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Increasing Opportunities for Inner-City Youth: The Feasibility of an Economic Empowerment Model in East Harlem and the South Bronx, New York*

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Abstract

Youth of color are disproportionately likely to grow-up in poor, disadvantaged neighborhoods characterized by high levels of psychosocial stressors and inadequate supportive resources. Poverty and racial minority status correlate with an increased risk of high-school dropout, teen pregnancy, substance abuse, and sexually transmitted infections (STIs). Given these trends, child welfare researchers are developing various interventions to increase the protective resources and social opportunities available to youth of color. This article reports results of a preliminary, qualitative study that investigated the feasibility and acceptability of an economic empowerment intervention in the South Bronx and East Harlem, New York. Using focus groups and brief questionnaires with youth and their parents/guardians (N=24 dyads), we explored attitudes toward youth educational savings accounts, financial planning classes, and mentorship for inner-city youth. Findings indicate a strong interest in an economic empowerment intervention among adolescents and their caregivers in these communities. These findings have implications for the

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design of larger-scale research programs that aim to improve inner-city youth's socio-economic wellbeing using economic empowerment models.

Keywords

Economic empowerment; urban youth; intervention; focus groups; Harlem; South Bronx; Bronx-Suubi; Suubi-Uganda

Introduction

Poverty is a complex social problem that goes beyond families and individuals lacking adequate income or falling below a nationally established poverty line. Family- and community-level poverty negatively affects the functioning of the entire family, including the psychosocial wellbeing of youth (Ssewamala, Han, & Neilands, 2009). Youth living in poverty-stricken communities are exposed to numerous risks, in part because their caregivers, who are also affected by family-level poverty, often find it difficult to effectively monitor and care for their children. Further, children transitioning from adolescence to adulthood have basic developmental and psychosocial needs, including receiving family support, acquiring coping skills to adapt to everyday life, and believing in a future with real opportunities (Annucci, Hogue, Faw, & Liddle, 2006; Beautrais, 2001; Kotchick, Armistead, & Forehand, 2006; Samuolis, Layburn, & Schiaffino, 2001; Wild, Flisher, Bhana, & Lombard, 2004). Youth who enter adolescence under adverse circumstances, such as living in poverty-impacted households, are often ill-prepared to cope effectively with these normative challenges, making this period one that is particularly difficult and potentially associated with poor educational outcomes and risk-taking behaviors, including early and risky sexual behavior and drug abuse.

Youth of color, in particular, are disproportionately likely to grow-up in poor, disadvantaged neighborhoods characterized by high levels of stressors, along with deteriorating supportive resources, such as failing schools and a shortage of healthcare services (Bell & Jenkins, 1993; Black & Krishnakumar, 1998; Coley, Morris, & Hernandez, 2004). When poverty and minority status combine, they correlate with an especially high risk of high-school dropout (Orfield, Losen, Wald, & Swanson, 2004), arrest (Kling, Ludwig, & Katz, 2005; Sampson & Laub, 1993), teen pregnancy (Diclemente et al., 2004; Gallup-Black & Weitzman, 2004), substance abuse (Salomonsen-Sautel et al., 2008; Stueve & O'Donnell, 2005; Tevendale, Lightfoot, & Slocum, 2009), and a higher prevalence of sexually transmitted infections (STIs) (Di Noia & Schinke, 2008; Jemmott, Jemmott, Hutchison, Cederbaum, & O'Leary, 2008; Moos, 2002). Opportunities for contracting STIs and HIV are statistically higher for youth residing in poor inner-city communities with high seroprevalence (Di Noia & Schinke, 2008; Jemmott et al., 2008; Moos, 2002). The South Bronx and East Harlem communities in New York City are among the poorest urban neighborhoods in the United States. Across these two communities, nearly 90,000 people are living below the poverty line (United Way of New York City, 2009). Additionally, both neighborhoods are among the most segregated parts of New York City (Freudenberg et al., 2000). Public schools in the South Bronx and East Harlem are overwhelmingly populated by youth of Latino and African/African-American descent, many of whom are living in poverty (New York City Department of City Planning, 2005; Tough, 2009).

What interventions might feasibly ease adolescent transition, reduce risk-taking behavior, and help lay a better foundation for these youth and their families? This paper presents the results of a qualitative study conducted with adolescents aged 14-16, as well as their primary caregiver, in the South Bronx and East Harlem, New York. The study was informed by prior

work by Ssewamala and colleagues, which developed and tested asset-based, youth and family-focused development programs in Uganda (Ssewamala et al., 2009; Ssewamala & Ismayilova, 2008; 2009; Ssewamala, Alicea, Bannon, & Ismayilova, 2008) and grounded in asset theory (Sherraden, 1990; 1991). Specifically, the research question we address is: To what extent is an asset-based economic empowerment intervention for adolescent youth, which was first tested in a poverty-impacted community in the East African Republic of Uganda, feasible, acceptable, and transferable to systematically disadvantaged youth in U.S. inner cities?

Theoretical and Practical Framework

Asset theory posits that assets, including savings and perceived educational and economic opportunities, have important psychological, social, and economic benefits for individuals and families, and increase financial stability (Celia, 1994; Page-Adams & Sherraden, 1997; Yadama & Sherraden, 1996; Zhan & Sherraden, 2003). Asset-building refers to efforts that enable people with limited financial and economic resources or opportunities to acquire and accumulate long-term productive assets (Ssewamala, Sperber, Zimmerman, & Karimli, 2010). Asset-building is increasingly viewed as a critical factor for poverty reduction that positively impacts attitudes and behaviors, improving psychosocial functioning as a result of greater financial security. Asset-building and ownership are not only means of escaping poverty, but they also generate positive social and psychological outcomes.

Asset theorists assert that when people—including disadvantaged adolescents—have assets (even in small amounts), their behavior, attitudes, and hopes for the future are affected (Sherraden, 1990). In addition, asset accumulation contributes to an *Asset Effect*, described by Schreiner and Sherraden (2007): “Humans are forward-looking, and current well-being depends in part on expected future well-being. People with more assets in the present expect to have more resources in the future... Not only do [people with assets] think differently, but others also treat them differently.” Also, owning assets as a young adult is positively associated with employment ten years later (Bynner & Paxton, 2001). Similarly, owning assets and knowing that these can be used during economic hardships has been linked to an individual's feelings of financial security (Rakoff, 1977). The features of possible economic empowerment interventions that were explored in focus groups discussed in this paper, are derived from asset-theory. Specifically, we asked about intervention components, such as educational savings accounts and mentoring, that have been tested in family-focused economic empowerment studies conducted by Ssewamala and colleagues in Uganda (detailed below), as well as Michael Sherraden and his colleagues at the Center for Social Development at Washington University, St. Louis.

Specifically, based on asset-theory, Ssewamala, Sherraden and colleagues have argued that adolescents who participate in interventions that create and/or increase adolescents' known savings also improve adolescents' expectations for the future, which reduces the likelihood of drop-out and other risk-taking behavior (e.g. unprotected sex or drug use), and increases the likelihood of health-promoting behavior. In turn, participants not only accumulate material assets, such as savings and educational opportunities, but they also develop the protective psychosocial resources they require to make use of these material assets (Ssewamala et al. 2008).

Lessons from the Suubi-Uganda Projects and other related studies

The Suubi-Uganda Projects, which influenced the Bronx-Suubi exploratory study, aimed at refining, testing, and evaluating a multi-component economic empowerment intervention for orphaned adolescents (mean age 14 years). Specifically, for the Suubi-Uganda studies, each youth in the control condition received the usual care provided for orphaned children in

Uganda—comprised of the provision of material goods, such as food items, scholastic materials (including books), and therapeutic counseling (Ssewamala et al., 2009). In addition to the usual care mentioned above, children in the experimental condition received an economic empowerment intervention consisting of three components: 1) workshops focused on asset building, future planning, and protection from risk; 2) mentorship to reinforce learning and build optimism; and 3) a Child Savings Account (CSA) in which savings were matched with a 2:1 ratio by the program, provided the matched funds were spent on school fees/tuition or investing in a small family business/asset to benefit the orphaned participant.

Results of the Suubi-Uganda interventions suggest positive impacts on participants' educational outcomes, social behavior, health and mental health functioning, family cohesion, and long-term financial stability (Ssewamala et al., 2008; Ssewamala & Ismayilova, 2009; Ssewamala, Han, Neilands, Ismayilova, & Sperber, 2010; Ssewamala, Karimli, Han, & Ismayilova, 2010). Results from a similar research project, Assets-Africa, by Sherraden and colleagues are also encouraging. Chowa and Sherraden, (2009) tested asset-building innovations in poverty-impacted communities in Uganda, and found that participants used their matched savings accounts to purchase motorcycles, bicycles, goats, oxen, and land.

Given the lessons presented above, the Bronx-Suubi study aimed to explore the feasibility and acceptability of an economic empowerment intervention based on the Suubi-Uganda model, for urban adolescents of color, aged 14-16, in poverty-impacted, ethnic and racial minority communities in the South Bronx and East Harlem, New York. It also sought to ascertain the extent to which some of the outcomes reported from the Suubi-Uganda studies (Ssewamala et al., 2008; Ssewamala & Ismayilova, 2009; Ssewamala, Han, Neilands, Ismayilova, & Sperber, 2010; Ssewamala, Karimli, Han, & Ismayilova, 2010), and the work of Sherraden and colleagues at the Center for Social Development (see Assets-Africa study) might be replicated within a U.S. urban youth population in the short- and long-term.

Given the aforementioned contextual risk factors surrounding youth in East Harlem and the South Bronx, the larger goal of this research is to assess the extent to which revised structural and institutional frameworks can help promote improved life chances, especially for inner-city youth of color. An important premise of this approach to asset-based development is that institutions matter. Although some explanations for poverty focus exclusively on individual characteristics (e.g. motivation, and determination), others focus on structural and institutional explanations, we follow Waxman (1977), who argues that poverty does not derive internally from the “unique values of the poor, but rather, externally, as the inevitable consequence of [the poor] occupying an unfavorable position in a restrictive social structure” (p. 27). Schiller (1995) calls this “the restricted opportunity argument.” Other scholars, for example Wilson (1996), have discussed the role of structural factors of persistent poverty. The argument by those who fault the structural approach is that many poor people have the motivation and determination to pull themselves out of poverty when given the opportunity. Asset-based development strives to harness that potential but also to create revised institutional opportunities and incentives to maximize its impact, particularly in settings where institutions are often dysfunctional (i.e. welfare and education systems). Against this backdrop, the study presented here sought to assess the degree to which inner-city youth and their caregivers in East Harlem and the South Bronx view asset-based economic empowerment programs akin to the Suubi-Uganda program, as feasible in their own daily lives.

Methods

This study used a convenience sample solicited from diverse community locations throughout the two targeted neighborhoods. Specifically, research assistants posted fliers with information about the focus groups and target population in churches, schools, community centers, and public housing notice boards throughout East Harlem and the South Bronx. While our sample likely reflects relatively engaged and active community members, it also reflects the poor among them who were willing to travel and participate in our groups on a weekend for a minimal stipend. We therefore think these families are likely to share traits in common with the families who would be most likely to enlist in a new economic empowerment program.

Selection criteria included primary caregivers for adolescents between the ages of 14 and 16 years (average age of 15 years), who self-identified as a racial/ethnic minority, and were currently residing in East Harlem or the South Bronx at the time of the study, as well as the adolescents themselves. We did not permit more than one youth and caregiver from any given family to participate in the groups so as to maintain balance within the discussion.

We used focus-group methodology rather than individual interviews because our primary purpose was to assess the feasibility and acceptability of a certain approach to economic empowerment. This meant that we sought, first and foremost, to uncover factors relating to complex behavior or motivation, such as saving behavior, attitudes towards educational opportunities and various aspects of asset-based interventions, which some participants had experienced before. Focus groups facilitate this kind of research because participants spur one another to reveal possibly shared (or divergent) attitudes, and to compare and contrast experiences. In turn, this helped clue us into the commonalities among participants that they perceived to be generalizable, and the particulars that were more contentious or unique in the group. Finally, we follow other qualitative researchers in dividing the sample into groups that might have communication or understanding gaps between them, such as parents and adolescents.

Eight focus group sessions were conducted by trained research assistants, all of whom were Columbia University School of Social Work graduate students during the summer months of 2008. Four sessions were for adolescents (24 adolescents total), and the other four were for their adult caregivers/parents. Each focus group lasted between 1-1.5 hours. For the sake of coherence, this paper reports findings from the youth focus groups only.

The discussion topics during the focus groups centered on: (1) youth's attitudes toward future-planning and goal-setting; (2) persons with whom the youth discuss their plans for the future (e.g., teachers, religious leaders, parents, extended family relatives, friends); (3) youth's attitudes about saving money and accumulating assets, including the dollar amounts that would motivate them to participate; (4) financial management and mentorship classes, including the type of mentors, class format to be used, and topics to be covered in the classes; (5) potential barriers and facilitators in implementing the proposed intervention within the targeted communities; (6) factors that might encourage or dissuade youth's participation in an economic empowerment initiative; and (7) recommendations for the program regarding the implementation of an economic empowerment initiative emphasizing financial management and youth saving for the future (including specific intervention components). Each group was recorded and transcribed. In addition, at the conclusion of each focus group session, confidential and brief written questionnaires were administered to the youth, which were then used to compare information obtained from the group discussion. Findings from these written questionnaires are integrated into the results reported here.

Findings: Emerging Themes from Youth Focus Groups

The focus group results indicate that: 1) these inner-city communities lack structural opportunities for youth to improve their lives, and the youth are aware of this fact; 2) youth have high educational aspirations in terms of earning respectable grades, completing high-school, and advancing to college or other tertiary educational institutions, but describe personal, institutional, and economic challenges in achieving them; 3) youth, despite living in poverty and having limited access to financial institutions and asset-building opportunities in general, can and do save, although these are modest savings, and not necessarily saving in banks; and 4) participants exhibited extremely positive attitudes towards saving and expressed high levels of interest in participating in economic empowerment interventions that establish and maintain bank savings accounts (i.e. youth savings accounts) for educational purposes. They also expressed a strong belief that an opportunity to participate in such interventions would be significantly beneficial to their communities.

Below, we detail the specific themes that emerged from the qualitative data:

1. Lack of structural opportunities for youth to improve their lives

a. Community environment—Unanimously, participants spoke with confidence about the importance of personal security for youth like themselves, including their desire to be raised in a safe and drug-free environment. Hence, statements such as the following were commonplace:

“The drug dealers around my block, they stupid. They deal drugs, [they are] bound to get caught. I don't think they pass one class. They just know how to count.
(Laughter)”

Although this might be understood as a socially desirable response, it is noteworthy that participants repeatedly echoed sentiments condemning drug dealers without fear of reprisal from the group. We might have expected certain youth to feel anxious that such an attitude would be “uncool,” but that was notably not the case in our groups.

b. Family and social support—The youth articulated the value of having a supportive and caring family with whom they can spend time. One participant stated:

“Some people say that their parents push them too hard and there are others who do not care at all. I rather have a parent that cares a whole lot than a parent that would say, ‘oh, you going to school today, you're not... I don't give a f*, that's your life, I'm done.’ That whole ‘I'm done’ mentality don't help nobody, it just makes it worse. Since you're done, then I don't have anything to strive [for], you're supposed to be my parent...”

Participants also indicated that the presence of a role model, in addition to supportive parents, would be particularly beneficial to them and their peers. They discussed the concept of role models providing “real” support and motivation for youth “to move ahead” while helping to build youths' self-confidence. Participants described good role models as being individuals in whom the youth could confide and trust. For example, when asked what they need with regard to mentors and role models, one participant said the following:

“We need people to build [us] up, rather than destroying our self-confidence.”

The comment illustrates this particular participant's desire to be surrounded by and interact with people who will make her feel worthwhile as a person and encourage her to strive for success, rather than make her feel worthless and lack confidence.

c. Financial issues and consumption patterns—The youth communicated concerns about their families' economic circumstances. Several participants indicated that many of their needs were not being met by their families, and some were contributing to family upkeep. For example, one participant said the following:

“I don't get money like that. I worry about money everyday, between paying for my dad's medical bills, trying to fix this, trying to buy that, and trying to get into college. My sister is graduating next week, she wants mad stuff and she's only six, so I don't really care... I see myself working and don't like mooching off of nothing. My dad's not doing it, my mom is not in my life... I'm going to do it for myself. If I need to get three jobs just to pay for two months of college, that's what I'm going to do.”

Additionally, participants in each group made statements like “*I want a reward for my effort.*” We interpret this as evidence that at least some participants are aware of the costs they must pay to avoid risky behavior and to stay in school. They clearly register their concern about the failure of their immediate environments to provide adequate incentives to stay on this “right path.”

In fact, many of the youth had participated in incentive-based programs or conditional cash transfer programs at some point in their life. At least two participants indicated that they were paid for attending after-school programs. Other sources of income included family members, although the receipt of money was intermittent. Youth indicated that short-term savings were used mainly for buying name-brand clothing and sneakers. This fact indicates that the use of conditional savings accounts, rather than plain cash transfers, is a desirable institutional constraint for this population, accustomed to spending cash on consumer goods, even when they articulate the desire to have savings for education. We now turn to educational aspirations.

2. Educational aspirations and the challenges youth face in achieving their goals

a. Educational needs—The youth placed an emphasis not only on accessing educational opportunities, but also receiving quality education. They expressed interest in participating in college tours, having supportive teachers, and having enough up-to-date textbooks for all the students in their schools. The youth also expressed a desire to participate in extracurricular activities, such as music, dancing, acting, and fine arts. Participants communicated the importance of learning—while in school—about safe sex practices, reproductive health, and sexually transmitted disease prevention, including the correct way to use a condom.

b. Importance of doing well in school: Finishing high school—The importance of performing well and finishing high-school were prominent themes that emerged from the focus groups. Participants believed that if teenagers do not finish high school “[they] can't get anywhere” and “[they] won't be guaranteed a good job.” The youth also asserted that their level of education “will determine what [they] will do for the rest of [their] life”. One participant articulated the importance of acquiring an education:

“In order to be successful, you need a high school diploma and PhD and a lot of other stuff, so how are we supposed to get there if we don't have a[n] education?”

This comment is particularly illustrative of how high-achieving participants in the Bronx-Suubi study are—despite the financial challenges. These participants are thinking beyond high school and envisioning pursuing doctoral degrees—even knowing that they are stuck in failing schools.

c. Challenges of doing well in school—Although all of the participants indicated the importance of doing well in school, they identified several challenges they face in doing so, such as negative peer influences, watching too much television, and teachers who do not care about teaching. The youth also mentioned being “trapped” in failing schools, living in violent and drug-infested neighborhoods, lacking positive role models, and having economic responsibilities at an early age. One participant stated:

“I only know one person on my block that went to college.”

Many of the challenges the youth identified would be addressed the Bronx-Suubi intervention—as currently conceptualized. While the intervention is not aimed at resolving the problems associated with under-resourced schools and violent neighborhoods, one of its components includes the provision of textbooks and youth savings accounts intended to improve the families' financial capacity to afford college. Moreover, some components of the intervention, specifically mentorship, are intended to support the youth and help them stay motivated in school amidst the several socio-economic challenges they face.

d. Educational aspirations—All of the participants in the focus groups had high aspirations. They explicitly indicated that they would like to live under “better” circumstances than their current family members. For example, one participant said the following:

“I want to go to college because I want to live a better life [than] my mother and my brother... they did not finish high school [and] the way they are now, I don't want to live like that. [My] brother has two young kids, can't stay in a steady apartment [and] doesn't have a job. I don't want to live like that.”

Some participants verbalized concerns about the feasibility of their goals. One participant stated:

“I want to be a nurse, but [I am] not sure because it's a lot of money.”

Another participant conveyed his desire to go to high school, but said,

“It is hard, and the money for college...they want lots of money for tuition...”

Others expressed aspirations of becoming medical doctors, entrepreneurs, professional basketball players, accountants, lawyers, cosmetologists, and police officers—but added that financial resources may constrain their opportunities.

3. Knowledge and attitudes about saving

Although overall responses regarding participants' experiences with saving were mixed, several participants reported having savings accounts (although the accounts may not have been active) and participants seemed familiar with the concept of saving, especially with regard to preparing for the future. Many participants conveyed that they save—not necessarily in banks or financial institutions—although their parents want them to use the money they saved for daily purchases. For some whose savings accounts are in banks or financial institutions, the accounts are in adult family members' names until the teens/adolescents reach age 18. One participant said:

“I'm saving my money and I still can't touch it. I have a bank account since I was probably like young It was in my grandmother's name and unfortunately she passed and I have no idea where the money is at, but I know that I have it, I just can't touch it.”

Another participant said:

“I have a bank account and it is all going to my college... Yeah because I want to go to college and I don't want my grandmother to pay for it. I could get a scholarship but if it's not a full scholarship I don't want my grandmother paying for my college, I want to pay for it myself.”

Yet another participant said:

“I may have nothing in my bank account but I have a bank account.”

Other participants, however, indicated that they did not know how to save. For example, one participant said:

“Oh yeah, I do not know how to save my money at all.”

Another participant stated:

“I don't [save] because I like to spend money. I wish I didn't [spend money] after I do.”

With regard to attitudes about saving, youth agreed that if people saved their money, they would not have to worry about getting money all of the time, and saving would allow them to always have money “in [their] pocket”.

4. Interest in participating in economic empowerment interventions pegged to education

a. Perceptions about the Bronx-Suubi Project—At the conclusion of the groups, we asked explicitly about participants' opinions of a possible New York City version of the Suubi-Uganda program. After describing its component parts in detail, youth were probed about their perceptions of the program. A majority of focus group participants expressed a strong interest in a project akin to the Suubi-Uganda project, which we termed the possible Bronx-Suubi Project. Examples of the responses are below:

“Yeah, it's a good idea. It's a good idea, because it teaches you how to open a checking and savings account instead of just going to the bank and putting your money in somewhere and you not knowing where it was going.”

The comment below illustrates that the participant was aware of the practicality of saving:

“I would participate, because you save money for a rainy day and when you do you have some money saved up, it motivates you to save the money you get from the program, so that you could get extra money.”

This participant distinguished the importance of saving, not only for the purpose of having money, but also for future consumption and investment:

“It's a good idea, because it's not just about the money, it's about learning how to save your money... for college or anything else, for when you are struggling.”

The following statement from one of the participants reveals that she was thinking beyond saving money that would be used for day-to-day purchases, but rather, saving as a means by which she can expand her capabilities to perceive life with orientation toward the future:

“[A program like that can] open your eyes...”

Participants also voiced enthusiasm for Bronx-Suubi because it would potentially create financial independence from their parents and allow them to fulfill their educational goals.

When asked what they would use the additional money for, respondents said they would save without withdrawing money, and buy college textbooks, sportswear, sneakers, and clothing. The following participant summarized it well:

“I think that if I have saved that much money already, I think that I might just keep saving it until I really need [it]. I would use it for some stuff that involve with school, high school or college, like buying textbooks, my basketball jersey and stuff, stuff I need.”

Focus group participants were asked whether it would matter if the money saved and matched had restrictions, such as being spent exclusively on education-related purposes. The responses included the following:

“I would still stay in the program, because it will still benefit me anyway. It may not be what I need right now, but you always have to pay attention to the future. The present is the past, the next second is the future. Instead about worrying about what you need now, worry about it before it comes, you'll be good for the rest of your life, you'll be set....I rather worry about year after next than to worry about tomorrow.”

Another youth, expressing his desire to learn how to save, said:

“Because if it teaches me how to get better and save my money [it would be great]”

Yet another one said:

“It would be great because I need that type of leadership...Oh...I need guidance in learning how to save money basically. Save and keep...”

Another participant seemed unsure about the Project:

“It's half and half. People need money in their pockets. I don't mind it going to a computer because I need one in my room anyway but... a computer definitely for Internet and school related things. I had a research paper and I had to go to the library everyday. My father has a laptop but I can't use it anytime I want because it crashed twice because of me so I definitely need my own computer for research.”

It was clear that many youth were aware of the benefits of a potential project, as revealed by the comments below:

“I would still be in the program because it is still a big opportunity.”

Yet another participant was also enthusiastic about participating in the program:

“I think that it will be a good opportunity. Even if I couldn't touch it say if I had all the money I needed to go to college, I would look towards my bank account and there would probably be a lot saved up and I could use that for something else.”

The following youth agreed:

“I agree. I would be in the program because I would still have help, like a mentor, someone helping me and the money is going to my college so it will be better for me.”

Some participants had mixed feelings, considering that they would not have money in their pocket—since they would have to save it:

“The fact that you don't have to pay and someone is paying it for you; you can keep going on with school but the bad thing about is that you will not have any money in your pocket.”

b. Perceptions about health-related components as part of the Bronx-Suubi economic empowerment intervention—The youth were generally receptive to the health-related components of the Bronx-Suubi intervention. Participants expressed an

interest in learning about overall physical and psychological health concerns such as cancer, coping skills, emotional and mental health, and personal hygiene. A need for education about protection and prevention from various diseases, including sexually transmitted diseases, was clearly conveyed. One participant concluded the group discussion with the following words:

“[Health education]...that would be a cherry on top of a perfect sundae!”

c. Youth opinions about the structure of the proposed Bronx-Suubi

intervention—Youth indicated that they would not participate in a program that requires attendance for long days (has to be less than six hours) or that resembles the structure of a regular school-day: “*The program must be interesting, with fun activities and without lectures*”. This was a common theme throughout the discussions.

A few respondents expressed concern that some youth would participate in the Bronx-Suubi program only for the monetary incentives, for socializing purposes, or because someone was forcing them to participate. One respondent indicated that he would attend the program, “*in order to stay off the dangerous streets*”.

d. Anticipated challenges to implementation—The youth indicated that potential obstacles to succeeding in a program such as the proposed Bronx-Suubi intervention include a lack of trust and general dislike of program facilitators, timing and scheduling conflicts, and program meetings being held in inaccessible locations. Some participants also expressed concern about the potential misuse of funds from the intervention, with regard to poor spending habits that were already established. One participant asserted:

“We kids, you give us money we gonna spend it.”

A recurring concern among focus group participants was that although youth would be saving for their education, their current economic situations would remain the same, with the majority having little spending money for daily expenses.

Conclusions and Implications

Despite the relatively small sample size, the findings presented throughout this paper have important implications for the design and implementation of economic empowerment interventions that aim to improve youth's socio-economic wellbeing.

East Harlem and the South Bronx are among the poorest urban neighborhoods in New York City as well as the United States (United Way of New York City, 2009). As demonstrated throughout the qualitative responses, youth growing-up in these neighborhoods are constantly exposed to risks and confronted with innumerable challenges, posing serious challenges to their emotional and physical well-being. Moreover, the under-resourced failing schools pervading these communities do not provide the institutional and structural support which may have conferred a sense of security for these youth, in the absence of protective factors from their dwindling social networks. For these reasons, youth of color in East Harlem and the South Bronx are systematically disadvantaged, and would benefit from opportunities empowering them to realize and eventually reach their potential, as well as imbue them with a sense of agency over their own lives. As demonstrated from the focus group session responses, the youth believe that a better future involves furthering their education, coupled with gaining access to financial assets. The Bronx-Suubi intervention aims to do exactly that. The intervention would benefit youth by educating them about how to save and spend money wisely; providing institutional support and guidance in these endeavors, as well as more general mentorship; and encouraging optimism for the attainment of their goals and overall positive life outcomes. Challenges to implementation

identified by the participants were relatively constant, and thus go a long way in providing a basis for the development of a Bronx-Suubi intervention and similar economic empowerment interventions targeting inner-city youth.

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