High Risk, High Reward: Social Networking Online in Under-resourced Communities

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ABSTRACT
Expanding one’s social network has been associated with greater access to resources and social support. However, little is known about how under-resourced populations decide to make new connections online and under what circumstances. We interviewed 36 under-resourced individuals in the U.S. to understand these decisions and found that people make new connections in order to seek advice and exchange support, particularly around coping with challenges more prevalent in under-resourced settings. However, participants were sometimes dissuaded from making new connections online due to fear of being scammed and resistance around the social norms of reaching out to people outside their network. We discuss how people in under-resourced contexts grapple with ‘high risk yet high reward’ social networking and outline implications for supporting safe and purposeful network development among under-resourced SNS users.

KEYWORDS
Under-resourced, Low-income, Social networking sites, Social media, Social capital, Weak ties

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1 INTRODUCTION
Access to more diverse social networks has been shown to increase hiring outcomes [58, 75], health [30, 54], and community prosperity [22]. However, little is known about how under-resourced people reach out to build new connections online. Scholars studying this activity find that the majority of new ties are built in offline communities, such as school and religious groups [16]. Yet, HCI and economic development scholars have hypothesized the internet fulfills this promise in the context of an under-resourced community in the United States.

Within HCI, studies exploring internet use in under-resourced populations have often taken place in the Global South [59, 83]. However, even in relatively wealthy countries, researchers have found that under-resourced populations may use the internet in different ways than higher-income internet users. On one hand, researchers have found that those in under-resourced communities express concerns about online networking, due to a lack of interpersonal trust [50]. Yet, other researchers have found that under-resourced individuals sometimes do use the internet to expand their network, especially in contrast to more advantaged individuals who are more likely to use the internet to reinforce their existing network ties [34, 61, 62]. These competing needs of under-resourced internet users to tap new forms of social capital while also ensuring a sense of security and social comfort pose unresolved tensions in the research literature that require continued investigation. Due to their overall lack of network connections [41], under-resourced individuals may need to go online to establish a larger network.

Yet, little is known about the process by which under-resourced populations decide to reach out to new individuals on social networking sites. Given that expanding one’s network has demonstrated repeated benefits for various aspects of social well-being and upward mobility [35], and the fact that under-resourced individuals often live in “social poverty” (i.e. have limited social networks [41]) that parallels their financial poverty, we ask, What factors influence whether members of under-resourced populations make new connections via social networking sites? What are the perceived benefits and costs of online networking for individuals living in under-resourced neighborhoods?

We address this question through interviews with 36 members of an under-resourced community in northern California to broadly understand their online social networking behavior. While these interviews are part of a broader study to understand social support, we focus this particular study analysis on the use of social networking sites to build new relationships. We define social networking sites (SNS) as “network connection platforms in which participants have unique identifiable profiles, can publicly articulate connections, and can interact with user-generated content”
[23]. This might include platforms like Facebook where people can message others directly as well as engage through groups both publicly and privately. In this study, we considered under-resourced individuals with incomes 50% or under the Area Median Income (AMI) within the region where they live.

We found that participants were motivated to make new connections for social support, particularly around coping with challenges more prevalent in under-resourced settings. Participants were also motivated to make new connections in order to seek advice about improving their socio-economic status and general state of well-being, such as through entrepreneurship and healthcare. However, people were wary of being scammed, such as being tricked into getting their identity or money stolen. Furthermore, many expressed not knowing how to make meaningful new connections in terms of how to reach out and develop a relationship. Given the lack of financial and emotional supports available to participants living in under-resourced neighborhoods [41], and thus the benefits but also costs that online networking can provide, we pose the framework of high risk, high reward social networking to describe what these experiences may look like for socio-economically disenfranchised individuals. Specifically, we argue that under-resourced individuals gain from taking a communal perspective on resource exchange while also having more to lose from online interactions (e.g., in the case of financial or emotional scams). We conclude with design implications for addressing motivations and deterrents to developing new connections among under-resourced members on social networking sites in the U.S. For instance, platforms should not be pushed on under-resourced individuals without first taking into account the risks associated with online interactions. Rather, we propose the need for designers to develop tools that scaffold the process of reaching out to a new connection, develop offline pathways to building trusted connections online, encourage exchange of non-tangible social support, and facilitate proactive approaches to checking for scams and threats online. These findings contribute to a growing awareness that technology design, and the theories that guide it, must appreciate the complexity and richness of backgrounds and experiences across the socio-economic spectrum.

2 RELATED WORK

2.1 Benefits and Challenges of Building Weak Ties

Mark Granovetter was one of the first to describe the importance of building new connections as a key way to increase access to resources and opportunities [35]. Specifically, Granovetter described weak ties, referring to acquaintances or distant connections, that serve as bridges to connections not readily available within one’s network of close relationships (i.e. strong ties). More broadly, weak ties can lead to bridging social capital—resources made available through social relationships [11, 17, 68]. Since Granovetter’s work, many others have confirmed ways weak ties lead to increased social capital outside one’s immediate network, from individual well-being to community-wide economic development [22]. For instance, weak ties have been shown to help people identify better job opportunities and secure higher salaries by connecting job seekers to people within the hiring organization [58, 75]. Weak ties have also been shown to support access to resources needed for successful immigration [57, 66] and have been linked to greater health outcomes [41, 54].

However, building new weak ties that can lead to greater social capital is challenging, especially in under-resourced contexts. Due to homophily, people are much more likely to establish connections with similar others, whether that is within one’s own race, community, or socio-economic class [13, 16, 60]. That means that even if communities did have significant class diversity, people with low socio-economic status are less likely to befriend people with different or greater resources conditional on exposure [16]. Various scholars attribute aversion to building new connections in under-resourced contexts to lack of social trust, which is understandable given the repeated and structural economic exclusion of marginalized populations [41]. For instance, systemic geographic segregation has isolated marginalized populations, making it harder for them to engage with a wider network of people [61, 62, 71]. Scholars who have studied housing segregation and redlining demonstrate that racial segregation of neighborhoods creates food deserts [56], and limits access to better education, jobs, and healthcare [55, 71]. Other studies on social poverty find that under-resourced populations often grow up in social environments that sow distrust within personal networks, making it less likely for them to reach out for support in the first place [41].

Even if members of under-resourced populations have access to potential valuable weak ties (i.e. latent ties), the process of building connections can be challenging, especially when there is a power imbalance. For instance, literature on help-seeking finds that low-income students are less likely to reach out for guidance from authority figures [51]. This behavior is partially explained with evidence that people in under-resourced environments are more often socialized to see authority figures less as potential sources of support and more as socially-distant rule enforcers [33]. Others explain avoidance in making connections as a result of different ways of communication between socio-economic classes. For instance, class backgrounds influence how and whether people choose to reach out for help in the first place. Compared to working class individuals, people from middle-class backgrounds are more comfortable reaching out for help and more likely to engage help-seeking strategies that resonate with help providers in positions of power [14], which is often an effect of bias. Much of the research on how under-resourced or marginalized groups decide to reach out and build new connections takes place in workplace [8, 12, 36] or academic settings [51, 52, 64], while we hope to explore how this behavior occurs among under-resourced individuals on online social networking sites (SNS). As other scholars have expressed, more research needs to be done on how people build connections and translate those connections to accessing resources and support [10].

2.2 Building Weak Ties on Social Networking Sites

The majority of literature on how people use and develop bridging ties online has not focused on lower income populations [50, 58]. Prior work on social networking in general describes how people use social networking sites to engage with existing ties, such as for friendship maintenance [27] and help seeking [24]. However, if one’s existing network is not able to provide significant
resources or social support, further work must be done to understand how new connections are being developed. Scholars call for a greater understanding of how technologies can help convert latent ties—interpersonal ties that do not yet exist but could—into weak ties and eventually strong ties [45]. Social capital theory argues that developing stronger relationships with weak ties are more likely to lead to particularly useful resources and support given their connections to novel social networks. The extensive work on the development of weak ties has found that people develop new connections based on similar interests, common need, and in times of crisis [3, 19, 39, 45]. Others have found that identity signals help increase trust and serve as a social lubricant for reaching out to new people in order to request resources and other forms of support [26]. While we expect to find similar results in under-resourced communities in terms of motivations to engage with new connections, we expand this area of work to better understand the specific topics and reasons people in under-resourced contexts choose to reach out and form new connections online. We likewise explore hesitations for expanding social networks online that may be particularly salient to under-resourced communities. As a result, we hope to shed light on the risk and benefits individuals in under-resourced communities take into consideration when deciding whether to attempt online network expansion.

2.2.1 Online Social Networking in Marginalized Populations. In the past decade, HCI scholars have started to expand research to understand how marginalized populations use social networking sites to access needed resources and connect over shared interests and experiences [13, 63]. Much of the work on social networking online has been analyzed in the context of online social support groups. For instance, Younas et al. documented the value of closed Facebook Groups in helping women in a patriarchal society seek feedback on culturally stigmatized topics around health and safety [88]. Andalib et al. described the importance of reciprocal disclosure in helping people decide how and when to disclose traumatic experiences, like pregnancy loss, to people they don’t know [6, 7]. Similarly, Ammari and Schoenebeck introduced the concept of networked empowerment to describe how parents of children with special needs were able to use Facebook Groups to collectively exchange resources and promote health advocacy among caregivers [4]. Across global contexts, these studies have demonstrated how marginalized individuals are able to leverage social support groups on networking sites to connect with others who might be able to provide context-relevant resources and support [7, 40, 76]. Unlike this prior work, which was motivated by research questions to better understand what activities occur in types of online social support groups and under what circumstances people join, our goal was motivated by the question of how people from under-resourced communities choose to make new connections online, of which social support groups may be one example. We focus less on outlining what resources are exchanged, which much prior work has done [4, 88], and seek to understand how people in under-resourced contexts evaluate and reach out to unknown others online in hopes of making a new, potentially longer term, connections.

Scholars studying the use of social networking sites in under-resourced communities have argued that using these platforms may provide a potential road out of poverty, as they enable under-resourced populations to build new weak ties that could lead to increased social capital [15, 16]. Some theorize that the Internet and social networking sites could be a driver of socio-economic change [34, 61, 62] while others believe these technologies simply amplify the benefits of existing social capital and resources [82]. For instance, the social diversification hypothesis argues that socio-economically disadvantaged individuals are more likely to use the Internet to expand their social networks, while socio-economically advantaged people are more likely to use the Internet to strengthen their existing ties [61, 62]. Gonzales found that racially or educationally marginalized individuals were more likely to build new connections online [34], while others found that socio-economically disadvantaged individuals show greater motivation to use online technologies to expand contacts [61, 62].

However, various scholars point to socio-technical gaps that prevent socio-economically disadvantaged groups from successfully engaging on digital platforms which further inhibit their ability to connect with others digitally [21]. Dillahunt et al. found that the affordances of digital platforms disproportionately favor those with pre-existing advantages, such as stronger digital skills or larger existing social networks, often not accounting for contextual barriers to leveraging digital technologies in under-resourced settings [21]. Others point to the importance of low-tech or paper-based tools in helping under-resourced groups learn about and onboard to social networking platforms effectively [46].

Scholars have also pointed out how issues of privacy and trust online influence how social networking site users, particularly those from marginalized populations, choose how to connect and what to share. In an overview of general sharing behavior, Saha et al. find that people prefer to share personal life events (e.g. getting married, having a child) compared to other categories like updates in school or health [72]. While social networking site users are generally concerned with oversharing in posts [37, 86], researchers have found a sense of apathy with the risks of doing so [44]. In fact, researchers have found that vulnerable populations whose privacy is regularly targeted, like undocumented immigrants [38] and Muslim-Americans [78], are acutely aware of the risks of online engagement. However, they do not necessarily change their behavior, believing that harmful entities (e.g. immigration authorities) have all their information anyways. So far, similar behavior has not been documented in low income populations. Considering the literature on interpersonal distrust in under-resourced communities [41, 50], we explore what factors motivate people to overcome these concerns to connect with someone new and what factors reinforce their sense of caution.

3 METHODS

3.1 Study Context

This work was funded by UpTogether, an organization that serves historically undervalued communities by providing temporary funding and connections to help them “create their own solutions and lift people into the middle class” [1]. These interviews were part of an initiative that would help people form support groups within the community online and offline. Participants included in the initiative had to have incomes 50% or under the Average Median Income
When a participant indicated an interest in completing an interview, the team invited them to participate in a longitudinal study investigating how group engagement online and offline facilitate resource exchange and social support. Within the context of this longitudinal study, participants completed a baseline survey that collected participant demographics and technological access. Within the baseline survey, participants could declare their willingness to be contacted by the research team to take part in an interview for additional compensation of $30. When a participant indicated an interest in completing an interview, a research team member contacted the participant to provide an interview consent form and schedule the interview. The study approach was approved by the Institutional Review Board of both universities leading this study.

Of the 60 participants that indicated interest in interviewing, 36 completed the interview process. Of the 36 participants, most were female (N=29), but also included male (N=4) and non-binary (N=1) participants (Table A in the Supplementary Materials). Interview participants reflected UpTogether’s race/ethnicity base of the study region of primarily Black or African American (N=18) and Latinx members (N=11); there were also multiracial (N=7) and White members (N=1) in this sample. The average participant age was 36 years old (SD = 6.49). At the time of data collection, the participants had a median personal income of <$10,000. The median household income was <$10,000 to $19,999. Two participants chose not to report their personal income and 13 chose not to report the household income. Although, in order to participate in UpTogether’s initiative, they had to confirm that their income level met the organization’s criteria. In addition, they indicated their primary living situation was renting (N=28), staying with family or friends (N=4), staying in shelter/community housing (N=1), homelessness (N=1), and home ownership (N=2). They also had various work statuses: unemployed or laid off (N=8), unable to work (N=2), student (N=1), homemaker (N=5), temporary leave from work (N=1), part-time work (N=8), and full-time work (N=11). In terms of technology access, 15 owned a personal computer, 6 shared a computer with someone in their household, 2 only had access to a computer at work, and 13 did not currently have access to a computer. The majority of participants reported social networking site use (N=35) and owning a cell phone (N=36). In terms of type of social networking site use, participants reported using Facebook (N=33), Instagram (N=20), YouTube (N=6), Twitter (N=5), Snapchat (N=3), TikTok (N=2), LinkedIn (N=1), Messenger (N=1), WhatsApp (N=1), MocoSpace (N=1), and MySpace (N=1).

3.2 Data Collection

3.2.1 Participants and Recruitment. Our team recruited interview participants from the population invited by UpTogether to participate in a longitudinal study investigating how group engagement online and offline facilitate resource exchange and social support. Within the context of this longitudinal study, participants completed a baseline survey that collected participant demographics and technological access. Within the baseline survey, participants could declare their willingness to be contacted by the research team to take part in an interview for additional compensation of $30. When a participant indicated an interest in completing an interview, a research team member contacted the participant to provide an interview consent form and schedule the interview. The study approach was approved by the Institutional Review Board of both universities leading this study.

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3.2.2 Semi-structured Interviews. Faculty and graduate students from the universities leading the study led remote interviews. All interviews took place over the phone or on the virtual video platform Zoom. Although Zoom has video capabilities, only audio was recorded and retained for analysis. Interviews lasted on average 36 minutes (min= 17 minutes; max= 90 minutes). Participants received $30 as compensation for interview participation. UpTogether’s Spanish-speaking participants received recruitment messages and consent forms in Spanish and English. Additionally, Spanish-speaking participants could request their interview be conducted in Spanish. Nine participants were interviewed entirely in Spanish, and all interviews were transcribed into English for analysis. At the beginning of each interview, the interviewer introduced themselves, confirmed participant consent, and outlined the timeline for interview compensation. Each of the four authors conducted interviews, along with two graduate student Spanish translators.

The interview protocol covered questions about personal and professional networks as well as internet and social network use. Interview questions included, “What is your current personal support network like? Do you have people that you can count on if you need to discuss a difficult decision or feel stressed?” “What strategies do you currently use, if any, to increase the number of people in your personal and work-related network?” “Do you ever use the internet for expanding your network, either personally or work-related? If so, how?” and “Are there any online groups or online communities that you are a part of?” All interviewers completed training to probe each topic area and adapt question ordering in response to participants, allowing the participants to lead the discourse. The research team reviewed all interview transcriptions for accuracy.

3.2.3 Positionality. Authors and translators come from a range of socio-economic backgrounds, some very low-income and others solidly middle-class. We identify as Black, Latinx, Asian or of mixed-race/ethnicity. Of course, despite any racial, ethnic, or socio-economic similarities that we may have shared with our participants, we acknowledge that translators and authors all have or are working toward a PhD, which puts us in an elite educational position. This, combined with the fact that participants were all recipients of a guaranteed income program, likely gave some participants pause in determining how forthright they could be in their answers. We tried to counteract this through tone and openness but must ultimately acknowledge that our outsider status frames our findings, as it does in nearly all academic studies.

3.3 Analysis

We followed a grounded theory approach [80, 81], which starts with open coding—categorizing the data into discrete parts—and concludes with axial coding—identifying higher-level patterns and themes across codes. The first and second author worked together to perform the majority of coding, by first reviewing all the transcripts and performing open and axial coding together. Two coders started with open coding, which involves annotating the interview transcripts with codes, or short phrases or themes, to identify a concept in the data. This round of coding led to a compiled list of codes related to the process of making new connections, such
as motivations to reach out to others, strategies for connecting, use of technology, and inter-personal trust. The two coders then conducted axial coding [32] in order to compare codes and notes taken during interviews to identify patterns and themes in the data. Both coders conferred on existing codes and organized them into higher-level themes, revisiting the transcripts to check for theme prevalence across interviews. Key exemplar quotes were selected from each theme, and themes that could not be fully supported by interview data were excluded. All four authors were updated throughout this coding process, and at the final stage reviewed the final themes and exemplar quotes. Together, we agreed on the following themes identified in the data around factors that influence whether members of under-resourced populations make new connections via social networking sites. These factors included social support (i.e., giving and receiving), not knowing how to build new connections, mistrust over online scams, and advice seeking (i.e., entrepreneurship, health).

4 FINDINGS
While almost all participants (N=36) reported using social media, they described mixed thoughts on how and why to build new connections online. This section will discuss four major themes in the data:

- Participants described being motivated to exchange social support, particularly around challenging experiences that affect under-resourced communities of color.
- Many expressed not knowing the norms of how to reach out to new people to build a connection.
- Others described being wary of connecting with new people online in fear of being scammed.
- Those that were comfortable reaching out to others were motivated to seek advice about topics around socio-economic mobility and and health.

4.1 Social Support to Cope with Shared Experiences
While some developed new connections to seek practical information, others went to online groups to share experiences for emotional and social support from people outside their social network. Participants expressed that there was unique value in connecting with people outside their immediate network as they are less likely to have preconceptions or might be able to provide a fresh lens for social support. As one participant (P16) expressed,

You want to meet people who kind of don’t know you, who can just listen to you and hear what you have to say and not say, ‘Oh, I remember last time,’ but to be, okay, take ideas from each other. Gaining just a kind of energy from one another.

This desire to meet new people seemed intertwined with needing to cope with traumatic experiences, which occurs more frequently in under-resourced communities [67]. One online group that was mentioned was called, “Who Killed My Kid.” Because the participants lived in areas that many described as having a lot of crime, people wanted to be able to offer support to others who had been impacted by death and violence. P2 explained that the group allowed them to reach out to others who might have experienced similar traumas in order to provide and seek comfort.

Family members die, but we have to go on. We have to move on. And sometimes all it takes is a hug or a call, a check-in to make us be able to push forward from that day. So I joined that group on my own just to be able to give encouraging words to people that have lost someone close to them.

Another participant talked about the importance of miscarriage support groups, which have been shown to provide support for those who do not want to share such intimate information with people they know [5]. P11 explained the comfort they felt knowing there were others who shared their same experiences:

Knowing that the same thing happened to so many other women was comforting. I thought that something was wrong with me individually. And just seeing more people have gone through the things that I went through. It was beautiful, I’m not going to lie.

The lack of quality maternal healthcare for women of color, especially Black women, has been thoroughly documented [70]. Scholars are now starting to document how pregnant women of color are turning to social networking sites as alternative sources of health information, which many see as just as trustworthy as formal medical sources [13].

Parenting support groups also appeared to be a popular source of online community for a number of the participants. They turned to these groups for advice, reassurance, camaraderie, and even physical resources. One participant (P21) explained, “We go there, belong there, we think the same things, a lot of us will do the same thing. There are people on there who are helping other moms with getting clothes, resources.” Much of the time, mothers were just looking for others who would understand what they were going through to give them another perspective. When people found groups online that shared an identity, experience, or interest with them, they felt connected enough to reach out and provide emotional or social support even if they did not know those people in person.

Though some of the participants said they had access to social support circles made up of friends and family, many did not—but what the majority of participants shared in common was a desire for even more social support. P2 said, “I feel like you can always have more support. I feel like you can never have too much of it. I have who I have right now, but I feel like I could never have too much.” P16 explained how she developed a friendship with someone on a Facebook support group. She reached out to this person when she saw they were experiencing suicidal thoughts, and now they regularly check in on each other:

We ended up becoming friends after I had reached out and just talking. I would always check on her, and we would just chat. She would check on me and stuff like that. I haven’t been on that page in a while, so I’m gonna get off the phone with you and jump on the page and check in with her.
These participants wanted to help others in the ways they were capable; so though they may not be able to help others financially, they felt they had other things to offer. P17 explained, “I’m someone who has always liked to help more people, even though I don’t have enough. But I’ve been able to help with the little I have—not financially—but activities that we can do.” Others expressed the importance of giving back no matter one’s personal needs as they did not want to appear to be just receiving. As P4 expressed,

I don’t want anything to just be one direction. I don’t want it to be like I’m the one with my hand out, I want to feel like that I had my hand out with the hope that you reach for mine and we’re pulling each other up.

Some of the ways participants talked about helping others was through words of encouragement, sharing their life experiences, or job opportunities. Both in-person and online, participants attempted to inspire and uplift others. P6 shared how she does so online: “I talk to people on Instagram. If I like something that they’re doing, I would DM them and say, ‘You’re doing a good job,’ or whatever, ‘You inspire me.’” Overall, people saw social networking sites as a valuable space to provide mutual support, particularly in communities experiencing similar hardship.

4.2 Not Knowing How to Expand One’s Social Network

Various participants reported not knowing how to build connections, which impacted the extent to which they made new connections. Across multiple interviews, participants brought up the fact that they wanted to interact with new people often because they were dissatisfied with their current support system. They agreed that building connections with new people could lead to valuable outcomes in terms of accessing new information or social support. While some felt comfortable reaching out to unknown people in online groups, as described above, others did not know how to reach out to someone new or even that there are support groups online. Participants also expressed a substantial amount of mistrust and wariness over the internet and social networking sites—be that of others online can protect them from scammers. For example, P4 described her strong desire to expand her network:

I live with my three children. I’m a single mother. I have no family here, no family at all. I have friends, but they’re not like friends—they’re casual people from events, parties, school, or something like that. But I don’t really have someone to help make a decision, ‘Would you give me your opinion on how you’d do this?’ No. I find it very difficult to find something like that.

Unlike other participants who have described turning to online groups for informational and social support, P31 had yet to explore these social networking site channels. Those who already use social networking sites to successfully connect with others are more likely to be digitally savvy. However, many of the people we interviewed who expressed a desire to connect with new people did not engage in online groups (N=20), and many did not have access to a personal computer, which has been associated with lower levels of digital literacy [18]. HCL scholars refer to the disparity between social needs and technical possibility as a socio-technical gap [2, 21]. Similarly, we find that the people who are most isolated or most in need of developing weak ties might be least likely to engage on social networking sites to meet this need.

While other participants discussed joining online groups to meet others, some seemed unsure about how to signal the desire to connect with new people. For instance, P1 considered making her profile public in hopes that people might serendipitously find her information and reach out.

I will try to make it [my profile] public, because right now my account is just friends or friends of friends. So I think if I make it public people would be able to reach out.

Rather than being proactive about making new connections, P1 hoped that this passive approach to network development would be sufficient. Various participants expressed discomfort over reaching out to someone else without a sufficient reason or prior connection. While a prior connection is a safe way to initiate conversation, building weak ties requires connecting with people outside one’s immediate network in order to access the benefits of bridging social capital.

I really wouldn’t see a reason why I need to reach out to somebody I don’t know without an introduction, because I wouldn’t reach out to somebody unless they are favoring in something that I needed or in a direction of where I’m going to go.

P34 expressed that unless someone is definitely able to help her out with current needs, she most likely will not take the risk of reaching out to an unknown person. A minority of participants said they knew how to expand their personal and professional networks, but participants mostly just answered “no” when they were asked if they had a professional network, highlighting how knowledge of network building influences establishing new ties online.

4.3 Mistrust and Concerns Over Being Scammed

Participants also expressed a substantial amount of mistrust and wariness over the internet and social networking sites—be that being scammed by other people online or encountering inaccurate information. This uncertainty about people reaching out to them made them wary about developing new relationships. Possibly due to the fact that under-resourced communities are more likely to be exposed to scams [20] and thus often have a greater sense of mistrust due to prior experience [50], participants often mentioned a fear of being taken advantage of by others online. Participants talked about having been previously scammed (N=7) or knowing of someone who was scammed (N=4). A number of participants believed that people may not be who they say they are, which makes them feel guarded when it comes to people they don’t know on social networking sites. P24 explained, “ Virtually, you never know who you’re talking to, whether the person is real, whether the picture they have on their profile is real.”

A number of people also mentioned the possibility of having your money or information stolen—because either they themselves or others they know have experienced that. In some way, this mistrust of others online can protect them from scammers. For example, P4 described an interaction with someone online who was trying to con her:
I just had to tell a lady yesterday, she sent me a friend request out of nowhere. I’m like I don’t even know you. And she’s like, ‘Yeah, well, I’m a part of the bitcoin revolution and give me $100.00 and I can turn it into two grand.’ I’m like, lady, I was born at night but not last night.

In order to stay safe, participants described strategies for security. For instance, P8 described rarely accepting social networking site friend requests because “you never know who’s looking at your page, even though I have it private.” He expressed,

I don’t accept new people. I have a little mistrust [sic].
In my social networks, almost everyone is my family.
I have photos of my daughters, my son, mine, and
I don’t like that everyone is watching things of my children.

A couple of parents were concerned about strangers seeing pictures of their children online—making them less interested in networking with strangers. While social networking sites do have options to set levels of privacy for different friends, no participants mentioned using this feature. One participant described the steps she takes to determine whether a new online friend request or message is trustworthy:

How can you feel safe when accepting a friend request? Even though it’s never safe, but check the person’s profile. If the profile is very recent, that’s a fake profile. If the profile has pictures from about a year, a year and a half ago, pictures of family where the person is with the family, it’s not 100% sure, but it may be the profile of somebody that does exist, but if it’s a profile created a couple of days ago, don’t accept them because they may steal your information. They just want to hurt you.

Despite following these steps, P18 goes on to describe how her wariness over scams has made her less likely to apply to jobs online because “they offer you a job, but they only steal your personal information.” While participants should rightly be careful when developing new connections online, such statements demonstrate that not being able to determine who is trustworthy might inhibit important socio-economic opportunities.

4.4 Seeking Advice for Socio-economic Mobility and Well-being

Confirming prior work on homophily, we found that those who were comfortable reaching out to new connections on social networking sites were willing to do so in order to seek advice over shared interests, particularly around socio-economic mobility and health. Participants also mentioned participation in online groups related to parenthood and hobbies—most of which were Facebook groups.

4.4.1 Seeking Advice on Entrepreneurship and Employment. A number of participants used social networking sites as a way to connect with new people who could provide advice on how to start a business. Past research has found that entrepreneurs in under-resourced areas are often motivated to build their own businesses as a way to achieve economic stability and have more flexibility in their work life [47]. Similarly, the participants in this study were interested in building a business to achieve greater agency in their socio-economic growth. Participants primarily talked about their interest in businesses where they would sell products such as clothing, beauty, or food products. For instance, P22 described seeing someone on social networking sites with a bakery, which motivated them to reach out and ask about what they needed to do to start a similar company.

I had reached out to somebody because they were making something like doing bakeries and stuff. I don’t bake but I’d started doing this chocolate covered strawberries… I just reached out like, ‘Hey, is it hard? Is there any tips you can give me for somebody who’s starting off things like that?’

Similarly, P1 described how social networking sites allowed them to message others building a business even if they did not have their personal contact information (e.g., phone number).

I’m always looking for information on LLCs, you know, businesses, about taxes, how to be able to do the bookkeeping for a business, because a lot of it is paperwork, and I find that so many people are out there and they are actually doing it. So I use my social networking sites to reach out to them and ask them—like I don’t have their phone numbers personally, but they have Instagram accounts, and I’m like, ‘Hey, I would like some information.’

Others described using social networking sites to seek information on jobs and employment. Participants described using online groups to both connect with geographically distant people online as well as in-person locally. For instance, P14 joined online groups for locals seeking employment within the state as well as nation-wide groups for people experiencing the challenges of employment in general.

4.4.2 Seeking Health Advice. A number of the participants in this study mentioned that they used the internet and social networking sites to seek health information from others—such as information on pregnancy, specific health conditions, alternative treatments, at-home remedies, and medication. For instance, one woman (P2) talked about how she uses Facebook Groups to learn more about her son’s health condition:

I be in sickle cell groups because my son—because of his condition—so I could know more about him and his condition and see what other people go through… I be on the groups to see how the medication works for others or see what other people going through with their kids or adults or see how long some of these people is living.

Given the history of doctors mistreating Black patients and their subsequent distrust of traditional health systems [9], online ways to connect with those of similar racial demographics is critical considering that certain diseases, like sickle cell anemia, are more prevalent among Black communities. Other participants talked about looking for people who knew about natural medicines (P27) that did not require a visit to the doctor. Under-resourced individuals tend to have lower trust in healthcare providers due to a
history of providers not believing marginalized patients about pain or ailments [9]. Furthermore, people living in poverty often have a harder time accessing healthcare due to the costs and the time it takes to visit a doctor when they have to forego wages [74]. Thus, marginalized people have turned to community-based providers, such as curanderos (i.e., traditional healers) or community health workers—people within the community that might serve as a bridge to medical experts [49]. Overall, this distrust further explains why participants used social networking sites to connect with others who could share alternative healthcare options.

While health and socio-economic mobility were the two most salient topics people sought information about via new connections, we expect that any topic that is particularly important to their well-being and livelihood would motivate people to ask questions and engage with others outside their social network. Shared experiences and interests motivated people to bridge the gap of making new connections online. However, not knowing how to make a connection and fears of being scammed curbed this social networking activity.

5 DISCUSSION

A long history of scholarship has demonstrated the benefits of expanding one’s social network by building weak ties for improving personal circumstances, such as for employment and health [11, 17, 41, 54, 58, 68, 75]. The Internet poses a unique opportunity for making new connections [25, 27, 42, 87], but limited work has examined these processes for individuals in under-resourced communities specifically. There have been exceptions, in which scholars have identified that individuals from disadvantaged backgrounds are more inclined to use the Internet for bridging capital than their higher resource counterparts [34, 61, 62], but most of this work has not leveraged qualitative approaches to examine the motives that form the impetus for online networking.

To address this gap, we interviewed 36 people from an under-resourced community in East Oakland to reveal a tension between the desire to exchange information and social support online with like-minded others and the ways that fear of being victimized and lack of networking experience sometimes tempered those impulses. These findings reflect many of the same themes found for decades in literature on the perceived benefits and costs of forging new online connections [25, 26, 42, 43, 45, 84], though they also reveal the ways that the stakes of establishing these connections—both the benefits and the costs—may be greater for individuals from under-resourced communities.

5.1 Benefits and Costs of Online Networking in Under-resourced Communities of Color

Many participants were very clear that social networking sites provided a unique way to identify and form new connections with like-minded individuals. It was evident to many participants (though not all of them) that these new ties helped meet informational and interpersonal needs that were often not easily met offline. Because individuals in under-resourced communities on average experience more trauma and hardship (e.g. violence, mental health challenges, [63, 73]) but have fewer resources to cope with that trauma and hardship (e.g. less access to physical and mental healthcare), many theorize that the internet can become a relatively inexpensive way to compensate for that lack of resources [13, 34, 62, 62]. Sharing information about affordable and effective medical treatments for diseases commonly encountered in communities of color, such as sickle cell disease, or exchanging support for other families that have lost family members to violent crime, are just a couple of the ways these interviewees were able to take advantage of expanding their online community and highlight the Internet’s role in helping connect people to critical informational and support networks that may be uniquely valuable in under-resourced Black and Latinx communities. Moreover, because the internet is uniquely powerful in reinforcing weak-ties based on interest and personal circumstance, it is reasonable to suspect that many of these connections would have been much harder to build and maintain exclusively through offline means.

Participants were also very explicit that online information and support exchange should be for the greater good of the community, rather than just a means to individual ends. In fact, participants were often more interested in sharing about instances in which they gave support rather than received support. Phrases like helping “with the little I have” and gaining “energy from one another” helped illustrate how the communal nature of resource exchange that has been well-documented in offline under-resourced communities for decades [79] also manifests online. Moreover, this mutual exchange of support that is so critical for survival in under-resourced communities is, at least in some cases, consciously a way to elevate the community at large. Language such as, “we’re pulling each other up” (P4), reveals how online support groups are not just a way to fill gaps in personal informational and support networks, but rather to improve the health and well-being of the entire community. Even though inter-class ties have shown to be particularly useful in helping low-income individuals climb out of poverty [16], our findings point to the value of connecting with individuals in similar socio-economic situations who may better understand one’s contextual hardships.

However, online networking was not without barriers. In some cases, participants simply did not have an understanding of how to broaden their networks using the Internet. In this study population, educational opportunities are more limited, further constraining digital literacy opportunities. Access to large screen devices was also more limited in our study population, which is associated with lower digital literacy rates [18]. Previously scholars have also noted that all of these factors likely contribute to the fact that limited literacy and lack of trust temper the opportunities that online networking provide a chronically marginalized population [21, 46, 47, 50].

Many participants also expressed concerns that they were taking risks by engaging with strangers online. In contrast to prior work reporting people’s growing apathy toward issues of privacy and security [38, 44, 78], we find that participants in our study were acutely aware of the risks of engaging online. Concerns about being scammed were at the top of their worries, which may be a symptom of the significant increase in online scams since the pandemic started [28, 31]. Concerns over being scammed may be more salient to under-resourced populations given the precarity of their situation, where mistakes in who to trust could have significant impact in their wealth and subsequent ability to pay for everyday needs.
All of these factors likely contributed to participants in our sample having less confidence in their ability to protect themselves online or effectively navigate to communities of interest.

5.1.1 ‘High Risk, High Reward’ Social Networking. We argue that these findings represent the double-edged sword of the internet for people in under-resourced, marginalized communities attempting to establish new connections. Residents of under-resourced communities of color have more to gain and more to lose by engaging in online networking because the potential gains and losses would represent a greater portion of existing personal resources. That is, when resources are limited, new financial or healthcare opportunities could potentially provide a substantial improvement in overall quality of life. Yet, the reverse is also true: becoming the victim of a financial or emotional scam could compromise a substantial percentage of one’s overall financial and emotional well-being when money is tight [20]. Furthermore, this population was almost entirely Black and Latinx, some of whom are exclusive Spanish speakers. In addition to having limited financial resources, nearly all participants in this sample live with the heightened and pervasive possibility of experiencing racist and xenophobic attacks when entering new spaces [53, 63], which adds further risk to the many unknowns of online networking.

In sum, these data elaborate on a limited number of studies that have already pointed out the potential for the Internet to enhance bridging capital [62, 62], and the concerns that under-resourced and structurally vulnerable individuals often have when considering these opportunities [21, 46, 47, 50]. To our knowledge, these data are novel in that they provide a closer examination of the motives that may drive under-resourced individuals to broaden networks via widely used social networking sites, despite challenges. Moreover, participants in this sample echoed the perceived benefits of bridging social capital articulated in a wealth of other research [25, 26, 42, 43, 45], but also noted the possible benefits this new capital could afford the entire community, rather than just individuals. When viewed in conjunction with the perceived costs of being online, we propose the theoretical construct of ‘high risk, high reward’ social networking as a lens for understanding how under-resourced and historically marginalized individuals approach using social networking sites for enhancing bridging social capital. Appreciating how the stakes of online networking are different for those with fewer resources may lend a note of both urgency and caution to scholars and practitioners analyzing and designing digital platforms. Under-resourced individuals should not be hastily pushed to engage online just because of the perceived benefits, while ignoring the risks and socio-technical gaps that bar them from potential fruitful participation. Our findings show that those in under-resourced circumstances approach social networking online, or any engagement with others, with cautious optimism. Understanding how to facilitate that speed of and approach to engagement should not be ignored in the design of social networking sites.

Finally, applying this construct in future work may better help guide theoretical development, namely by helping to identify factors that moderate when, how, and to what end, under-resourced individuals engage in online networking. As a result, our aim is to better equip scholars and designers with the tools needed to develop more effective interventions to serve this population. We begin to explore some of those in the following section.

5.2 Designing for ‘High Risk, High Reward’ Social Networking

Our work both confirms and builds on existing work around developing weak ties in online settings. While we uncover similar behavior around the desire to connect over shared interests or concerns about online safety, our findings suggest opportunities to align the process of online networking with existing behaviors and motivations in under-resourced contexts. We suggest opportunities to 1) provide guidance on how to connect, 2) develop offline pathways to building connections online, 3) encourage the exchanging of non-tangible social support, and 4) facilitate proactive approaches to checking for scams and threats.

5.2.1 Provide guidance on how to connect. Our findings highlight that while people are interested in connecting with new people, they do not necessarily know how to do so. Some expressed not knowing how to establish a connection through an introductory message, while others questioned how to even fit activities like networking into their daily schedule. While these concerns are shared across socio-economic contexts [69], prior work has shown that people from higher income backgrounds are more likely to feel confident in their help-seeking strategies [29]. We suggest that social networking platforms could scaffold the networking process beyond just allowing people to send direct messages. This might include scaffolding the process of constructing introductory messages [48, 89] or designing for goal setting if individuals are particularly motivated to expand their network strategically. Each of these ideas has been tested out in some capacity, but further work could be done to understand how such interventions might work in an under-resourced context.

5.2.2 Develop offline pathways to building connections online. Our findings highlight the value of connecting with others in similar socio-economic situations as these people may better understand one’s contextual hardships. For instance, health challenges faced by under-resourced immigrant families are likely to be very different from other populations with greater access to resources. Yet, various participants who did not have an existing strong social network did not know where to connect with others in order to develop friendships or seek advice on everyday issues that may be unique to their socio-economic or cultural situations. Prior work outlines the value of establishing new connections offline before moving online [46, 50]. Social networking sites could commit to sponsoring offline community events already being held by trusted community organizations (e.g., local non-profits, block clubs) where people could initiate new connections in a trusted environment. These connections developed offline could eventually lead to online engagement if they so desire. Social networking sites could work with community organizations to set up online affinity groups based on local interests and work together to develop safe engagement guidelines. We argue that developing a multi-avenue pathway to online networking requires establishing trust between people and the platform over time, efforts that are probably more resource
 intensively than designing for higher income populations that are more comfortable joining online channels on their own.

5.2.3 Encourage exchange of non-tangible social support. Our findings highlight the importance of non-tangible social support like encouraging others, checking in on others’ emotional states, and spreading general joy [27]. These findings stand in contrast to previous work that point out that people in under-resourced communities who might have fewer resources comparatively are less likely to engage in community exchange of support [65]. Rather, our findings emphasize that people in under-resourced contexts are highly motivated to share social support to lift others up even if they cannot always give something physical or monetary. Therefore, we suggest that platforms could either encourage or reward such behavior. For instance, platforms like Nextdoor highlight the exchange of physical resources and concrete information as core to the platform, but further work could be done to further facilitate exchange of other forms of capital related to emotional needs or well-being. These ideas attend to challenges of “social poverty” outlined in prior work in under-resourced communities, which describe the need for social engagement among community members [41].

5.2.4 Facilitate proactive approaches to checking for scams and threats. While individuals in under-resourced settings could gain new resources, information, and social support from expanding their network online (high reward), they also were cognizant of the dangers of being scammed and threatened (high risk) [85]. Participants described knowing others that lost both their money and identity by engaging with the wrong people online. Building on anti-phishing interventions [77], social networking platforms could regularly teach users best practices around detecting questionable behavior online. If individuals are particularly concerned about being scammed [85], as people in under-resourced contexts are more likely to be exposed to scams [20], they could subscribe to stricter security checks or guidance by the platform. This would allow users who are subject to “high risks” in online social networking to proactively engage in activities that might protect them from threats.

6 LIMITATIONS

Our study explores how people in under-resourced contexts build new connections online. We recruited participants from a community in East Oakland given our partnership with a non-profit organization servicing this community and their interests in understanding their online behavior. While our findings are not statistically generalizable to under-resourced communities more broadly, they provide an in-depth view of how people in this particular region engage with others online. We encourage others to address similar research questions around how under-resourced or marginalized groups in other geographic contexts choose to form new connections online. Further work could also be done to disentangle the social networking approaches unique to different social networking site platforms. While participants in this study reported using a  

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<tr>
<th>Implications</th>
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<td><strong>Provide guidance on how to connect</strong></td>
<td>• Scaffold the process of constructing introductory messages</td>
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<td>• Facilitate goal setting around social networking steps</td>
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<td></td>
<td>• Structure online groups among novice networkers who are each motivated to meet others</td>
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<tr>
<td><strong>Develop offline pathways to building connections online</strong></td>
<td>• Platforms could commit to sponsoring offline community events held by trusted community organizations that could eventually lead to online engagement</td>
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<td></td>
<td>• Investing time and resources in community engagement to better understand context-specific interests and trusted approaches to social networking</td>
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<td><strong>Encourage exchange of non-tangible social support</strong></td>
<td>• Encourage or reward social support activities related to emotional needs or well-being</td>
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<td></td>
<td>• Highlight local assets and how people are motivated to lift each other up in under-resourced settings</td>
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<td><strong>Facilitate proactive approaches to checking for scams and threats</strong></td>
<td>• Regularly teach users best practices around detecting questionable behavior online</td>
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<td>• Allow individuals who are particularly concerned about being scammed the option to subscribe to stricter security checks</td>
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<td>• Advancements in machine learning to more easily detect scams and threats</td>
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Figure 1: Implications for designing platforms that support social networking in under-resourced communities.
variety of social networking sites, they primarily described forming new connections on Facebook and Instagram.

7 CONCLUSION

These data provide a much needed look at the motivations and concerns of under-resourced individuals as they consider forming new connections online. Much research has articulated benefits of using social networking sites to enhance bridging social capital, but only recently have scholars started to examine these same processes in under-resourced populations in the U.S. This work adds a growing body of scholarship in this area by providing a new framework—‘high risk, high reward’ social networking—that points to the unique needs of historically disenfranchised technology users, and the additional care that is required when designing for this population. We find that under-resourced individuals are motivated to form new connections to exchange social support and seek advice around mutually experienced challenges around socio-economic mobility, trauma, and health. Yet, they are deterred from networking due to lack of awareness on how to connect and concerns over being scammed. We emphasize that in order to design more culturally conscience and equitable social networking sites, we must take into account the preferences of the most marginalized users.

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