within 20 to 30 miles of each other. At the time of the study, UpTogether required (but did not strictly enforce) that all members meet in person with their cohorts monthly for the first two years of membership.

3.1.2 Financial Incentives. At the time of data collection, UpTogether provided funding to its members for the initial two years of their membership. Members were eligible to receive a maximum of $3,200 over the first two years. The amount of funding was contingent on members' "initiative score." This metric was determined by two primary factors: members' self-reported goals and initiatives, which they were required to document monthly using a private journal feature on UpTogether platform, and member interactions on the platform that UpTogether interpreted as indicative

of "initiative" aimed at enhancing socioeconomic mobility. These interactions included sharing resources through posts and engaging in discussions by commenting and initiating or participating in events.
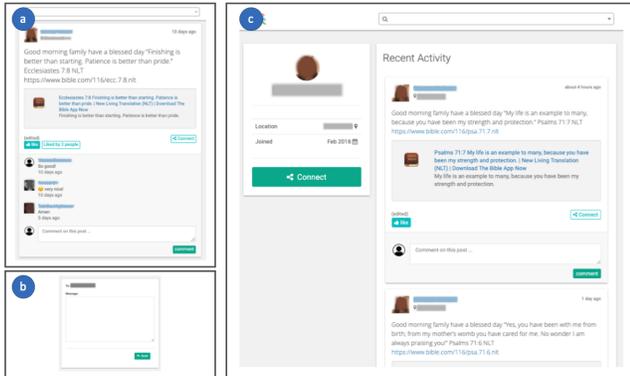

Figure 2: Features from the UpTogether platform: a) UpTogether post from social awareness feed, b) direct messaging, c) member profile ©UpTogether

3.1.3 UpTogether. Members of the UpTogether organization had access to the UpTogether platform via desktop or mobile phone. The UpTogether platform facilitated interactions among UpTogether members nationwide, giving participants access not only to their local, city-based cohorts but also to members from other regions across the United States. At the time of data collection, approximately 4,000 UpTogether members were registered on the social media platform. Once registered, individuals could customize their profiles, which included a personal summary, their location, the date they joined the platform, and a profile picture. Like Facebook's *News Feed*, The UpTogether platform featured a social awareness stream (see Figures 2a and 2b) where users could create public posts visible to all registered members on the platform. These posts displayed the poster's name, their city of residence and a thumbnail of their profile photo. UpTogether members could view and engage with posts from members within and outside their local communities. Posts within the social awareness stream were chronologically arranged based on their posting time and were not curated according to member preferences or other factors. These posts contained text and images, allowing users to comment and "like" them, similar to typical social media platforms. The journal feature was accessible solely to UpTogether leaders and individual members. This allowed members to document their goals across various aspects of their lives, including health, education, and finances (see Figure 2c). Members could track their progress toward these goals by recording their steps each month. Additionally, the platform allowed members to create events, form or join interest-based groups, privately message other users, and showcase their services or expertise, such as childcare or job-seeking advice, to other members via the "Find/Be the Expert" feature. The platform does not nudge or encourage members to exchange support on a specific topic such as entrepreneurship; rather it allows members to discuss and exchange information relevant to their goals.

The following characteristics of UpTogether's sociotechnical platform may have contributed to members' psychological safety:

- The platform was supported by a CBO committed to supporting its members' financial and social well-being [7, 18, 82].
- The platform was exclusive to members of the CBO living in financially-constrained areas across the United States, facilitating members' shared organizational identity [46, 86, 87].
- The platform provided access to different modes of engagement (e.g., private messaging, cohort meetings) that allowed individuals to moderate the extent to which they expressed their resource needs [2].
- The platform allowed opportunities to frequently interact with other members via private messaging, a social awareness stream, and offline events and meetings. Such interactions helped members surface interpersonal similarities with other members and build trusted relationships [55].

UpTogether and its members were an ideal setting to explore our research questions because members already were engaged in interactions mediated by a CBO-supported sociotechnical platform with characteristics that could contribute to members' psychological safety. Additionally, as we discuss in the next section, nearly half of the interview and focus group participants from the initial study identified as small business owners or were in the process of trying to start a business.

3.2 Data Collection: Empirical Study: Studying UpTogether Interactions

The data used in the present study was originally collected between June 2019 and August 2019 as part of a prior study, "Studying UpTogether Interactions [46]." We received IRB approval to access the data from the initial study. The initial study examined the factors that promote and inhibit the pursuit of informational and emotional support from UpTogether members' cohorts and the UpTogether platform. The initial study focused on UpTogether members residing in or near Detroit, Michigan. The city is predominantly African American and has a long-standing history of systemic racial and class-based segregation [90]. African American residents in Detroit continue to face disproportionate economic challenges, including an unemployment rate of approximately 13.6% —more than twice that of white workers [10].

The initial study members recruited participants via emails, announcements during their UpTogether cohort meetings, and flyers. Most of their participants were women (N=16) and all were African American (N=21), reflecting the demographic composition of local UpTogether members. Most were employed (N=17) and had some college experience (N=16). At the time of the study, nearly 15% of local UpTogether members had some college experience. The average age of the interviewees was 50 years old (Median = 49, SD = 9.94), which was slightly higher than the mean age of local adult UpTogether members (Mean = 40). About half of the interview participants (N = 10) and focus group participants (N = 15) had started a small business or were in the process of starting a business. Participants in the initial study completed all semi-structured interviews either in person or by phone, depending on participant preference and availability. The initial study members held five in-person focus

group sessions immediately following scheduled cohort meetings, using the designated meeting locations. They conducted these sessions in either cohort members' private homes or public venues such as libraries or restaurants.

The interview protocol included questions about how and why members used UpTogether to interact with and acquire informational and emotional support from other UpTogether members and their perceptions of these interactions. Initial study members facilitated in-person focus group discussions with cohort members, prompting them to reflect on a set of guiding questions. These included topics discussed during their meetings; how and why they used the UpTogether platform and their cohorts to seek or provide informational and emotional support; any challenges they encountered within their cohorts or in using the platform; and additional details about their cohorts—such as their goals, how the cohorts were formed, and how meetings were organized. All interviews and focus group sessions were audio-recorded and transcribed. Interviewees were compensated for their time with a $15 gift card if participating over the phone or $20 in cash to offset transportation costs if participating in person. Participation in the focus group session was voluntary.

3.3 Data Analysis

From the study mentioned, we employed a purposive sampling strategy [79], deliberately choosing 10 of the 21 interviews and three of the five focus group sessions for re-analysis. Purposive sampling ensured our selection aligned with the study's objectives, which focused on understanding the experiences of UpTogether members who were aspiring entrepreneurs and, thus, interested in small business ownership. Specifically, we included interviews only if participants explicitly identified as small business owners or were actively trying to start a business. Similarly, we selected focus group sessions if at least one member within the cohort self-identified as a small business owner or someone trying to start a business. This targeted approach allowed us to focus our analysis on the experiences most relevant to the research questions.Table 1 provides basic demographic and background information about the 10 participants whose interviews we re-analyzed and the 15 participants from the three focus groups we re-analyzed. The 21 participants were drawn from seven distinct UpTogether cohorts, which are identified in Table 1. Most interview and focus group participants were female (N=15) and all were African American (N=21), reflecting the demographic composition of local UpTogether members. Most had some college experience (N=18). At the time of the study, nearly 15% of local UpTogether members had some college experience. The average age of participants was 46 years old (Median= 43), slightly higher than the mean age of local adult UpTogether members (mean = 40). The median reported household income was $35-$45K (min = less than $5K; max = greater than $95K), consistent with the average household income of local UpTogether members. Most participants (N = 14) had been UpTogether 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 the 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 the interview participants (N=17) reported using social media daily with Facebook being the most frequented social media platform, followed by Instagram and YouTube. All participants in the present study aspired to own formal and informal micro-businesses and had less than five full-time employees, which mirrors the characteristics of most small business ownership in financially-constrained communities in the United States [61].

We coded the interview and focus group transcripts in Atlas.TI using a codebook to address our research questions. We used a combination of provisional and open coding [79] to analyze the data based on knowledge of the literature on psychological safety, work-role transitions, and resource-seeking and to remain open to themes that emerged from the data. For the provisional coding, we initially started with the work-role transition phases (e.g., exploration, provisional trial/feedback-seeking, evaluation) as a framework. While we did not use this framework to categorize or further analyze participants' behaviors, this framework helped us understand and identify the resource-seeking behaviors aspiring entrepreneurs performed to support their transition to entrepreneurship (e.g., disclosing information about one's business to seek feedback). We then drew from prior literature that aligned with our research question to identify the factors that impacted aspiring entrepreneurs' psychological safety (e.g., interpersonal trust, social norms) as they performed these actions. We then incorporated codes based on emerging themes from the analysis including but not limited to shared accountability, perceived expertise, and self-reflection.

4 Findings

As discussed previously, psychological safety refers to individuals' perceptions about taking interpersonal risks in their environment, including asking questions, seeking resources such as feedback and proposing new ideas [24]. We identified four factors that facilitated aspiring entrepreneurs' perceived psychological safety and helped them seek support for their entrepreneurial transitions. These factors included 1) shared identity, 2) interpersonal trust, 3) perceived expertise, and 4) group norms of shared accountability. The following sections discuss how these factors impacted aspiring entrepreneurs' psychological safety as they obtained informational and emotional support for their entrepreneurial transitions.

4.1 Shared Identit(ies)

The UpTogether platform was limited to UpTogether members who shared an affiliation to the CBO and identified as individuals from financially-constrained communities. Participants recognized their shared organizational identity and, in some cases, perceived the platform as a source for business ideas and emotional support. Still, we found that despite their shared UpTogether membership and social identities, participants rarely obtained informational and emotional support from the platform to support their entrepreneurial transitions. Instead, participants primarily sought informational and emotional support offline from their cohort members with whom they shared multiple facets of their identities including shared values, goals, role identities, and challenges. Perceived shared identity facilitated participants' psychological safety and gave them a sense of comfort to disclose their resource needs.

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. I = Interview; F = Focus Group

Data Collection Method	Name	Gender	Age	Race/Ethnicity	Business Type	UpTogether Membership	UpTogether Cohort
I	Helen	F	34	African American	Food product	1-2 years	1
I/F	Talia	F	36	African American	Art	Over 2 years	2
I	Julia	F	37	African American	Clothing	1-2 years	3
I/F	Brianna	F	42	African American	Health/wellness	6 months-1 year	4
I/F	Marcus	M	44	African American	Art	Over 2 years	2
I	Luke	M	48	African American	Household service	1-2 years	7
I	Ava	F	49	African American	Catering	1-2 years	1
I	Larry	M	52	African American	Information	6 months-1 year	5
I	Maya	F	63	African American	Social work	1-2 years	6
I	Gabrielle	F	64	African American	Art	1-2 years	6
F	James	M	41	African American	Not reported*	Over 2 years	2
F	Michael	M	40	African American	Not reported*	Over 2 years	2
F	Peter	M	41	African American	Real Estate	Over 2 years	2
F	Ebony	F	42	African American	Real Estate	Over 2 years	2
F	Keisha	F	55	African American	Food product	Over 2 years	2
F	Paul	M	58	African American	Food product	Over 2 years	2
F	Candice	F	49	African American	Not reported*	1-2 years	4
F	Jada	F	41	African American	Education	1-2 years	4
F	Tia	F	59	African American	Social Work	1-2 years	4
F	Aretha	F	49	African American	Not reported*	1-2 years	5
F	Halle	F	49	African American	Not reported*	1-2 years	5

When asked to describe the UpTogether platform and what, if anything, he derived from being a member, Larry stated:

> *We [Members on the UpTogether platform] are all benefiting our community in some kind of way and that connects us...they'll [UpTogether members] talk about the things that they're doing and how that has impacted their community and so you can garner knowledge from it. If I don't have an idea on what I want to do inside the community, I can always look to these groups to see things that they were doing that we could do also.*

Larry refers to the shared desire among UpTogether members to improve their communities and how he gains ideas for his community-oriented business by reading posts on UpTogether's social awareness stream.

Participants also obtained validation from reading posts that discussed challenges with starting a business, recognizing other UpTogether members as sharing similar socioeconomic challenges. These posts combated their doubts about being alone in their struggles. For example Jada, a single mom of two trying to start a homeschooling business, discussed the benefits of being connected on the platform to other UpTogether members with shared experiences:

That's the UpTogether [platform]. It creates a pool of networking. Because when you are able to log on and you see these conversations and you may see some people that are experiencing what you experienced. So, it's like I'm not alone in this.

While many participants found comfort and validation through viewing posts of other members' shared experiences on the platform, some still hesitated to engage more actively. For instance, when discussing why he did not share posts on UpTogether, Larry reported his desire to contribute something legitimate to the UpTogether community before posting to the UpTogether platform:

I go up there and read, more so, than be active, for the time being, until I finish developing my website so that I can have a particular service or be able to offer things to other parents outside of the normal confines of what UpTogether does.

Participants recognized their shared organizational identities and saw the UpTogether platform as a potential source of information and emotional support. However, participants did not disclose their personal or professional challenges on the platform. Instead, they disclosed challenges to cohort members offline whom they identified as sharing similar role identities (e.g., being a parent) and challenges (e.g., managing work-life balance). Recognizing these similarities helped them feel comfortable sharing their challenges with their cohort members and getting support to overcome them. Monthly in-person cohort meetings helped participants uncover shared facets of their identities and opportunities to obtain support for similar challenges.

Marcus, for instance, discussed disclosing parental challenges with other cohort members who had older children and could provide support:

Like I said, we [my cohort] are all parents, and there is always something that comes up in raising children where it's like, "Okay, I don't know how to handle this situation." Then I go to my cohort members who had older children, who have gone through what I'm going through now. It's like what did you do because I'm at my wit's end right now. And they'll tell me about their struggles as well and what they were able to learn from a similar situation that happened with them...So those kind of things let me know that hey, you're not alone in this. It's important to connect with people who have the same values, have the same mindset as you, and we can grow as parents.

When asked to describe why he felt comfortable disclosing these challenges with cohort members, Marcus described their shared values, role identities (parents, aspiring entrepreneurs), and desire to be financially independent:

Yeah, so the connection that we all have is that we go to the same church, we all have children. We all have similar values. So, I think that's what connects us most out of anything else. And the fact that we all wanted to improve our families as far as our financial standing, doing things that will help our family proceed. And

we all have a desire to establish a legacy...we want our children to do better than what we did, and to continue that on down the line. So, we have that common bond, that common desire to do those things.

When Marcus stated that *"we all wanted to go improve our families as far as our financial standing"* and *"we want our children to do better,"* he alluded to the common values and role identities (parental, entrepreneurial) that he shared with his cohort members.

Similarly, Brianna emphasized the value of being with people who also seek financial freedom. Unlike Marcus, Brianna noted the difficulty of finding people with shared goals, especially in traditional environments where most stick to one job until retirement:

We live in an environment of society that we are operating on yester-years, operating on the industrial age. The industrial age is you get a job, you go to work, you take care of your family and that's it. And you wait for retirement and die. The information age is about the more knowledge you have, the more you can grow as an individual, household, company or whatever. But most people in our circles are still operating on yester-year. And so, by meeting once a month, we encourage us to not be like the norm. Especially if you want more. You can't be the 95 percent of the population if you want more. Then you have to do things different, and you have to do things from the informational age. So, we encourage that. To think forward. And we just make it happen.

Brianna's observations of *"95 percent of the population"* and *"most people in our circles are still operating on yester-year,"* suggests the larger difficulty of finding other aspiring entrepreneurs with shared goals around entrepreneurship and beliefs they can achieve financial stability outside traditional corporate markets. In noting that *"by meeting once a month, we encourage us to not be like the norm,"* Brianna described the importance of interacting with cohort members with shared entrepreneurial interests to stay motivated towards her entrepreneurial goals even if they diverge from societal norms.

Participants struggled to obtain informational and emotional support when they felt that other UpTogether members or their cohorts did not share similar values, goals or identities. For example, Ava sought informational support to grow her restaurant business. When asked about her use of the UpTogether platfrom, Ava reported that she did not perceive enough commonalities with UpTogether members. Most members were located outside her community and therefore she did not perceive how they could support her entrepreneurial goals:

It [UpTogether] isn't nothing I don't like but I don't really have nothing to talk to them [UpTogether members] about. What can they do when I'm in Detroit?

When asked about her cohort, Ava discussed her cohort's conflicting goals and values, which she saw as unsupportive for her entrepreneurial endeavors:

No. I didn't really get the best experience with UpTogether because I wasn't able to attend the events and stuff that would help me more. See, I was brought into

this with closed eyes. I think if I would have [obtained more had I] been in a better group of people, because we rarely meet. You can't take a group of people that don't know each other for real and put them together and expect them to be able to do something. When you have these meetings, the meetings we should be trying to get money, not spend money. Who has a meeting at Paint and Pour? Sipping paint or whatever. That's going to cost you 40 bucks. You trying to save and budget and make money, not spend it. The group was a little young for me. I'm 49 years old. They were in their early 30s.

In stating that "*we should be trying to get money*" and "*the group was a little young for me,*" Ava described differences in identity and goals between herself and her cohort members. Consequently, she did not see her cohort members as capable of supporting her entrepreneurial goals.

4.2 Interpersonal Trust and Perceived Expertise

Participants sought feedback and advice from cohort members with whom they had established offline trust. Participants believed their cohort members possessed the expertise and knowledge of participants' goals that enabled them to provide valuable feedback and advice. While participants saw UpTogether members on the UpTogether platform as sharing similar values, they felt they did not know these members well enough to seek advice for their entrepreneurial transitions.

Asked to compare the support she derived from the UpTogether platform and the cohort meetings, Talia discussed the importance of having a trusted relationship with the person she was requesting expertise from and the challenges in building this trust on the UpTogether platform:

Direct relationships with different people. If I know them really well, they'll tell others, "I can vouch for Talia." On UpTogether, it's like I could give you the name of this person. But it's really not a connection like that. You can call them and they may or may not. But if it's a direct connection then it's like, oh yeah, you know such a guy, they say you're good people. All right, you're good people and I'll help you out. I like face to face. So, you can see people, you feel people, you can get to know a person. A conversation on the phone or social media is very short, there's limits of characters.

Talia's reference to "*direct connection*" and "*you're good people,*" suggested the value of building trusted relationships to elicit support. Similarly, Maya preferred information from her cohorts over the platform, citing the advantage of having a trusted relationship with the information provider:

Most of the time what I've found on the posts is people are announcing things that they've done or they're involved in. The events are inviting you to an event. It's good morning, good afternoon, good evening, asking for prayers, for this, that and the other. So, I think in the groups we get more hands-on, because you're going to listen to people who you know in a different way than you're going to look at people who post certain things.

By way of example, Maya described seeking advice from a trusted cohort member with art expertise to support her daughter's entrepreneurial goals:

And then for the art, I do a lot with [cohort member's name] for her art, because my daughter's into art. So, I'm always saying, "What does she need to do next?" And she'll look at her art, and she'll say, "She needs to be selling this stuff." So we're at this show, and my daughter is there with her pencil doing drawings while we're selling stuff, and [cohort member's name] walked over to her and said, "She needs to be doing something with that. I can't believe she's sitting here drawing that, and the stuff is so detailed."

Talia also mentioned seeking offline financial and real-estate advice to help open up a brick-and-mortar store from cohort members whose expertise she trusted:

[Cohort member names], they know the money side of things. Like he's a financial person and she'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 Talia and Maya both described, participants felt comfortable seeking advice from the cohort members they knew from regular interactions offline and whose expertise they trusted.

4.3 Group Norms of Shared Accountability

We observed that participants benefited from norms that reinforced structure and shared accountability. Norms instituted by the UpTogether organization and cohort members that encouraged regular meetings and progress updates gave participants the structure to reflect on their goals, share updates, seek feedback, and advance their entrepreneurial pursuits. Participants faced challenges in advancing their entrepreneurial goals when they felt their cohorts lacked such norms. In contrast, UpTogether's journaling feature helped participants reflect on their entrepreneurial goals, but did not necessarily prompt them to elicit resources from other UpTogether members.

Reviewing their goals and actions in the UpTogether journal, allowed participants to reflect and evaluate their progress. Maya found that listing her goals in UpTogether's journal helped her assess their viability and decide which to keep, discard, or change:

Once we listed our goals, I realized how many goals I had, and I had to figure out, do I cut some down? Do I consolidate some? Are these all realistic? And so, it gave me a way of looking at what I wanted to do, what I needed to do, and how do I get there...All you need is one thing to derail that system. And so, it made me look at how I was focusing, and how I was doing things. So you can go through these goals and you go, "Mmm. Didn't do that. Oh. I went past on that." So, you kind of have an electronic way of saying, it's in your face. What are you doing with it?

While journaling helped participants like Maya reflect and evaluate their goals, it did not encourage participants to obtain feedback and information from other UpTogether members. In contrast, UpTogether's norms of regular meetings and progress updates gave

participants the structure to reflect on their goals, share progress, seek feedback, and advance their entrepreneurial pursuits.

Participants described being drawn to the UpTogether program initially because they perceived a sense of accountability provided by the program. Regular cohort meetings and cohort members' ongoing interest in their entrepreneurial goals encouraged participants to seek feedback on their goals and make progress. For example, when asked about what motivated him to join UpTogether, Marcus stated he valued being held accountable for his goals:

> Just seeing that you have small groups and families that get together on a weekly basis just discussing goals and keeping each other accountable as far as those goals are concerned. I think that's what drew me to UpTogether. It's one thing to make a goal or make a plan. It's another to follow through with it. My wife and I have the experience of making plans and sometimes no business and schedule happen, something occurs, and we get sidetracked. Accountability says, "Hey, I'm bringing this out to you. This is what we want to do. This is our intent." It is a good friend who is like, "Hey, what happened to such and such goal? How are you on this plan that you established?" And it gets us going.

Similarly, when asked about how her experience with UpTogether changed her life, Talia said regular meetings with cohort members who gave feedback and asked about her goals helped her stay accountable:

> The accountability, face to face. Having to face them every week because we were to write down our goals and come back and report what we have done. So that in itself and them not being afraid to say, well what have you been doing? Like why haven't you reached your goals? They'll let you slack for one month, after that they were like, you're not doing anything. So yeah, the push of friends.

When probed about how her interactions with her cohort members helped her progress towards her business goals, Talia described cohort meetings that focused on providing updates on individual goals. These norms encouraged Talia to share her progress, seek support, and reflect on her entrepreneurial goals.:

> Everybody will describe what they are working on for their business. And then we will give, okay, what do you need to do by the next time that we meet? So, and then the next time we meet, what's the update on your business? So sometimes people didn't have updates and it's just like, man, I let four weeks go by and haven't done anything. So, and it's like, all right, let's get together. Like how can you do this? How can you do that? So even within the business, my husband and I are doing it full time now. When we were in it [UpTogether program], he was working and I was working. Our goal was to do this full time. And I know [cohort members], they are doing their business full time, so they're no longer working. I think a lot of people have moved towards their goals.

When participants felt their cohorts lacked such norms, they struggled to get help for their entrepreneurial transitions. Julia,

an aspiring sewing business owner, found her cohort members uncommunicative and unhelpful:

> It was seven of us, but I don't know what's happening right now. We're not all meeting as a group. It might be two or three people in the group. They may schedule the meeting and then something may happen and then they say, "Well we have to reschedule to meet." Everybody in this group is not doing really good communication like we first did when we first started off in the first year. That's what's been frustrating now because I don't feel like even working towards our goals like we're supposed to. We're not supporting each other like a normal group. The other groups are already doing different things together, helping each other. Well, they worked on this goal, and now they're working on this person's goal. We all like scattered right now.

As Marcus and Talia described, structured group norms that prompted participants to provide updates on their goals gave them the accountability and support they needed to progress on their entrepreneurial goals. On the other hand, as Julia observed, groups with less structured norms, including infrequent interaction and communication, were not viewed as supportive.

5 Discussion

Designing for safety in computing focuses on mitigating interpersonal harms like harassment and discrimination [30, 39, 63]. While these protections remain essential, less attention has been paid to the psychological dimensions of safety that enable meaningful participation, collaboration, and resource-seeking—especially among marginalized communities [15, 26, 47]. In this study, we examine what fosters psychological safety for aspiring entrepreneurs in financially-constrained communities, a population for whom trust and social support are critical to navigating entrepreneurial transitions [47, 48]. Through a case study of financially-constrained aspiring entrepreneurs on a community-based platform, we identified four factors critical to their psychological safety and ability to seek support: shared identity, interpersonal trust, perceived expertise, and group norms of shared accountability. As illustrated in Figure 1, these factors collectively created conditions in which participants felt safe enough to share challenges, ask for help, and engage with others in pursuit of their goals.

Our work makes theoretical (see Figure 1) and design contributions (see Table 2). Extending psychological safety research, which has largely centered on economically advantaged individuals [14, 22–24, 51, 66], we highlight how these dynamics uniquely manifest in financially-constrained, community-based contexts. Drawing from Psychology and HCI research on the role of social norms in fostering psychological safety [2, 14, 23, 24, 30], we identify how group norms of shared accountability can shape psychological safety. From a design perspective, we provide actionable strategies for amplifying psychological safety in online platforms (see Table 2), including the use of conversational prompts to support resource-seeking and the integration of hybrid models of engagement that blend online interactions with offline trust-building opportunities [18, 37, 41, 46]. In Figure 4, we present a prototype for a psychologically safe online community aimed at supporting resource-seeking

Table 2: Summary of findings, design recommendations, and explorations for future research

Psychological Safety Factor	How did this manifest in our findings?	Design Strategies	Suggestions for Future Research
Shared Identity	**Uplifted:** Participants recognized their shared social identities (e.g., organizational identity) and saw the platform as a source of emotional support. Still, they did not recognize other aspects of their identities (e.g., being a parent). **Cohort:** Participants felt comfortable discussing their challenges with cohort members whom they shared similar role identities.	**To foster shared identity:** - Highlight intersectional shared identities [37, 39, 77]. - Use social matching applications to construct entrepreneurial cohorts based on intersectional shared identities [25, 93].	**Future work to:** Develop social matching applications to facilitate the creation of entrepreneurial cohorts [25, 93].
Interpersonal Trust	**Uplifted:** Participants did not feel they knew Uplifted members well enough to feel comfortable seeking advice. **Cohort:** Participants were more comfortable eliciting feedback and advice from trusted cohort members than from Uplifted members they did not know.	**To foster interpersonal trust:** - Endorsements from peers and group members to bolster reputation [18]. -Suggest beneficial offline interactions by leveraging context-aware technologies [67].	**Future work to:** Explore hybrid models of engagement, integrating an offline component to help financially-constrained aspiring entrepreneurs build trust [18, 37, 46].
Perceived Expertise	**Uplifted:** Participants did not have a clear understanding of Uplifted members' expertise to feel comfortable eliciting advice from them. **Cohort:** Participants perceived their cohort members as having the expertise and knowledge of participants' goals to be able to provide them with valuable feedback.	**To foster exchange of expertise:** - Include informal conversational prompts that help individuals articulate their skills and information needs [13]. - Recruit local mentors to provide on-demand expertise and knowledge to aspiring entrepreneurs and highlighting the expertise mentors offer on the platform [42].	**Future work to:** Examine how models like the Community Tech Worker model could translate to other types of knowledge transfer, (e.g., financial advice, feedback on business ideas), which could be useful for entrepreneurial transitions [42].
Group Norms of Shared Accountability	**Uplifted:** Uplifted's journaling feature helped participants reflect on their entrepreneurial goals but this did not prompt participants to elicit resources or feedback from other Uplifted members. **Cohort:** Norms that prompted participants to meet regularly and provide updates on their progress, gave participants the structure to continually reflect on their goals and elicit feedback.	**To amplify group norms:** -Clarify the intention(s) of the platform as a space for the provision of feedback and resource-exchange via features like conversational prompts [52]. - Give users agency to construct their own internal group norms.	**Future work to:** Explore how shared norms of accountability may foster psychological safety in other contexts and the impact of individualistic/ collectivist dimensions of culture on the effectiveness of such norms [35].

among financially-constrained aspiring entrepreneurs. Finally, we synthesize our contributions in Table 2 and highlight opportunities to explore cohort-based support models that promote psychological safety and aid entrepreneurial transitions. While our work centers on aspiring entrepreneurs from financially-constrained communities, the insights we surface offer broader implications for supporting psychological safety and inclusive participation across other marginalized groups.
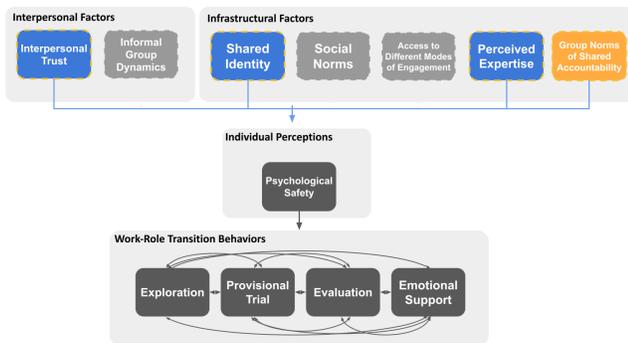

Figure 3: Factors that Foster Psychological Safety and Work-Role Transition Processes: We observed that interpersonal trust, shared identity and perceived expertise (shown in black) fostered psychological safety in the context of aspiring entrepreneurs in financially-constrained communities. We also contribute a new factor, group norms of shared accountability (shown in orange), that supports psychological safety in this context. The factors highlighted in grey represent those previously identified in scholarship as influencing psychological safety but were not observed to have an impact in our study.

5.1 Facilitating Psychological Safety Online: Supporting Aspiring Entrepreneurs' Feedback-Seeking & Exploration

Exploring and reflecting on entrepreneurial roles helps aspiring entrepreneurs align their roles with their values, skills, and personalities, leading to greater satisfaction and improved performance [49, 64]. Similarly, obtaining feedback on their provisional entrepreneurial identities, including business and product ideas, helps aspiring entrepreneurs uncover opportunities they might have otherwise overlooked [33, 53]. The ability to ask questions and seek feedback from peers is critical for both activities. While the UpTogether platform supported identity exploration through journaling and emotional support via posts, it was underutilized for feedback-seeking. Most participants favored regular offline interactions with trusted cohort members for exploring and refining business ideas and strategies.

Although prior studies have emphasized the role of informal group dynamics [24] and access to multiple modes of engagement [2] in fostering psychological safety, our findings did not demonstrate the influence of these factors. Participants in our study did not assume or assign informal roles within their cohorts, making it difficult to assess the impact such dynamics may have had. Similarly, while the UpTogether platform offered multiple engagement options (e.g., private and group messaging), participants rarely used the platform for resource-seeking. Instead, they prioritized trusted interpersonal relationships, which were primarily formed and maintained through regular in-person cohort interactions rather than through the platform itself. These findings prompt future HCI research on designing online platforms that enable psychologically safe interactions for underrepresented groups, such as financially-constrained aspiring entrepreneurs. We propose design strategies to support these interactions, as detailed in Table 2. In the following section, we further discuss group norms of shared accountability and design implications.

5.1.1 Designing for Interpersonal Trust. Research in Psychology, Organizational Management, and HCI highlights the role of interpersonal trust in psychological safety [15, 24, 51, 66] especially for individuals in financially-constrained communities seeking resources, feedback, and advice [6, 16, 18, 41, 43, 46, 47]. Consistent with this research, we found that participants felt comfortable seeking resources from cohort members with whom they built trusted offline relationships.

Previous research emphasizes signaling reputation to foster online trust [18]. For instance, Dillahunt et al. showed that intermediary-provided certifications can effectively signal reputation and build trust among timebank members, some of whom are financially-constrained [18]. Building on this research, our proposed design (see Figure 4-b) incorporates peer endorsements into member profiles to help aspiring entrepreneurs assess the reputations of other community members. Social media platforms aiming to cultivate trusted relationships online could adopt similar strategies by integrating peer endorsements. However, technology alone isn't enough to build trust and safety; both prior research and our findings highlight the importance of offline interactions for developing trust in financially-constrained communities. [16, 41, 46, 94]. Designers should consider hybrid models of engagement that integrate offline components to support trust-building. Context-aware technologies can nudge aspiring entrepreneurs toward mutually beneficial offline interactions [67]. For example, raising awareness of local events aligned with their interests (see Figure 4-a) could encourage aspiring entrepreneurs to participate in community activities, fostering connections and interpersonal trust.

5.1.2 Surfacing and Sharing Expertise. Perceived access to resources and expertise plays a critical role in supporting individuals' psychological safety and their willingness to disclose resource needs [22, 24, 28, 88]. Prior research has emphasized the importance of mentorship, guidance, and emotional support from trusted intermediaries —often positioned by external institutions, such as caseworkers or consultants —especially during periods of transition in marginalized communities [15, 28, 88]. These intermediaries help individuals navigate complex systems and build confidence in seeking support. Our study builds on this work by highlighting the
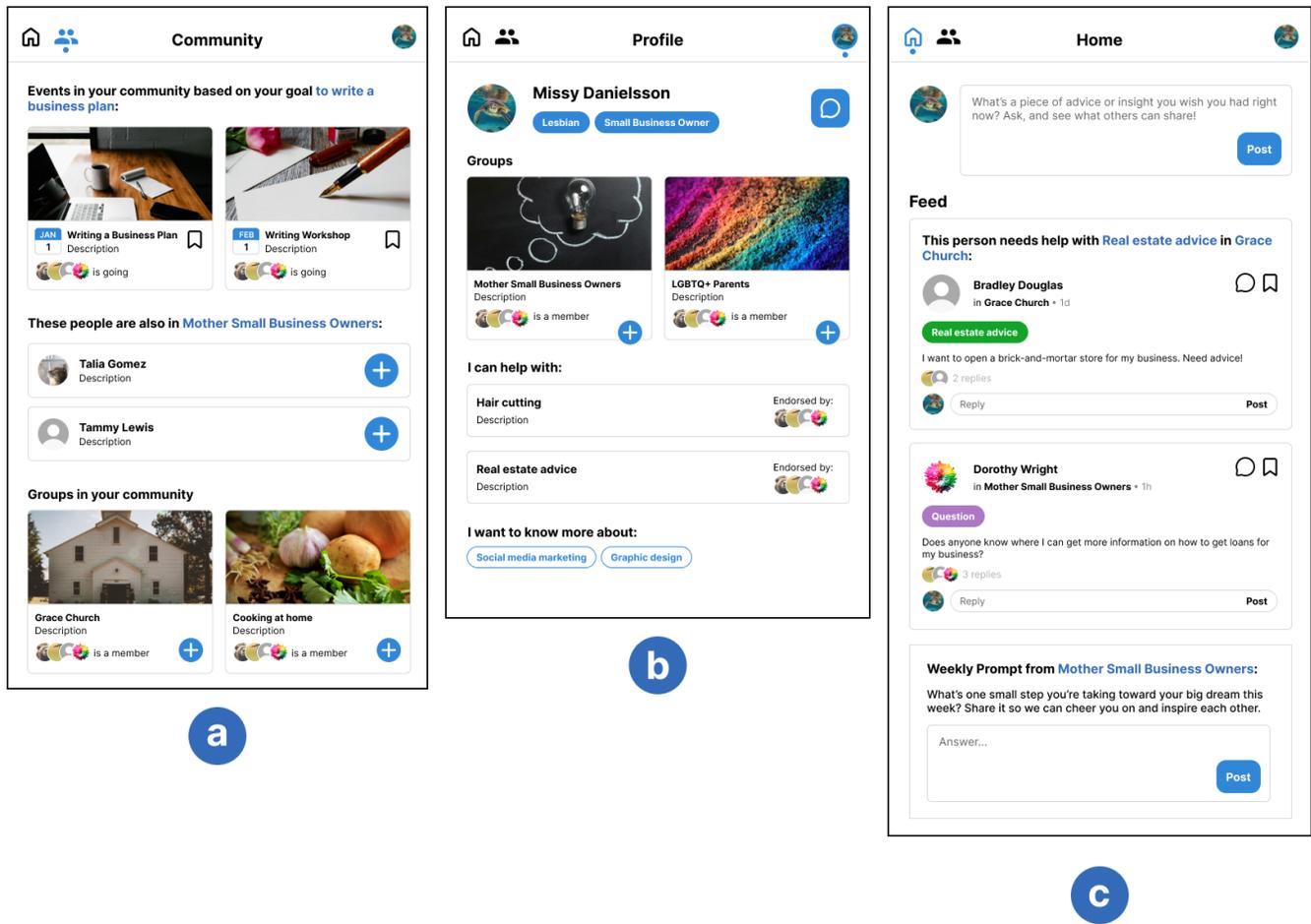
Figure 4: Prototype of an online community designed to foster psychological safety and resource-seeking: (a) The Community Page highlights relevant events and recommends people and groups to connect with based on shared interests ; (b) The Profile Page showcases identity facets (e.g., "lesbian") and encourages individuals to specify their help needs and areas of interest; (c) The Home Page provides conversational prompts to encourage sharing updates and expressing information needs.

unique value of peer relationships formed organically within the community. Participants in our research described feeling comfortable seeking business advice from trusted cohort members, suggesting that psychological safety can also emerge through informal, peer-based interactions. However, despite this comfort, participants were hesitant to share their own expertise on the UpTogether platform, pointing to a gap in perceived authority or confidence in digital spaces compared to in-person settings. For example, Larry expressed a desire to share information with other members on the platform but questioned the value of what he could offer. This hesitation reflects past research, which shows that financially-constrained individuals often struggle to articulate their skills [13]. To foster skill exchange, we propose integrating profile features (see Figure 4-b) that prompt individuals to specify what they can "help with" and what they "want to know more about." Simplifying the language around skills and interests could lower the perceived barriers to sharing, encouraging more collaboration and participation.

Past HCI research highlights the role of peer support in skill development within financially-constrained communities [42, 52]. Hui et al. found that implementing the Community Tech Workers (CTW) intervention helped financially-constrained business owners learn how to use technologies for their business [42]. In this model, researchers employed and trained local tech workers to provide technology support and share relevant local knowledge. To support aspiring entrepreneurs, practitioners could implement similar models by recruiting local mentors to offer on-demand expertise and highlight their skills on platforms. Future research should explore how the CTW model, used for technology-related skill development [42], could translate to other types of knowledge transfer, such as financial advice and feedback on business ideas.

5.1.3 Highlighting Intersectional Shared Identities. Past HCI research has shown that perceived shared identity —often established

through social and technical boundaries (e.g., limiting online communities to individuals with specific identities) —can foster psychologically safe environments where individuals may feel comfortable disclosing resource needs [2, 4, 12, 30, 37, 71]. Much of this work finds that a single shared identity (e.g., being a parent) can be sufficient to encourage disclosure [3, 12, 30, 71], though more recent studies argue that disclosure may require recognition of *multiple* or *intersectional* identities [37, 77]. For instance, an LGBTQ individual who has experienced pregnancy loss may limit their online disclosures due to stigma associated with both their LGBTQ identity and the loss [77].

In contrast to this prior research, we found that even when participants recognized shared social identities on the UpTogether platform —such as membership in the UpTogether community or common class-based backgrounds —this recognition alone did not foster psychological safety or encourage disclosure of resource needs. Instead, participants felt more psychologically safe seeking support from cohort members who shared multiple *goal-oriented* or *role-based* identities, such as being an aspiring entrepreneur or a parent. In Figure 4, we propose design features that allow members to share and surface their intersectional identities with other community members. By highlighting shared group memberships (e.g., "Mother Entrepreneurs") (Figure 4-b), identity facets on member profiles (e.g., "lesbian") (Figure 4-b), and interests in attending relevant events (Figure 4-a), participants can identify commonalities with others in their community. Social media platforms can use these features to emphasize intersectional identities and support resource-seeking behaviors [37].

5.2 The Importance of Group Norms of Shared Accountability for Psychological Safety in Financially-Constrained Communities

Past Psychology and HCI research has emphasized the importance of social norms in fostering psychological safety, particularly through the actions of group leaders or moderators who model productive behaviors and set boundaries for acceptable participation [2, 14, 23, 24, 30]. These studies often focus on top-down mechanisms that shape individual behaviors within online or organizational communities. In contrast, our research highlights the role of peer-driven group norms of shared accountability in enhancing psychological safety and facilitating resource-seeking among aspiring entrepreneurs in financially constrained communities. Our findings suggest that regular meetings and progress updates, driven by cohort and institutional norms, provided the structure and accountability that helped participants seek feedback and advance their entrepreneurial goals. Our findings suggest that shared accountability among peers, rather than hierarchical oversight, can foster trust and enable goal-oriented resource exchange in community-based entrepreneurial settings.

While we cannot definitively say why such norms impacted participants' psychological safety, we draw from Psychology and HCI scholarship to suggest that these norms aligned with participants' collectivist values, enhancing their psychological safety. Hofstede's cultural dimensions describe individualistic cultures as prioritizing individual needs, while collectivist cultures focus on group goals and well-being [35]. Past HCI research suggests that

individuals in financially-constrained communities in the U.S. hold collectivist values, which influence their comfort with disclosing resource needs [16, 43, 46, 47]. For instance, research shows that in financially-constrained communities, norms prioritizing giving over receiving may discourage individuals from seeking resources from others in their community [16, 43, 46, 47]. Consistent with this research, participants in our study emphasized giving back to the community and felt more comfortable seeking feedback and advice when they perceived these actions as contributing to group goals.

Our work raises questions for future research, such as how shared accountability norms affect psychological safety in different contexts and how cultural dimensions like individualism and collectivism influence their effectiveness. Our findings also invite future researchers to consider how such norms can be amplified online. While the UpTogether organization mandated cohorts to meet once a month, as mentioned (4.1, 5.2), not all cohorts met regularly or had a unified vision for their meetings. This fact raises an interesting question: *How can we facilitate group norms that support shared accountability and feedback exchange on computer-mediated peer support platforms?*

Designers can create platforms that encourage members to give and request feedback and manage their expectations. Users of computer-mediated peer support systems are motivated to use these systems for different purposes [31]. Clarifying the system's purpose for feedback and resource exchange can help set user expectations and foster online norms that promote these behaviors [31, 52, 75]. For instance, in their creation and evaluation of Peardea (an application designed to facilitate feedback of early-stage ideas for creative entrepreneurs) Kotturi clearly communicated its purpose for feedback and idea sharing through their recruitment, onboarding, and app design. Peardea used conversational prompts ("I like," "I wish"), to help participants recognize the application as a feedback exchange platform [52]. To support aspiring entrepreneurs' desire to give back to the community, we propose conversational prompts (see Figure 4-c) designed to frame updates and feedback requests as valuable contributions. For example, prompts that encourage members to share updates or "small steps toward a big dream" can highlight these actions as sources of cheer and inspiration for others, fostering a sense of collective progress. We also propose raising awareness of other members' needs (e.g., real estate advice) and opportunities to offer support (see Figure 4-c), helping participants view their contributions as meaningful to the broader community. Future research should examine how these interventions can enhance psychological safety and encourage resource-seeking behaviors among individuals in collectivist cultures such as aspiring entrepreneurs in financially-constrained communities.

5.3 Exploring Cohort-Based Models of Support for Fostering Psychological Safety in Entrepreneurial Transitions

While social media and internet-based technologies are often seen as key enablers of entrepreneurship [62], our findings highlight the importance of small group and cohort-based support models in entrepreneurial transitions. Extending prior HCI scholarship [40, 60], our findings shed light on the value of these models in

supporting psychological safety. Although participants had access to UpTogether, they felt primarily comfortable asking for feedback and advice from their cohort members.

Thus, our findings suggest that a CBO-supported cohort model has the *potential* to facilitate a sense of safety to support financially-constrained aspiring entrepreneurs' entrepreneurial transitions. However, it is unclear whether such interactions can be successful in groups where participants don't have pre-existing ties. As discussed, UpTogether members were responsible for forming or joining existing cohorts in the UpTogether program; participants may have benefited from knowing and forming groups with other UpTogether members with similar entrepreneurial goals or expertise. As Marcus notes in 4.1, in some cases participants had pre-existing connections to their cohort members prior to joining UpTogether. Aspiring entrepreneurs in financially-constrained communities may not always have access or knowledge of peers navigating similar entrepreneurial transitions [32, 48, 95], which raises important questions for future research to explore: *How can CBO-cohort-based support interventions facilitate psychologically safe interactions among financially-constrained aspiring entrepreneurs to support their entrepreneurial transitions? And what factors enhance the efficacy of these interactions, particularly in expanding access to and awareness of entrepreneurial networks of value?*

Social matching applications use computational methods to facilitate social connections among individuals and/or groups [74]. Existing research suggests that such applications may be beneficial to design optimal online peer support groups for mental health [25] and learning [93]. Examining how social matching characteristics can support the creation of psychologically safe spaces remains largely under-explored. We highlight the importance of shared identities, including shared values, goals, and role(s) identities (e.g., parenting) to facilitate safety and resource-seeking among our participants, who were aspiring entrepreneurs in financially-constrained communities. Our insights contribute the following future research questions to explore: *how might CBOs leverage social matching applications to construct entrepreneurial cohorts within financially-constrained communities? What factors must be employed to design the optimal cohort? And given our understanding of the importance of interpersonal trust in facilitating perceived safety and resource-seeking behaviors in financially-constrained communities [16, 46], could such factors also facilitate requisite trust among individuals that don't know each other?* While social matching applications may alleviate some of the human cognitive limitations to constructing groups [74], it is important to consider how such applications may fail to resolve the challenges and even harm the values and needs of the communities they were designed to support [91]. Thus, including community members in the design of such applications is imperative to ensure that these applications consider community values, needs and concerns [96].

6 Limitations

While our interview sample was comprised of a diverse group of participants with varied frequencies of UpTogether use and years as UpTogether members, our sample is not generalizable. First, the original research study was conducted in Detroit, Michigan; thus, our findings cannot accurately reflect the experiences of financially-constrained aspiring entrepreneurs in different regions of the country or in international settings. Second, UpTogether members received financial incentives to participate in UpTogether and in monthly offline cohort meetings for the first two years of their membership, which may have motivated their participation. Thus, the insights from this study may not apply to other platforms that do not employ financial incentives. However, our sample consisted of participants who had been members for over two years and participants expressed motivations beyond the financial incentives (e.g., having a sense of accountability) to join the program. Third, the specific context and cohort-based nature of the support might not translate to settings or communities where there are no shared pre-existing ties. Our work invites future opportunities for HCI and design researchers to explore how these factors play out in different types of entrepreneurial ecosystems and with varying levels of existing social capital. **Fourth**, although we sampled interviews to re-analyze based on our research question, we did not conduct the interviews with this research question in mind. Thus, we were constrained by data collected in the original study. Fifth, although the platform served a broader population of low-income individuals, our analysis centered on aspiring entrepreneurs. Further research is needed to understand how these findings extend to other low-income users. Finally, while structural and systemic issues of racial inequality persist, our findings might not have revealed such issues because this study focused on individuals' resource-seeking behaviors on a platform characterized by ethnic and racial homogeneity.

7 Conclusion

In this study, we sought to understand how to foster psychological safety online and support individuals living in financially-constrained communities. We focused on aspiring entrepreneurs living in financially-constrained communities given the importance of psychological safety in this context. We extend existing research on psychological safety, contributing a deeper understanding of how such factors manifest in a setting where individuals may not have access to the same financial resources. Aspiring entrepreneurs leveraged a CBO-supported sociotechnical platform for their entrepreneurial transitions. Through a re-analysis of interviews and focus group sessions with 21 financially-constrained aspiring entrepreneurs affiliated with the UpTogether organization, we identified four factors that, when present, facilitated participants' psychological safety and, subsequently, their resource-seeking: shared identity, interpersonal trust, perceived expertise, and group norms of shared accountability. We propose design strategies to improve psychological safety on social media platforms, including the use of conversational prompts to facilitate skill articulation and resource-seeking.

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