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Blogging Out of Debt: An Observational Netnography

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Blogging Out of Debt: An Observational Netnography

by

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ACKNOWLEDGEMENT

“Growth is the goal of life. Power, knowledge, freedom, enjoyment, creativity – these and all other immediate ends for which we strive are contributory to the one ultimate goal which is to grow, to become.”
Eduard C. Lindeman, *The Meaning of Adult Education*

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Table of Contents

ACKNOWLEDGEMENT .................................................................................................. ii

LIST OF TABLES ............................................................................................................ vii

LIST OF FIGURES ......................................................................................................... viii

ABSTRACT ....................................................................................................................... ix

CHAPTERS

I. INTRODUCTION ........................................................................................................... 1
   Statement of the Problem .............................................................................................. 4
   Purpose of the Study ...................................................................................................... 5
   Significance of the Study .............................................................................................. 6
   Research Background ................................................................................................... 7
   Research Questions ....................................................................................................... 13
   Assumptions Inherent in the Study ............................................................................. 13
   Limitations of the Study .............................................................................................. 14
   Methodology ................................................................................................................ 14
   Summary ...................................................................................................................... 15

II. LITERATURE REVIEW ............................................................................................... 17
   Introduction .................................................................................................................. 17
   Adult Learning Theories .............................................................................................. 18
   Constructivism ............................................................................................................. 23
       Theoretical Framework ............................................................................................ 23
       Applied Constructivist Research ........................................................................... 26
   Communities of Practice ............................................................................................ 28
       Types of Knowing ................................................................................................... 32
       Virtual Communities of Practice .......................................................................... 36
   Weblog Research .......................................................................................................... 40
       Research on Required Blogging ............................................................................. 41
       Research on Established Blogging ......................................................................... 44
   Consumer Debt ............................................................................................................ 47
   Definition of Terms ...................................................................................................... 53

III. DESIGN AND METHODOLOGY ............................................................................... 59
   Introduction .................................................................................................................. 59
   Methodology and Role ............................................................................................... 59
   Internet Research ......................................................................................................... 61
   Types of Internet-based Ethnographies ....................................................................... 63
   Participant Selection and Sample Population ............................................................. 67
Data Collection Methods .................................................................70
Data Management and Analysis ......................................................70
Feasibility of Study ........................................................................71
Validity and Verification of Interpretation Issues ................................72
Institutional Review Board ...............................................................73
Limitations ....................................................................................74
Summary .......................................................................................75

IV. THE EMERGENT PROCESS..........................................................76
Introduction ....................................................................................76
Research Decisions ........................................................................76
Summary .......................................................................................82

V. FINDINGS.......................................................................................83
Introduction ....................................................................................83
The Bloggers ..................................................................................84
   Blogging Away Debt .................................................................84
   Debt Hater ................................................................................85
   Nine Circles of Debt ...............................................................85
   Our Debt Blog .........................................................................85
   Penny Wise and Pound Foolish ..............................................86
   Toxic Money ............................................................................86
The Debt Blogging Community .......................................................87
   Distinguishes Levels of Participation .......................................89
   Unifies and Commits Participants ............................................95
   Removes Barriers ..................................................................96
   Contributes to Personal Growth .............................................100
   Allows for Personal Navigation ..............................................103
   Inspires/Helps Others ............................................................105
   Discussion ...............................................................................106
The Use of Debt Blogs ....................................................................107
   Document Financial Life .........................................................110
   Articulate Opinions ...............................................................111
   Reach Out ..............................................................................113
   Express Self ..........................................................................115
   Build Communities ...............................................................117
   Promote Accountability ........................................................118
   Discussion ...............................................................................119
The Role of Commenter ..................................................................120
   Supporter ..............................................................................122
   Challenger ............................................................................123
   Confirmer/Mirror .................................................................123
   Admirer .................................................................................124
VI. CONCLUSIONS AND RECOMMENDATIONS ..................................130
   Introduction ..............................................................................................130
   Conclusions for Research Question One .................................................130
      Distinguishes Levels of Participation .............................................131
      Unifies and Commits Participants .................................................134
      Removes Barriers ...........................................................................136
      Contributes to Personal Growth ......................................................137
      Allows for Personal Navigation .......................................................138
      Inspires/Helps Others .......................................................................139
   Conclusions for Research Question Two ..............................................140
   Conclusions for Research Question Three ...........................................143
   Discussion ................................................................................................145
   Challenges of Study ...............................................................................149
   Limitations and Delimitations ...............................................................150
   Suggestions for Future Studies .............................................................151
   Conclusion ..............................................................................................153

LIST OF REFERENCES ................................................................................155

APPENDICIES .............................................................................................171

VITA ..............................................................................................................174
List of Tables

1. Five Orientations to Learning ................................................................. 20
2. Major Themes of Constructivism .......................................................... 24
3. Comparison of Critical and Social Constructivism .................................. 25
5. Types of Knowing in Action ................................................................. 34
6. Typology of VCoPs’ Structural Characteristics ...................................... 37, 134
7. Conceptual Timeframe of Transtheoretical Model of Change .................. 49
8. Change Strategies and Tactics that Match Change Strategies ................... 51
9. Advantages and Disadvantages of Internet Contexts for Webnography ....... 66
10. Strategies for Verification of Interpretation ........................................... 73
11. Debt Blogging Community Emerging Themes ...................................... 88
12. Uses of Debt Blogs Emerging Themes ............................................... 109
13. Role of Commenter Emerging Themes ................................................. 121
List of Figures

1. Types of Weblogs ...........................................................................................................9
2. Literature Pools for Study .............................................................................................18
3. The SECI Model ...........................................................................................................33
4. Network of Weblogs .....................................................................................................69
5. Weblog Sub-Community Representation .....................................................................93
6. Roles of Debt Blogging Community ............................................................................94
7. Debt Blogging Community Representation ...............................................................107
ABSTRACT

BLOGGING OUT OF DEBT: AN OBSERVATIONAL NETNOGRAPHY

By: Wendy A. Garland, Ph.D.

A dissertation submitted in partial fulfillment of the requirements for the degree of Doctor of Philosophy at Virginia Commonwealth University

Virginia Commonwealth University, 2009

Director of Dissertation: Michael D. Davis, Ph.D.
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The purpose of this study was to observe weblogs in their natural setting and to investigate the nature of collective learning within the debt blogging community. How individuals who blog their experiences with getting out of debt use their weblogs as well as the role of the commenter in the debt blogging process were also researched.

Four distinct literature pools were used to frame this study including the theory of social constructivism, the context of communities of practice, the problem of consumer debt, and the medium of blogging. Utilizing observational netnography, six weblogs were researched which were comprised of individuals or couples trying to get out of debt or who have recently achieved that goal. The primary data included weblog entries and comments from the inception of the weblog to the date of the IRB approval. In addition, “About Me” pages, blogrolls, personal widgets, hypertext links, static text, and the visual context of the weblogs were also included as part of the data. The findings are as follows:
First, the analysis of the data revealed six main themes in regard to the nature of collective learning within the debt blogging community. These weblogs (1) distinguish levels of participation, (2) unify and commit participants, (3) remove barriers, (4) contribute to personal growth, (5) allow for personal navigation, and (6) inspire/help others. Many of these themes are founded in the communities of practice literature, but were expanded in this study to illustrate understanding in the context of a weblog as a virtual community of practice.

Second, research findings indicate the main uses of debt blogs were to (1) document financial life, (2) articulate opinions, (3) reach out, (4) express self, (5) build communities, and (6) promote accountability. Each of these findings with the exception of promoting accountability has been found in the literature. Accountability has two distinct components – internal and external. The debt bloggers feel obligated to post due to their own internal sense of responsibility as well as external obligation to post due to their duty to the community. This may be unique to debt bloggers or to those who blog about a specific problem.

Finally, the analysis of the data provided seven distinct roles of the commenter: (1) supporter, (2) challenger, (3) confirmer/mirror, (4) admirer, (5) seeker of information/advice, (6) provider of information/advice, and (7) connector of community. The research findings revealed insights to the complex interaction of bloggers and commenters and the technical difficulty with capturing the dynamic nature of weblogs.
CHAPTER 1
INTRODUCTION

Introduction

In 2004, more than 1 billion credit cards were issued in the United States (Thomson Financial Media, 2005). For the past 20 years, more than three out of every four American households – from the unemployed to those with incomes exceeding $100,000 – had at least one credit card. During that period, the percentage of credit card holding households increased from 70 percent in 1989 to a peak in 1995, when nearly 82 percent of households had a credit card (Garcia, 2007; Federal Reserve, 2008).

As access to credit cards increased, so has American household credit card debt. Nearly six out of every ten U.S. households with credit cards accrued some amount of credit card debt in 2004 (Garcia, 2007). The average credit card debt among households carrying a balance on an account reached $5,219, an all time high in the United States. Between 1989 and 2004, the average credit card limit for households carrying credit card debt also steadily increased over 200 percent from an average of $6,992 to $21,000 (Federal Reserve, 2008).

In addition to increases in the percentage of households with credit card debt, more households are now more likely to carry debts greater than $10,000. Since 1989, the percentage of indebted households with more than $10,000 in outstanding credit card balances grew from 3 percent to 16 percent. Meanwhile, the percentage of households
with relatively small credit card debt – under $1,000 – declined from 51 percent to 31 percent (Garcia, 2007; Federal Reserve, 2008).

In 2005, the personal savings rate in America hit a post-Great Depression low of negative .5% – people were spending more than they were earning (Lansing, 2005). These reduced savings rates were offset at the time by increasing real estate values and a growing national deficit of more than $9 trillion (Economy in Crisis, 2008). Credit came easily for most Americans. In the housing market, subprime lending was available, which offered second chances to high-risk consumers. Many financial institutions provided credit to borrowers who did not meet traditional prime underwriting guidelines. They also lowered the requirements for down-payments and, in some cases, allowed customers to borrow over the value of the home. During this time, home equity loans were the norm, and credit limits were raised. Americans were in massive amounts of debt, although it was superficially manageable due to low unemployment, high real estate values, and growing equity in the stock market.

However, real estate prices quickly plummeted 9.5 percent to an average of $203,100 in August 2008, the largest decline since 1999 (Zibel, 2008). The housing bubble had burst. The credit crisis that followed turned into a financial panic on September 17, 2008 when there was a run on money-market funds being moved into safe Treasury bills, pushing their yields to zero for the first time since the Great Depression (Makin, 2008). Washington Mutual, the largest bank ever to fail, filed bankruptcy on September 27, 2008, which drove Lehman Brothers Holdings and IndyMac Bancorp into bankruptcy as well (Feeley & Church, 2008).
By third quarter 2008, more than a quarter of a million jobs had been lost (Schoen, 2008), and, in October, the Dow Jones Industrial Average dropped below 10,000 for the first time since 2004 (Associated Press [AP], 2008). Due to the subprime lending fallout, more than one million home foreclosures occurred in the first nine months of 2008 (Economy in Crisis, 2008). The financial industry, crippled by the non-payment of consumer debt, ceased to release new credit for fear of losing more money. To help stabilize the economy, on October 3, 2008, the government passed a $700 billion dollar legislation to help banks and other financial companies reduce bad debt and start reissuing consumer credit (United States of America Government Website, 2008).

Even before this most recent crisis, managing debt has been a continual problem in the United States. Nearly 9 million consumers contact a consumer credit counseling agency each year; it is unknown how many more Americans are trying to get out of debt on their own (NFCC, 2002). With the increased availability of credit in previous years and subsequent overextension, many consumers have created a downward spiral of amassing debt. Add to that a significant economic downturn, and Americans today face an unprecedented economic challenge.

As banks tighten credit, consumers will be forced to cut back on spending and pay down their debt. However, there is little research on debt reduction and how individuals learn to change their spending behaviors. Since personal debt is generally viewed as a taboo subject, it has been difficult to gain access to individuals for research. However, with Web 2.0 tools becoming part of mainstream society, weblogs have become a venue to openly discuss personal debt while still maintaining anonymity. Specifically,
consumers have turned to “debt blogging” as a way to connect with other individuals trying to get out of debt, share their experiences, and be accountable for their actions.

On February 18, 2007, John Leland first brought attention to debt bloggers by his front page article in the *New York Times*. He noted that many individuals who are deeply in debt have turned to technology as a means to find financial discipline. They have created weblogs, which can be defined as websites usually maintained by individuals with regular entries of commentary, description of events, or other material such as graphics or videos. Blogging, or the act of updating the weblog, has become a cathartic mechanism to curb spending and pay down debt.

Leland (2007) interviewed several debt bloggers and noted that many are taking advantage of Internet anonymity by revealing financial information they would not otherwise tell their closest friends. He noted the weblogs were a “homey and sometimes shockingly candid window on the day-to-day finances of American households in a time of rising debt, failing mortgages and financial uncertainty” (p. 1).

**Statement of the Problem**

Within the last five years, researchers have begun to study blogging through many different lenses. Psychology has investigated issues around self-disclosure, motivation, and trust, whereas anthropologists have studied them regarding genre content and culture analysis. Computer science has also been involved in researching weblogs for information sharing and content mapping. Public policy has addressed issues such as news aggregation, public opinion, privacy, and ownership issues.
Within the last two years, educational researchers have begun to study weblogs as a means of knowledge construction and reflective practice (Kim, 2008; West, Wright, Gabbitas, & Graham, 2007; Wang, Huang, Jeng, & Wang, 2008; Xie, Ke, & Sharma, 2008). However, nearly all of these studies were from weblogs that were established specifically to study its effects. High school teachers required students to create weblogs for a class project, or pre-service teachers were required to blog their preparation for the teaching profession. These weblogs were then analyzed in terms of reflective practice or constructed knowledge. At present, no research has been found regarding knowledge construction from weblogs in their natural settings, which are weblogs in their original form without any intervention. These natural setting weblogs were created by the authors without the presence of an external factor such as a professor or researcher, and are used to chronicle the bloggers’ own experiences and struggles. Research has yet to determine what is learned by a blogger who sets up a weblog without any preconceived notion of what will come of it.

**Purpose of the Study**

The purpose of the study is to observe weblogs in their natural settings and to investigate whether there is evidence of socially constructed knowledge. The question remains whether bloggers of a specific socio-cultural community, trying to solve a particular problem, socially learn through the blogging process. More specifically, we do not know the cultural patterns of practice of the debt blogging community and whether collective learning occurs within the setting.
Significance of the Study

This study has the potential to add to several different fields of study. First is the field of adult learning theories, particularly social constructivism and communities of practice. Constructivist approaches have centered on the idea of “worlds being constructed by inquirers who are simultaneously participants in those same worlds” (Steier, 1995, p. 70). Collectively, these individuals have come together as a community of debt bloggers. There is currently no identified research that describes or defines the learning process of getting out of debt, particularly from a social constructivist learning perspective. This study has the potential to enhance understanding about virtual communities of practice and their role in the adult learning process.

Second, as technology continues to advance, there are more opportunities to study its use in the learning process. The knowledge gained through this research can provide an additional framework to view blogging as a catalyst for learning. The implications extend beyond researchers, and include educators who utilize blogging as a learning tool. Since blogging is still relatively new to the literature, there is only one identified study that examines blogging in the context of communities of practice.

Third, this study may enhance the understanding of the process of getting out of debt. In the current economic condition, with a reduction in credit availability, more needs to be understood about how people learn to control and manage their debt. Research in this area may add to the small body of literature that primarily focuses on individuals changing their financial behaviors, to a wider body of literature on collective
learning regarding debt management. Additional understanding about this process may help ease the transition into a tighter economy.

Finally, one additional area of significance for this study is the methodological framework and design. Since technology is continually changing, researchers are faced with new challenges that often do not have clear answers. Instead of retreating from the unknown, researchers must be willing to adapt their methodologies to address these challenges. As more and more individuals create their own spaces on the Internet, pieces of their lives are online. In order to make sense of this new space, various online methodologies will need to be tested. This study has the potential to add to this emerging body of literature.

Research Background

Most agree that the term _weblog_ was first coined by writer Jorn Barger in 1997, who “logged the web” while he surfed the Internet (Blood, 2000; Wortham, 2007; Safire, 2002). The term was later shorted to _blog_ and is now generally defined as frequently modified web pages in which dated entries are listed in reverse chronological order. Although primarily textual, weblogs can be comprised of various types of media including music, art, and video. Weblogs are a unique genre that developed from the result of Web 2.0 tools and the ability to use the Internet to create and collaborate. The capability for readers to leave comments in an interactive format is also a key element for the blogging genre (Wikipedia, 2009).

The earliest bloggers were programmers or other web-savvy individuals who researched the Internet to find key, newsworthy information and created links while
providing additional commentary on their own weblogs. These “filter” weblogs aggregated content from across the Internet (Blood, 2002). Since 1999, when numerous weblog portals and authoring tools were first launched, blogging has become open to anyone with Internet access. No longer did individuals have to know HTML code to write web pages; instead, they could use one of the many new and free blogging applications to create their own weblogs. With open access, new weblog formats, such as personal journals and notebooks, began to emerge. Personal journals include internal commentary where the blogger’s thoughts and internal workings are noted. Notebooks typically include longer entries, such as essays, and can include both external and internal content. Personal journals are now by far the most common type of weblog; however they range considerably in style and content (Blood, 2002).

Krishnamurthy (2002) proposed a classification of weblogs into four types across two dimensions: personal versus topical, and individual versus community. (See Figure 1) He noted that weblogs move along a continuum of individual to community weblogs. In some cases, the weblog will be highly individualistic, written by one person with no opportunity for others to provide comments. Other types of weblogs have multiple authors with countless daily comments, and some exist to aggregate other weblogs.
Within this continuum, the content of the weblog also varies. Blogging originally started as a news source, and content was strictly related to such topics. Today, one can find weblogs specifically written on virtually any topic, from breaking into acting to raising new kittens. Some weblogs tackle various topics, personalizing the content to the author’s specific interests. Other weblogs are even more personalized, where they are used to discuss deep emotions and share innermost thoughts.

Krishnamurthy (2002) notes that due to the nature of blogging, weblog content and authoring authority can change and develop over time. The weblog is never static. As the author adds, deletes, or modifies content, the weblog changes. Content that was once linked to another site may lose the connection if the other website is deleted or moved. With the use of widgets (embedded coding within a webpage), and RSS feeds (subscriptions to other web content), weblogs can be updated automatically, even without
the blogger managing the activity. Other individuals can leave comments on specific entries seconds, months or years after the original post. Weblogs are designed to create and interact, which captures the essence of the Web 2.0 genre.

Weblogs, as a form of micro-publishing, are being hailed as “fundamentally different from what came before, and as possessing a socially-transformative, democratizing potential” (Herring, Scheidt, Bonus, & Wright, 2004). Blood (2002) posits that blogging makes people more thoughtful and articulate observers of the world around them, and serves as a means of self-expression and self-empowerment. Miller and Shepherd (2004) note two similar themes with the purpose of blogging. First is self-expression, and second, community development. Although self-expression is notably a part of each blogger’s writing, it is important to also understand the issue of community development. Many view blogging as a way of developing relationships, where groups of individuals with similar interests can link and comment on each other’s weblogs.

Recently, educators have explored the use of weblogs with students. With only a few published articles, the content of the studies are somewhat varied in nature. Xie, Ke, and Sharma (2007) studied the effect of peer feedback on college students’ reflective learning processes through the use of blogging. They noted somewhat counter-intuitive findings that individuals who engaged in solitary blogging had a significantly higher level of reflection consistently over time than those who provided and received feedback. However, the weblogs in this study had limited availability and were only open to those within their peer feedback groups. Another study sought to understand how lecturers could use weblog-based learning maps to engage learners in problem-solving activities
(Wang et al., 2008). They found that there was overwhelming support for its use in developing basic skills and improving test performance. To date, a literature search has yet to yield a study regarding socially constructed knowledge and weblogs.

There have been numerous studies involving the relationship between other online tools and socially constructed knowledge. For example, Kanuka and Anderson (1998) analyzed a two-week discussion thread from a professional development learning space using content analysis. Their results indicated a high incidence of lower-level knowledge construction (sharing/comparing) among users, but this may be due to the overall design of the discussion board. They note, however, that it may not be possible to observe the construction of knowledge online or the knowledge construction that occurred after the discussion forum had ended.

Hammett and Collins (2002) reported on a study of a one-credit master’s degree course in which students were engaged in a web conference throughout a semester. Utilizing student posts, final course evaluations, and student research papers, they found three themes as a result of the interaction. The first theme was social interaction. They found that students engaged in technology viewed it as a social interaction and believed it was a central component to the discourse of the class. Second, the study revealed that students created new understandings by offering support and advice to each other, asking probing questions and providing critical commentary. Finally, they found that there was an application to the students’ professional work. Students were able to see their graduate learning as a meaningful experience and sought to find ways to disseminate the new knowledge that they had constructed through the web conference with others.
There have been a few studies that have used bloggers as the source for data. Chung and Kim (2007) surveyed cancer patients who blogged to find out their uses and gratifications from the process of blogging. In this quantitative study, participants viewed blogging as a beneficial activity for their current conditions. The outcomes of blogging yielded four perceptions, including prevention/care, problem-solving, emotional management, and information-sharing; these accounted for 69% of the overall variance in the data. Lee, Im, and Taylor (2008) interviewed 100 Korean bloggers to understand motivations for blogging. Through in-depth interviews, they found seven motivating factors for self-disclosure, including self-presentation, relationship management, keeping up with trends, information sharing, information storage, entertainment, and showing off. They also noted three consequences of self-disclosure, namely relationship management, psychological well-being, and engaging in habitual behavior.

Soliciting information and data from weblog authors can provide insights to uses and motivation; however, it does little to help understand weblogs in their natural settings. Many of the studies that have researched blogging purposefully asked participants to set up a weblog and to post regular entries only to study it during a predetermined frame of time. Netnographic and webnographic studies have come about to alleviate such constraints (Kozinets, 2002; Puri, 2007). Although these studies are often completed to understand more about consumer behavior, this field is starting to branch out into other academic areas.

From a financial standpoint, little is known about the getting out of debt process. Due to the potential embarrassment or personal nature of the experience, detailed
information is difficult to obtain. Even to find individuals that are in excessive amounts of debt can be a challenge through traditional means. And, if they can be located, it would be difficult for a researcher to track an individual’s progress, feelings, successes, and failures over a substantial period of time. Understanding what is learned through the process of getting out of debt would also be difficult to obtain. Blogging has opened up a whole new world in terms of what is shared and openly discussed. It is unknown how individuals collectively make meaning and learn through the process of blogging their experiences of getting out of debt.

Research Questions

Based on a review of the literature, the research questions for this study are:

- What is the nature of collective learning within the debt blogging community?
- How do individuals who blog their experiences in getting out of debt use their debt blogs?
- What is the role of the commenter in the debt blogging process?

Assumptions Inherent in the Study

This study was based on the inherent assumption that the weblogs analyzed by the researcher are reflective of the innermost thoughts, feelings, and perceptions of the authors who are trying to get out of debt. It was based on the assumption that these weblogs accurately describe the reason(s) for getting into debt, the decision to get out of debt, and the day-to-day progress of getting out of debt. Finally, it was assumed that the weblogs accurately represent the authors’ true financial status and commitment to the debt blogging community.
Limitations of the Study

This qualitative study describes the content and themes derived from weblogs in which it is clearly identified that the authors are utilizing the weblog as a means to track their experiences of getting out of debt. It makes no attempt to generalize the findings to a larger population or to choose weblogs that are representative of any particular group of people, such as specific age categories, gender, racial or ethnic background, job sector, or geographical location.

Methodology

Markham (2005) notes that “through the internet, we have the opportunity to observe how written discourse functions to construct meaning and how textual dialogue can form the bases of cultural understanding” (p. 816). Although this approach extends beyond the traditional model of ethnography, the same overarching principles apply to this study. According to Weiss (1994), ethnography is the process of studying a social or cultural group, and Spradley (1980) states that ethnographies mean learning from people. Ethnography is concerned with the descriptions and interpretations of cultural patterns of groups and the understanding of the cultural meanings people use to organize and interpret their experiences.

The design for this study is an emergent, qualitative study utilizing a type of online ethnographic methodology. Online ethnographies are gaining attention with new definitions and explanations with the different types of data collection. Netnography and webnography are types of online ethnographies, which are rooted in consumer economics and marketing. Although there are only a few such studies utilizing these techniques,
they have been described as qualitative, interpretive research methodology that adapts ethnographic research techniques to the study of the online environment. (Kozinets, 2002; Puri, 2007).

Regardless of the different types of online ethnographic methods, they all fall under the same ethical and rigorous requirements of traditional face-to-face ethnographies. In some cases, online methodology is well suited to study internet sociality due to the specific dynamics of certain communities (Hakken, 1999), and in many cases can be carried out without informing the people being studied (Paccagnella, 1997).

For this study, publicly accessible weblogs that track a personal getting out of debt journey (individual, couple, or family) were used. The primary source for data will be the text weblog entries and other blogger comments. Other related Web 2.0 tools that the authors have incorporated on their weblogs, such as videos, RSS feeds, links, and blogrolls, will also be included as secondary data.

Summary

Faced with unprecedented economic challenges, there is anxiety of an uncertain future. Across the country, many Americans have lost their jobs, have had a reduction in hours or pay, or have experienced some type of hardship due to the current economic conditions. Whatever investments a person had are now significantly lower in value. For individuals who have been fiscally responsible, they are faced with new challenges in adapting and changing their actions and plans for the future. For those who entered into

15
the financial crisis with large amounts of credit card debt due to fiscally irresponsible
behavior, the challenge is that much greater.

Although there is no argument about the high cost of housing, transportation, and
health insurance, discretionary spending to the point of irresponsibility has been a norm
in this country. As individuals face the reality of the consequences of this behavior, they
must learn to change their lifestyles and behaviors. Debt blogging has become a
significant outlet for these individuals. Now, more than ever, it is time to understand the
process of getting out of debt and what is collectively learned by debt bloggers.
CHAPTER 2
LITERATURE REVIEW

Introduction

The purpose of the study is to understand the nature of collective learning within the debt blogging community. This chapter presents a review of constructivist literature as it relates to the field of adult learning. The chapter then moves into the history and development of communities of practice as the context in which to study blogging. Then the medium of blogging will be discussed as well as recent research about its uses in the field of education and learning. And, finally, this chapter concludes with research and data about the current condition of consumer debt in the United States, and empirical research on the psychological and social issues of overcoming consumer debt.

Four distinct literature pools were researched for this study, including social constructivism, communities of practice, blogging, and consumer debt, as illustrated in Figure 2. In keeping with the emerging process of qualitative research, literature reviews and searches were conducted throughout the course of this study dating through September 1, 2009.
Adult Learning Theory: Social Constructivism

Problem: Consumer Debt

Medium: Blogging

Context: Communities of Practice

Figure 2. Literature pools for study.

As a preliminary step, key databases and subjects were searched. These databases include Dissertation Abstracts International (DAI), Education Resources Information Center (ERIC), Thomson Gale’s InfoTrac OneFile, and PsychInfo. Keywords and descriptors in each of the three areas were searched in various combinations which include “constructivism,” “social constructivist,” “knowledge construction,” “adult learning and Web 2.0 tools,” “weblogs,” “blogging,” “online diaries,” “online communities,” “communities of practice,” “consumer debt,” “credit card debt,” and “debt reduction.” Occasionally, the review of the literature led to new references, which, if applicable, were added to the research base of this study.

Adult Learning Theories

Adult learning has a rich history dating back nearly two centuries; however, the current philosophies have been credited to such people as Malcolm Knowles (1950), Eduard Lindeman (1926/1961), and Cyril Houle (1961). Perspectives on adult learning have continually changed over the decades, and there is no single accepted definition for
the term. It has been viewed as a means of being freed from oppression, a way to satisfy learner needs, a process of personal transformation, or simply the learning of new skills or knowledge (Cranton, 1994). The concept of adult learning is as complex as its many facets. Although there may be no set definition of adult leaning, it is often described in terms of orientations, or ways to think about how individuals learn. Merriam and Caffarella (1999) note five major orientations to learning: behaviorism, cognitivism, humanism, social learning, and constructivism. Table 1 illustrates the broad characteristics of each orientation.
<table>
<thead>
<tr>
<th>Aspect</th>
<th>Behaviorist</th>
<th>Cognitivist</th>
<th>Humanist</th>
<th>Social Learning</th>
<th>Constructivist</th>
</tr>
</thead>
<tbody>
<tr>
<td>View of the learning process</td>
<td>Change in behavior</td>
<td>Internal mental process (including insight, information processing, memory, perception)</td>
<td>A personal act to fulfill potential</td>
<td>Interaction with and observation of others in a social context</td>
<td>Construction of meaning from experience</td>
</tr>
<tr>
<td>Locus of learning</td>
<td>Stimuli in external environment</td>
<td>Internal cognitive Structuring</td>
<td>Affective and cognitive needs</td>
<td>Interaction of person, behavior, and environment</td>
<td>Internal construction of reality by individual</td>
</tr>
<tr>
<td>Purpose of education</td>
<td>Produce behavioral change in desired direction</td>
<td>Develop capacity and skills to learn better</td>
<td>Become self-actualized, autonomous</td>
<td>Model new roles and behaviors</td>
<td>Construct knowledge</td>
</tr>
<tr>
<td>Manifestation in adult learning</td>
<td>Behavioral objectives; competency-based education; skill development and training</td>
<td>Cognitive development; intelligence, learning, and memory as a function of age; learning how to learn</td>
<td>Andragogy; self-directed learning</td>
<td>Socialization; social roles; mentoring; locus of control</td>
<td>Experiential learning; self-directed learning; perspective transformation; reflective practice</td>
</tr>
</tbody>
</table>

The behaviorist orientation views the learning process as a change in behavior, and uses stimuli, reinforcement, and operant conditioning in the learning process. Each experience is viewed as separate and independent and is dependent upon the environment, not the individual learner. It views the mind as a "black box" in the sense that response to stimulus can be observed quantitatively, ignoring the possibility of thought processes occurring in the mind. The work of Skinner (1974), Pavlov (1927), and Thorndike (1911) fall under the behaviorist model.

The cognitivist learning theory came about from Gestalt psychologists as a way to look at whole experiences versus just individual parts. Perception, insight, and meaning are key contributions to cognitivism. The concept of cognitivism is that the learner interprets sensations and gives meanings to the events. This new information is compared to existing cognitive structures called schema, which can be combined, extended or altered to accommodate the new knowledge (Good & Brophy, 1990). According to Hergenhahn (1988), Gestaltists posit that the learner comes to see the solution after pondering the problem. Piaget (1952; 1969), Bruner (Bruner, Goodnow & Austin, 1956), Kohler (1940), and Koffka (1935) all contributed to the early framework of cognitivism.

Humanists consider learning from the perspective of the potential for growth. Maslow (1970), who is considered to be the founder of humanistic psychology, proposed a theory of motivation based on the hierarchy of needs -- physiological, safety, love, self-esteem, and self-actualization. He posited that lower-level needs must be met before an individual could move to higher levels of needs. For Maslow, self-actualization is the
goal of learning, which can be seen as a person’s desire to become what he or she is capable of becoming. Another prominent humanist, Carl Rogers (1983), posits that significant learning leads to personal growth and development. He believes that learning has the following characteristics:

1. Personal involvement – the affective and cognitive aspects of a person should be involved in the learning event;
2. Self-initiated – a sense of discovery must come from within;
3. Pervasive – the learning makes a difference in the behavior, the attitudes, perhaps even the personality of the learner;
4. Evaluated by the learner – the learner can best determine whether the experience is meeting a need;
5. Essence is meaning – when experiential learning takes place, its meaning to the learner becomes incorporated into the total experience. (p. 20)

Social learning combines elements of both behaviorist and cognitivist orientations. Social learning theorists, such as Bandura (1986) and Rotter (1954), posit that people learn from one another through observational learning, imitation, and modeling. Observational learning is influenced by attention, retention or memory, behavioral rehearsal, and motivation (Hergenhahn, 1988). It accounts for both the learner and the environment and is rooted in the social context. While behaviorists believed that learning led to a permanent change in behavior, observational learning demonstrates that people can learn new information without demonstrating new behaviors.
Constructivism has its roots from Piaget (1952; 1972), Dewey (1966), and Vygotsky (1978), but it encompasses some of the related perspectives of other adult learning theorists. Although constructivists differ as to the nature of reality, the role of experience, and the individual or social role, the general stance maintains that learning is a process of constructing meaning from experiences. The next section will provide an additional theoretical lens of constructivism, which will be used to frame this study.

Constructivism

Theoretical Framework

Constructivism broke away from the traditional ways of viewing learning and knowing. Instead of believing that there was one objective truth which reflected the independent world, constructivists claimed that knowing is an adaptive activity. One of the main consequences of adaptive thinking is the notion of viability, or the possibility of multiple truths. Instead of looking for one perfect truth, constructivists posit that there are multiple ways to solve a problem or achieve a goal. Thus, the viability of knowledge is not measured by right or wrong, but if it is proved adequate in the contexts in which it was created (von Glasersfeld, 1995).

Constructivism is a theory of learning asserting that knowledge is not simply transferred or transmitted, but actively constructed by the mind of the learner (Kafai & Resnick, 1996). As Philips (1995) notes, there are six major themes of constructivism: von Glasersfeld’s research in science and mathematics education, Kant’s ideas of knowledge and experience, Kuhn’s work on scientific paradigms and revolutions,
Piaget’s theory of cognitive development, Dewey’s assumptions about knowledge and experience, and feminist theorists’ views. These themes are illustrated in Table 2.

Table 2. Major Themes of Constructivism

<table>
<thead>
<tr>
<th>Theorist</th>
<th>Genre</th>
<th>Description</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>von Glasersfeld</td>
<td>radical constructivism</td>
<td>cognition is considered adaptive; based on a learner's experience</td>
<td>science and mathematics education</td>
</tr>
<tr>
<td>Kant</td>
<td>philosophical constructivism</td>
<td>develops knowledge by using cognition to organize experiences</td>
<td>knowledge and experience</td>
</tr>
<tr>
<td>Kuhn</td>
<td>philosophical constructivism</td>
<td>anomalies necessitate the acceptance of a new paradigm</td>
<td>scientific paradigms and revolutions</td>
</tr>
<tr>
<td>Piaget</td>
<td>social constructivism</td>
<td>knowledge is actively constructed by the learner</td>
<td>cognitive development</td>
</tr>
<tr>
<td>Dewey</td>
<td>social constructivism</td>
<td>must be embedded in a social context; community of learners</td>
<td>knowledge and experience</td>
</tr>
<tr>
<td>feminist views</td>
<td>feminist constructivism</td>
<td>reality is constructed through the context of human life</td>
<td>critical theory; transformational change</td>
</tr>
</tbody>
</table>


Regardless of the themes, constructivism in education is known to fall into two distinct categories: critical constructivism and social constructivism, as illustrated in Table 3. Critical constructivism assumes that knowledge is constructed from the integration of internal contradictions. Kanuka and Anderson (1998) note that the concept is very similar to the theory of cognitive dissonance (Festinger, 1957; Carson, Butcher, & Coleman, 1998), cognitive restructuring (Ellis & Harper, 1975; Schmidt, 1976; Belkin, 1982), or perspective transformation (Mezirow, 1990). Essentially,
contradictions drive us to construct new knowledge to make sense of the world around us.

Table 3. Comparison of Critical and Social Constructivism

<table>
<thead>
<tr>
<th>Description</th>
<th>Critical Constructivism</th>
<th>Social Constructivism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge is constructed from the integration of internal contradictions</td>
<td>Knowledge is constructed social interactions and is contextual to the culture and environment</td>
<td></td>
</tr>
</tbody>
</table>

Theories

<table>
<thead>
<tr>
<th>Critical Constructivism</th>
<th>Social Constructivism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cognitive dissonance (Festinger, 1957); cognitive restructuring (Ellis &amp; Harper, 1975; Schmidt, 1976; Belkin, 1982); perspective transformation (Mezirow, 1990)</td>
<td>Zone of proximal development (Vygotsky, 1978); adaptive cognition (Piaget, 1952; 1969); directed living (Dewey, 1966)</td>
</tr>
</tbody>
</table>

Social constructivism holds that knowledge is “grounded in the relationship between the knower and the known” (Kanuka & Anderson, 1998, p. 60). In this context, meanings emerge from our social interactions that advance levels of knowing. For Piaget (1952; 1972), the development of human knowledge goes through adaptation and organization, which is a precursor to learning. For Dewey (1966), knowledge emerges from meaningful experiences that are embedded in a social context. Students can only learn by “directed living,” where activities are combined with theory. Vygotsky (1978), who drew from both Piaget and Dewey, is most closely associated with social constructivism. He emphasized the influence of culture and social contexts in learning and believed that thought develops first from society and then to the individual, not the other way around. For Vygotsky, knowing consists of internalized, social, and interpersonal relationships. Discussed also as symbolic social interaction, social
constructivism uses conversational language for negotiating meaning. It is the personal interpretations of the events, objects, and perspectives of the world that enable a person to construct knowledge (Jonassen, 1991).

*Applied Constructivist Research*

As new media and technology emerge, constructivism continues to be researched through various methodologies. Skinner (2007) studied constructivism through online discussion boards of full-time students in two different undergraduate classes. Depending on the class, students were asked to either discuss a project from different perspectives then debate the issues, or respond to a task and make a thoughtful contribution to at least one other student. The emphasis of this research was to distinguish information sharing at the lower level of knowledge construction from higher-order learning within the online discussion board forum. The data analysis included the forum entries as well as student surveys. The findings indicated that most students felt a sense of community, yet the discussions remained at the lower level of knowledge construction. The survey results showed approximately one in four students felt a lack of connection with other students, and some students found it difficult to trust others. They worried that information from other students would not be reliable, and students wanted to know “what they were supposed to know,” not what other students knew. Thirty-six percent of students did not trust the group enough to share their lack of knowledge in the online discussion boards.

Skinner (2007) agrees with Thomas’s (2002) argument that online discussions do not support knowledge building since students only insert comments versus true
collaboration. In one particular class, students were concerned with the participation grade and seemed to interject for pure quantity of posts. Although this may be true, the author did not take into consideration the possibility of the motivation factors associated with the online postings. Since the assignments were required, students may have only contributed what was necessary to pass the class versus building knowledge for their own sake of learning.

Hammett and Collins (2002) researched knowledge construction through a culminating seminar for master degree students in education. For this program, students were able to choose their path, including a final thesis, internship, portfolio, or comprehensive route, and create a program that paralleled their interests. For the final seminar class, students were required to explore a topic of interest, write a research paper, and make a plan for dissemination of their research. There were also to have evidence of peer mentoring throughout the semester by use of web conferencing with self-selected groups.

The researchers were active participants in the process and drew on several sources of data, including student comments on forum postings, final course evaluations, teleconference sessions, and reader comments on student draft research papers. They found that students did demonstrate knowledge construction by making connections to other prior knowledge and by synthesizing new ideas. It was also confirmed that the technology used was significant in enabling them to achieve the goals of the course (Hammett & Collins, 2002).
Overall, the researchers noted three main themes from their study: social interaction as an integral part to knowledge construction and meaning; creation of new understandings from previous and current personal and professional experiences and knowledge; and engagement in meaningful activities within authentic contexts for relevant purposes (Hammett & Collins, 2002). The researchers note that the study enhanced the culture of collaboration in which students were seen as having a valued role. The description of the overall program demonstrates that the students are encouraged to create their own path and be accountable for their own education. This may impact the culture of this group of master degree students, and thus the results of this study compared to that of the undergraduate students in Skinner’s (2007) study. The difference between these two studies in response to knowledge construction could result from the environment, student maturity, motivation factors, or a combination of these factors, or none of these factors. Regardless, they report contrary findings regarding technology and knowledge construction.

Communities of Practice

The second area of research for this study is the field of communities of practice (CoPs). As Vygotsky’s (1978) work and social constructivist views of learning began to influence research, various academic disciplines joined efforts to promote an interdisciplinary approach. Drawing from anthropology, sociology, psychology, business and information technology, researchers such as Jean Lave, Etienne Wenger, John Seely Brown and Paul Duguid joined together at the Institute for Research on Learning (IRL) and at the Xerox Palo Alto Research Centre (PARC). Exploring alternative theories to
learning, Lave and Wenger (1990) began to focus on situated learning and reciprocal interrelationships. Particularly through the concept of apprenticeship, they viewed learning as a mechanism of socialization into a community. Through an organizational lens, Brown and Duguid (1991) viewed communities of practice through narration, collaboration, and social construction. It is through these mechanisms that work is actually carried out within an organization, which contributes to the identity, construction, and development of the workforce community.

By definition, a community of practice, or CoP, is a set of people who “share a concern, a set of problems, or a passion about a topic, who deepen their knowledge and expertise in this area by interacting on an ongoing basis” (Wenger, McDermott, & Snyder, 2002). Communities of practice exist everywhere. They can be a group of mothers with special needs children navigating their way through the public school system or a network of physicians using cutting edge technology to push the boundaries of medicine. They can even be a tribe learning how to survive in the Amazon rainforest. A community of practice is any group of people who share a common passion or goal, and learn how to do things better as a result of the regular interactions among members.

Wenger (1998) noted three characteristics of CoPs: mutual engagement, negotiation of a joint enterprise, and a shared repertoire. Mutual engagement is simply the interaction among members of the community, which can be through face-to-face communication or by technological connections. As members exchange information, share frustrations, and critique practices, knowledge is shared and enacted. Negotiation of a joint enterprise is the coherence and significance of the CoP. Due to the process of
trying, adopting, accepting and rejecting practices, each CoP becomes unique based on
the shaping influences of its members. Finally, the concept of a shared repertoire is its
resources for negotiating meaning. CoPs have their own languages, jargons, theories,
stories, and perceptions that are understood by its members. Iverson and McPhee (2002)
note that learning the community’s repertoire is part of the process of becoming a
member, and, by knowing this inside information, can establish proof that one is actually
an established member of the community.

The theory of CoP refers to the process of social learning that occurs when new
members become accepted into the group and interact as they strive toward common
goals. The engagement in the community allows newcomers to be continually supported
and mentored, resulting in their becoming capable of their own contributions to the
community (Wenger, 1998). Knowledge, skills, and strategies become socially
negotiated among members in the community through legitimate peripheral participation
that CoPs share their experiences and knowledge in free-flowing, creative ways that
foster new approaches to problems. Members share information and insights and
discover new ideas, which saves them time, money, energy, and effort (O'Donnell et al.,
2003).

CoPs originally were seen as having a life-cycle approach akin to birth,
maturation, and death. Wenger (1998) originated that these stages were potential,
coalescing, active, dispersed, and memorable, and McDermott (2000) described the cycle
as plan, start-up, grow, sustain/renew, and close. Gongla and Rizzuto (2001) took on a
slightly different evolutionary approach, noting that CoPs may continually grow, adapt,
and innovate. Building from this, Wenger, McDermott, and Snyder (2002) adapted
Wenger’s (1998) model, which is illustrated in Table 4. Today, CoPs are viewed as
having unlimited potential to grow, change, and transform; however, they still may
ultimately just fade away.

Table 4. Stages of Wenger et al. (2002) community development

<table>
<thead>
<tr>
<th>Potential</th>
<th>Coalescing</th>
<th>Maturing</th>
<th>Stewardship</th>
<th>Transformation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definition</td>
<td>A loose network of people form</td>
<td>The community is officially launched and activities are starting. The goal is to establish value.</td>
<td>The core practice is defined. Trust is established and a comprehensive body of knowledge is developed.</td>
<td>The community faces challenges to sustain momentum. An event that changes the practice or work of the organization. The CoP may fade away or be recreated with a new framework.</td>
</tr>
<tr>
<td></td>
<td>the idea of a CoP; Structure,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>members, and common interests are identified.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


In the last twenty years, community of practice has transitioned from a heuristic device to a theory, and from a theory to an application. Kimble (2006) notes that today CoPs have three major conceptual changes from the initial notions of communities of practice: CoPs are manageable and beneficial for organizations; CoPs are directly linked to knowledge management; and CoPs can be geographically distributed and benefit from having a technological infrastructure. CoPs are now cultivated not only by their members, but also by supporting companies and organizations. According to Tomlinson (2002), a group within an efficient CoP perhaps has greater capabilities than a group of isolated individuals.
Types of Knowing

The knowledge gained by CoPs can be tacit or explicit (Hafeez & Alghatas, 2007). Tacit knowledge is subconsciously understood, yet difficult to articulate. It is developed through direct experience and action, and shared through conversations, storytelling, and shared experiences. Explicit knowledge, in contrast, is more formal, precise, and easily articulated. This is knowledge that can be obtained through concrete content such as formal procedures or facts (Zack, 1999).

Nonaka and Takeuchi (1995) developed a spiral model of how knowledge is created and transferred, which is called “knowledge conversation.” Within the framework of knowledge conversation, four modes occur: socialization, externalization, combination, and internalization. The creation of knowledge is a continuous process of interaction between tacit and explicit knowledge. (See Figure 3). Although this proposed model was designed within the context of the Japanese business culture, its application may extend beyond that framework to organizations in general.
Combination
Various elements of explicit knowledge are combined.

Internalization
Closely linked to doing; explicit knowledge becomes tacit.

Externalization
Developing conceptual knowledge to enable communication.

Socialization
Sharing tacit knowledge through communication or shared experiences.

Combination
Various elements of explicit knowledge are combined.

Externalization
Developing conceptual knowledge to enable communication.

Socialization
Sharing tacit knowledge through communication or shared experiences.

Internalization
Closely linked to doing; explicit knowledge becomes tacit.

Tacit Tacit
Tacit Tacit

Explicit Explicit
Explicit Explicit

Figure 3. The SECI Model. From “The Knowledge Creating Company” by I. Nonaka and H. Takeuchi, 1995. Adapted with permission.

Socialization is the sharing of tacit knowledge through communication or shared experience. Next is externalization, which is developing conceptual knowledge to enable its communication. In this stage, tacit knowledge becomes explicit. Following externalization is the combination mode where various elements of explicit knowledge are combined. Then there is internalization, which is closely linked with doing. This is where explicit knowledge becomes tacit. The process is cyclical and continues from applying purely tacit knowledge, to turning tacit knowledge into explicit knowledge, to applying purely explicit knowledge, to turning explicit knowledge into tacit knowledge.

Although knowledge is gained through CoPs at various stages, Amin and Roberts (2008) seek to address the differentiating types of knowledge depending on the activity of the CoP. They note the differences between four distinct modes: craft or task-based
knowing; professional knowing; epistemic or high creativity knowing; and virtual knowing. (See Table 5).

Table 5. Types of Knowing in Action

<table>
<thead>
<tr>
<th>Activity</th>
<th>Type of Knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Craft/task-based</td>
<td>Aesthetic, kinesthetic, and embodied knowledge</td>
</tr>
<tr>
<td>Professional</td>
<td>Specialized expert knowledge acquired through prolonged periods of education and training; declarative knowledge; mind-matter and technologically embodied</td>
</tr>
<tr>
<td>Epistemic/creative</td>
<td>Specialized and expert knowledge, including standards and codes, exist to extend knowledge base; temporary creative coalitions; knowledge changing rapidly</td>
</tr>
<tr>
<td>Virtual</td>
<td>Tacit knowledge is codified; explorative and exploitative</td>
</tr>
</tbody>
</table>

Note. From “Knowing in Action: Beyond Communities of Practice,” by A. Amin and J. Roberts, 2008. Research Policy. Adapted with permission.

Craft, or task-based knowing, is drawn from the early contributions to the literature of CoPs. The practice of communities such as tailors (Vai and Gola), midwives (Yucatec), and naval quartermasters, are examples of CoPs as apprentice-based models (Lave & Wenger, 1990). The knowledge and mastery of skill resides with the community, which is acquired through practice-based learning. Craft/task-based activities are primarily concerned with preserving existing knowledge, and not radical change. They share community-specific language, relate stories, and build trust.

Professional knowing requires both tacit and codified knowledge; however, the codified knowledge can be learned through academia, whereas the tacit knowledge comes by doing. Amin and Roberts (2008) also note that although innovation and creativity appears within professional activity, knowledge is also constrained by the regulatory
activities of professional associations. They also posit that professional CoPs can benefit from virtual communications once a member has mastered the body of practice-based knowledge.

Epistemic/creative knowing is experimenting with new knowledge and ways of doing things. Scientists, academics, artists, product developers, or designers may engage in this type of CoP where contact networks spill over organizational boundaries. Although these CoPs often have weaker ties and higher turnover, they are unique due to their inquisitiveness, professional commitment, peer recognition, ethical responsibility, and career progression (Amin & Roberts, 2008).

Virtual knowing gives rise to the discussion of virtual space as a type of situated knowing. Although virtual interaction enables learning and information exchange, it has not been considered as an ecology of social knowing. Amin and Roberts (2008) set out to address two specific types of online interaction that may address situated knowing. The first is innovation-seeking projects that involved a large number of participants. An example is a short-lived open source software project where highly motivated experts come together explicitly to generate new knowledge. The second area, and one that is more closely related to this study, is the relatively closed interest groups facing specific problems and consciously organized as knowledge communities.

Hall and Graham (2004) noted that knowledge generation is more common in smaller and more closed online groups. Purposeful, online communities are sustained by clarity of purpose and iterative exchanges between members. Amin and Robert (2008) noted that there has been a rapid rise in online communities specifically by professionals,
experts, or lay people to advance knowledge. They are interested in developing and exchanging best practices and influencing policy in specific areas. In a study by Kling and Courtright (2003), the authors found that within a virtual CoP of science and math teachers, three sustaining factors were attributed to its success: (a) active support from creative and knowledgeable forum managers; (b) the use of question and answer modes including prompts to encourage reflection and thinking-aloud on screen; and (c) the possibility of offline meetings, which build trust and familiarity. Although virtual knowing has spatial and contextual limits, there is evidence of knowledge formation in certain online settings.

**Virtual Communities of Practice**

Similar to traditional CoPs, virtual CoPs (VCoPs) provide members with direct access to information, yet allow them to interact at a time and place most convenient to them. EDUCAUSE Learning Initiative (ELI), a community of higher education institutions and organizations who are committed to advancing learning through the use of information technology, defines VCoPs as “persistent online forums in which people with common interests explore and address shared issues or problems” (EDUCAUSE, 2009). Dubé, Bourhis, and Jacob (2006) noted, however, that VCoP can utilize an array of media, which can increase the level of complexity of the organized community. They established a typology of VCoPs’ structural characteristics based on an extensive review of the literature and empirical papers. Included are demographic characteristics such as the purpose, life span, age, and level of maturity of the VCoP. Depending on each of the characteristics, the VCoP can vary in its complexity. The typology also addresses the
characteristics of the organizational context, members, and technological environment. (See Table 6).

Table 6. Typology of VCoPs’ Structural Characteristics.

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Level Of Complexity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orientation/Purpose</td>
<td>Low</td>
</tr>
<tr>
<td>Life Span</td>
<td>Operational</td>
</tr>
<tr>
<td>Age</td>
<td>Temporary</td>
</tr>
<tr>
<td>Level of Maturity</td>
<td>Old</td>
</tr>
<tr>
<td>Creation Process</td>
<td>Transformational</td>
</tr>
<tr>
<td>Boundary Crossing</td>
<td>Spontaneous</td>
</tr>
<tr>
<td>Orientation/Purpose</td>
<td>High</td>
</tr>
<tr>
<td>Strategic</td>
<td>Permanent</td>
</tr>
<tr>
<td>Young</td>
<td>Potential Stage</td>
</tr>
<tr>
<td>Intentional</td>
<td></td>
</tr>
<tr>
<td>Life Span</td>
<td>Temporary</td>
</tr>
<tr>
<td>Temporary</td>
<td>Permanent</td>
</tr>
<tr>
<td>Young</td>
<td>Potential Stage</td>
</tr>
<tr>
<td>Intentional</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>Old</td>
</tr>
<tr>
<td>Old</td>
<td>Young</td>
</tr>
<tr>
<td>Level of Maturity</td>
<td>Transformational</td>
</tr>
<tr>
<td>Transformational Stage</td>
<td>Potential Stage</td>
</tr>
<tr>
<td>Potential Stage</td>
<td></td>
</tr>
<tr>
<td>Creation Process</td>
<td>Spontaneous</td>
</tr>
<tr>
<td>Spontaneous</td>
<td>Intentional</td>
</tr>
<tr>
<td>Boundary Crossing</td>
<td>Low</td>
</tr>
<tr>
<td>Low</td>
<td>High</td>
</tr>
<tr>
<td>Environment</td>
<td>Facilitating</td>
</tr>
<tr>
<td>Organizational Slack</td>
<td>High</td>
</tr>
<tr>
<td>High</td>
<td>Low</td>
</tr>
<tr>
<td>Degree of Formalism</td>
<td>Unrecognized</td>
</tr>
<tr>
<td>Unrecognized</td>
<td>Institutionalized</td>
</tr>
<tr>
<td>Leadership</td>
<td>Clearly Assigned</td>
</tr>
<tr>
<td>Continuously Negotiated</td>
<td></td>
</tr>
<tr>
<td>Size</td>
<td>Small</td>
</tr>
<tr>
<td>Geographic Dispersion</td>
<td>Low</td>
</tr>
<tr>
<td>Small</td>
<td>Large</td>
</tr>
<tr>
<td>Members’ Selection Process</td>
<td>Closed</td>
</tr>
<tr>
<td>Closed</td>
<td>Open</td>
</tr>
<tr>
<td>Members’ Enrollment</td>
<td>Voluntary</td>
</tr>
<tr>
<td>Voluntary</td>
<td>Compulsory</td>
</tr>
<tr>
<td>Members’ Prior</td>
<td>Extensive</td>
</tr>
<tr>
<td>Extensive</td>
<td>None</td>
</tr>
<tr>
<td>Community Experience</td>
<td>Stable</td>
</tr>
<tr>
<td>Stable</td>
<td>Fluid</td>
</tr>
<tr>
<td>Membership Stability</td>
<td>High</td>
</tr>
<tr>
<td>Membership Stability</td>
<td>Low</td>
</tr>
<tr>
<td>Cultural Diversity</td>
<td>Homogeneous</td>
</tr>
<tr>
<td>Homogeneous</td>
<td>Heterogeneous</td>
</tr>
<tr>
<td>Topic’s Relevance to Members</td>
<td>High</td>
</tr>
<tr>
<td>High</td>
<td>Low</td>
</tr>
<tr>
<td>Degree of reliance on technology</td>
<td>Low</td>
</tr>
<tr>
<td>Technology Availability</td>
<td>High Variety</td>
</tr>
<tr>
<td>High Variety</td>
<td>Low Variety</td>
</tr>
</tbody>
</table>

Note: From “Towards a Typology of Virtual Communities of Practice,” by Dubé, Bourhis, & Jacob, 2006. *Interdisciplinary Journal of Information, Knowledge, and Management*. Adapted with permission.

With the fluid dynamics of CoPs in general, and the continuous changes in technology, VCoPs are ever changing. However, researchers have been able to capture key components of social learning by examining them from multiple lenses. In a study by Silva, Goel, and Mousavidin (2008), the authors examined posts on MetaFilter, a community-based weblog, using CoPs as their framework of study. Within the literature
of CoPs, the authors focused on identity, knowledge sharing, warrant mechanisms, and legitimate peripheral participation (LPP).

For this study, identity makes no reference to the individual people that make up the CoP, but instead to the identity of the community that emerges from its practices. The authors were interested in understanding the mechanisms in place for the formation of the community’s identity as a whole and how the forming and reinforcing the community takes place over time. Knowledge sharing focuses on the tacit and embedded knowledge that is generated and transferred by the members of the weblog community. Specifically, this study focused on the practices that are linked to narratives and tacit knowledge. Warrant mechanisms are a type of evaluation routines for distinguishing noise from sound, or relevant content from irrelevant content. Due to the tacit nature of the knowledge within a CoP, newcomers often have a difficult time extracting the knowledge embedded within the community. As newcomers gradually develop warrants, they are able to establish legitimate participation as members. Finally, legitimate peripheral participation (LPP), or the transfer that occurs when newcomers become old-timers by moving from the periphery to the core of a CoP, was studied. The researchers focused on the informal mechanisms of negotiation that grant access to newcomers. By identifying these factors within MetaFilter, they set out to understand the social practices that shape a blog community.

The authors extracted the posts, comments, and threads from 1999, the year MetaFilter was created. Silva, Goel, and Mousavidin (2008) coded the data according to the theoretical framework of identity, knowledge, warrants, and LLP, and added nodes as
their researched emerged. Their findings suggested four theoretical implications. First, community blogs cannot exist without a moderator. Although the authors note that in the literature, formalism for membership and participation in CoPs hinder the creation and dissemination of information, their study demonstrated the need for a degree of structure. To avoid trolls, or people that post inflammatory or irrelevant content, MetaFilter established procedures for accessing and participating in the community. There are clear announcements regarding anti-social behavior and what types of postings will cause you to be banned from the community. The founder also imposed a one-week waiting period once a person creates an account, as well as a five dollar fee to join. Silva et al. posit that without these formalities, the community would not exist.

Second, the exercise of disciplinary power by old-timers is fundamental for the community weblog to have cohesion. The founder and other old-timers apply discipline techniques such as ignoring or ridiculing posts. This, according to Silva et al., differentiates noise from signal, and keeps the community united. Although the literature of CoPs seldom dwells on power, the organization of the online community legitimizes this power to maintain its purpose.

Third, in a community weblog, the profile and identity of the participant become warrants for the quality of the postings and links. Old-timers have the reputation for being knowledgeable, whereas newcomers were usually insecure about how their posts would be received by the community members. Through hyperlink capabilities provided by MetaFilter, the identity of the participants is physically linked to their posts. The
system keeps track of the number of posts, length, and time of membership, which helps legitimize members within the community.

Fourth, participants’ experiences recorded in the form of narratives are integrated into the individuals’ identities. Silva et al. posited that an individuals’ decision to participate is not completely based on a rational calculation. Instead, participation occurs because it’s inherent in their identity. They believe that the likelihood of an individual returning to the community is correlated to the degree of positive reception of their postings.

Silva et al. noted two major implications for practitioners that resulted from their study. First, community blogs should not be imposed. They argue that one group cannot impose its practice on another, or, “in the spirit of Wenger’s observations, we suggest that it is not the blog that finds the practice, but it is the practice that finds the blog” (p. 76). Second, community blogs are appropriate to support extant working practices in which the filtering of information and commenting on posts are fundamental. The authors argue that MetaFilter’s popularity is attributed largely from the links and posts brought by its members. Although the Internet is a vast array of information, the community members make sense of this content by keeping the posts, links, and comments fresh and intriguing.

Weblog Research

Silva, Goel, and Mousavidin (2008) examined communities of practice within a community weblog. According to Ferdig and Trammell (2004), a weblog can be an ideal forum for social constructivist learning since it enables users to exchange ideas and share
experiences. However, since blogging is still relatively new, there is limited research on its use. The following section provides additional research on the field of blogging, although it focuses primarily on individual blogs within the field of education.

Research on Required Blogging

Many of the recent studies that explored blogging were designed as a required element of a particular class or curriculum. For example, Dickey (2004) described a pre-service teacher education class that participated in communal weblogs, posting reflections to online readings as part of a course requirement. The data collection for this study included student interviews, course evaluations, and the weblog entries themselves. Although the purpose of this study was to investigate the impact of using weblogs as a discourse tool for web-based learning, particularly through the lens of isolation and alienation, the study also provided insight to blogging as an educational tool. Dickey’s observations about the weblogs themselves illustrate that the weblogs were used to respond to the assignments, but also captured postings of socialization, reports of various activities, supportive entries, and reports of feelings and emotions, including frustration and anxiety. Reports from the interviews reiterated those findings, but also drew out the reasons for specific emotions. Since the blogging was a required element of the class, some of the learners expressed frustration with the weblog due to their own procrastination over the assignments.

Similarly, West, Wright, Gabbitas, and Graham (2006) used blogging with another set of pre-service teachers. Studying blogging through a reflective perspective, they divided the class into groups of about six “blogging buddies,” where each group
would read and respond to each other’s weblogs. As with Dickey’s (2004) study, the students were asked to respond to common questions throughout the semester, although there were no rigid requirements about the length or frequency of posts. The instructors and/or teaching assistants would scan the student weblogs and highlight certain entries with links, posting additional commentary on the instructor weblog. This study seemed to have less rigidity in the assignment than Dickey’s study; however, the instructors felt that most students neglected their weblogs. With fewer students posting to other students regularly, there was frustration by students who felt that no one was reading their weblogs. In a group interview, students acknowledged that theoretically they believed blogging could be used for reflective practice, even though it may not have been evident in their class.

The researchers also noted other factors in the lack of reflective blogging during the semester. First, they realized that many of the students did not fully understand the technology behind the weblogs, and many seemed to need additional structure in the assignments. They also noted the lack of conceptual training about weblogs versus other types of media. Students did not fully understand the conceptual differences between a weblog and other static websites, discussion boards, or even email. They also noted that keeping up with over fifty individual weblogs in a semester was challenging, and, perhaps carried over to the teaching assistants who were less supportive of the weblogs in front of the students (West, Wright, Gabbitas, & Graham, 2006).

In a quantitative study, Xie, Ke, and Sharma (2008) used blogging technology to study the effect of peer feedback on reflective thinking in an introductory political
science course. Based on a reflection model, students were encouraged to find areas of confusion within their learning and seek solutions to reconcile their issues. With ten percent of the final grade based on weekly blogging assignments, the students were given instructions on how to use blogging technology as well as how to write a reflective journal. Placed in either a control group or treatment group, all groups were taught by the same instructor and had the same in-class activities. The control group blogged without peer or instructor feedback, while the treatment group was paired and were required to also respond to their peers’ journals. By utilizing a coding scheme to rate the journal entries, the researchers used a repeated measure ANOVA to examine the effects of inter-group factor on peer feedback over time on the reflection level of the weblogs. The results indicated that the interaction effect between time and group was not statistically significant. However, the main effect of time on students’ reflective thinking scores was statistically significant at the .001 level. This means that for this population, as students kept blogging, they became more reflective over time.

The most notable finding, which is counter-intuitive to social constructivists, is that peer feedback did not promote higher levels of reflective practice. In fact, this group demonstrated lower levels of reflective practice. The researchers noted several possible reasons for this finding. First, while the assignment was for self-reflective journaling, they may have filtered what they said and adopted a more conservative approach to the assignment. Another reason could be perhaps from the quality of the peer feedback. Xie, Ke, and Sharma (2008) noted that the comments were more social than providing information on constructive prompting. A third possibility is that since the students in
the treatment group were paired, if one person did not demonstrate a higher level of reflective thinking on his/her journal, it was likely that the other student would not engage at the higher level either.

As these studies illustrate, there are obstacles to studying blogging as a required educational activity. Students first have to understand the basic technology of blogging, and then they need to understand its conceptual use. They need to be willing and have a desire to use this technology to engage others before a researcher is able to effectively study the learning within the weblogs without extraneous issues. In order to understand blogging from a more natural state, the next section looks at blogging through other lenses.

*Research on Established Blogging*

One of the first studies to research motivations for blogging was completed by Nardi, Schiano, Gumbrecht, and Swartzs (2004). Using a snowball sampling method, they researched 23 bloggers around the Stanford University area where they were able to interview the participants in person. Using both a qualitative and quantitative methodology, the weblogs themselves were analyzed by running a customized script counting characters, words, and links for each posting. The weblog entries were analyzed, as well as audiotaped interviews with the participants.

Five major motivations for blogging were found: documenting the author’s life, providing commentary and opinions, expressing emotions, working out ideas through writing, and forming and maintaining communities or forums. The authors note that motivations are not mutually exclusive and could change or overlap.
Additional studies have altered motivation factors to condense the “expression of emotions” and “working out ideas through writing” into a single motivation of “self-expression” (Zappan, 2005; Herring, Scheidt, Write, & Bonus, 2005). Huang, Shen, Lin, and Chang (2007) also added information seeking as a motivator, looking at aggregator weblogs as exemplars. To build a model of motivation, blogging behavior, and weblog management, these same researchers tested a conceptual framework utilizing an email survey sent to Taiwanese bloggers. It was found that bloggers who are motivated by self-expression, life documenting, and commenting are driven by interaction-oriented behavior, whereas commenting, forum participation, and information-seeking are driven by information-oriented behavior. It is also noted that the intensity of the bloggers’ interaction-oriented behavior is found to positively influence the scope of their online interaction and frequency of weblog posts.

Hsu and Lin (2008) also set out to define a conceptual model of motivational weblog usage based on the roles of technology acceptance, social influence, and knowledge sharing. This study was also in the form of an online survey that was placed on heavily trafficked Taiwanese online weblog message boards. All 212 respondents had some experience writing and reading weblogs with the majority having fewer than two years of blogging experience. Several findings were derived including enjoyment as the most significant influence on attitude. They also found that ease of use was a highly important factor, as difficulties may create user resistance. Although this seems intuitive, this may explain the mixed results of the educational studies where blogging was a forced activity.
The findings also stated that altruism (helping others) and reputation (personal status) affected a weblog user’s attitude, but knowledge sharing motivation factors had no significant effect. In contrast to other studies, where knowledge sharing is viewed as an egoistic motive, this study showed that people actively participated in blogging to increase the welfare of others. Although it was not expected to produce direct rewards, the participants were motivated intrinsically to contribute knowledge to others simply because they enjoyed helping each other. The researchers note that although this is counter to other studies, this may be due to the Taiwanese culture (Hsu & Lin, 2008).

Studies up to this point have looked at a wide array of weblogs. Although this provides generalized information about blogging, more work is needed to understand its use in more specific settings or populations. One such study is that of Chung and Kim (2008), where they examined cancer patients’ and companions’ uses and gratifications of weblogs and the relationship between weblog activities and their outcomes. The researchers found cancer weblogs that were already created and invited the bloggers to participate in an online survey. With a total sample of 113 respondents, over 60% were cancer patients, while the remaining 40% were cancer companions. Nearly 90% reported that they were skilled or very skilled Internet users, and the average duration of the weblogs was 20 months.

Findings indicate that these cancer weblogs function primarily for emotion management and information-sharing, but also impact prevention/care, and problem-solving. The weblogs allow cancer patients and their companions to express their frustrations about the illness and communicate with others in similar situations. Chug
and Kim (2008) report that both patients and companions gained information through blogging by hyperlinking to articles or stories, which in turn increased the informational quality of their own weblog posts. A regression analysis showed that the perceived credibility of weblogs was a predictor of the prevention/care and problem-solving outcomes. The researchers note that individuals that host their own weblogs are significantly more involved in the blogging experience, as they had to invest more time in writing the weblog than others. As with the educational weblogs, it appears that those who are active users of the weblog are more likely to benefit from their blogging experience.

To date, the Chung and Kim (2008) article is the only published research found that investigated pre-established blogging through the lens of a particular population (as opposed to mandated assignments for students). As additional studies on specific populations are conducted, researchers will be able to learn more about the obstacles and challenges that are faced, as well as the use of the weblog within specific social contexts. This will be an important research tool particularly for populations that are difficult to access, such as individuals trying to get out of debt.

Consumer Debt

In order to provide a context for this study, it is important to understand the consumer debt problem within the United States. This fourth area of the literature review provides a general overview and trends in this area.

Credit card debt is a large and growing problem among American consumers. In 2004, the Federal Reserve estimated that 46% of U.S. households carry credit card
balances month-to-month, up 1.8% from 2001 (Bucks, Kennickell, & Moore, 2006). During this time, the median credit card balance rose 10%, and the mean rose nearly 16%. In 2008, U.S. revolving consumer credit balances exceeded $969 billion, up nearly $200 billion in five years (Federal Reserve Statistical Release, 2008). Although the numbers continue to grow, there are few studies that have focused on the barriers to getting out of debt.

Thums, Newman, and Xiao (2008) note that most research on behavior relating to credit card debt falls into two categories: descriptions of the current status and trends, or identification factors associated with credit card debt. Neither area addresses the psychological or social barriers to overcoming debt, nor how consumers actually manage the process. To address this shortfall, they have conducted multiple studies that focus on the emotional readiness of debt reduction.

Using Prochaska’s (1979) Transtheoretical Model of Change (TTM), Xiao et al. (2004) used both qualitative and quantitative methods to create the Process of Change model for consumers trying to get out of debt. The key constructs of the TTM include five stages of change: precontemplation, contemplation, preparation, action, and maintenance. The TTM notes that if a person is not willing to change in six months, s/he is in precontemplation; if a person is willing to change within six months, s/he is in contemplation; if s/he is willing to change in 30 days, s/he is in preparation; if s/he has started to change for less than six months, s/he is in action; if s/he has been changing for over six months, but fewer than 18 months, s/he is in maintenance; or if s/he has changed behavior for more than 18 months, the TTM considers her/his behavior changed. It is
noted, however, that people may relapse into previous stages, and for some people, behavior change may take several cycles. (See Table 7).

Table. 7. Conceptual Timeframe of Transtheoretical Model of Change.

<table>
<thead>
<tr>
<th>TTM Stage</th>
<th>Conceptual timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Precontemplation</td>
<td>Not willing to change in 6 months</td>
</tr>
<tr>
<td>Contemplation</td>
<td>Willing to change in 6 months</td>
</tr>
<tr>
<td>Preparation</td>
<td>Willing to change in 30 days</td>
</tr>
<tr>
<td>Action</td>
<td>Started to change for less than 6 months</td>
</tr>
<tr>
<td>Maintenance</td>
<td>Has been changing behavior for over 6 months, but less than 18 month.</td>
</tr>
<tr>
<td>Change</td>
<td>Changed behavior for more than 18 months.</td>
</tr>
</tbody>
</table>

*Note.* From “Applying the Transtheoretical Model of Change to consumer debt behavior,” by Xiao et al., 2004. *Financial Counseling and Planning.* Adapted with permission.

Within these stages, there are ten processes of change: consciousness raising, social liberation, dramatic relief, environmental reevaluation, self-reevaluation, self-liberation, counter conditioning, stimulus control, reinforcement management, and helping relationships. These processes refer to strategies or interventions for encouraging people to change as described in Table 8. Although Prochaska describes some overlapping processes of change within each of the five stages, according to the TTM, these strategies are more effective if they are matched with appropriate stages of change. For example, if a person is in the preparation stage of change, it is more effective to be using self-liberation strategies, including decision-making therapy and resolution commitments. Once this can be established, the individual can progress into the next
stage. It is not as effective to be using counter-conditioning or stimulus control before the preparation stage, as the individual has yet to make a firm commitment to the change. (See Table 8).
<table>
<thead>
<tr>
<th>Change Stage</th>
<th>Process of Change/Change Strategy</th>
<th>Change Tactics</th>
</tr>
</thead>
</table>
| Precontemplation | *Consciousness raising*: Finding and learning new facts, ideas, and tips that support the healthy behavior change.  
*Dramatic relief*: Experiencing the negative emotions that go along with unhealthy behavior risks.  
*Environmental reevaluation*: Realizing the negative impact of unhealthy behavior or the positive impact of healthy behavior on one’s proximal social and physical environment. | Observations, confrontations, interpretations, bibliotherapy  
Psychodrama, grieving losses, role playing  
Empathy training, documentaries |
| Contemplation    | *Self-reevaluation*: Realizing that behavior change is an important part of one’s identity as a person | Value clarification, imagery, corrective emotional experience |
| Preparation      | *Self-liberation*: Making a firm commitment to change                                             | Decision-making therapy, New Year’s resolution, logotherapy techniques, commitment enhancing techniques |
| Action/Maintenance| *Reinforcement management*: Increasing the rewards for the positive behavior change and decreasing the rewards of the unhealthy behavior  
*Helping relationships*: Seeking and using social support for the healthy behavior change  
*Counter-conditioning*: Substituting healthy alternative behaviors and cognitions for the unhealthy behaviors  
*Stimulus control*: Removing reminders or cues to engage in the unhealthy behavior and adding cues or reminders to engage in the healthy behavior | Contingency contracts, over and covert reinforcement, self-reward  
Therapeutic alliance, social support, self-help groups  
Relaxation, desensitization, assertion, positive self-statements  
Restructuring ones’ environment, avoiding high risk cues, fading techniques |
| All stages       | *Social liberation*: Realizing that the social norms are changing in the direction of supporting the healthy behavior change. | Advocating for rights of repressed, empowering, policy interventions |

*Note.* From “Applying the Transtheoretical Model of Change to consumer debt behavior,” by Xiao et al., 2004. *Financial Counseling and Planning.* Reprinted with permission.
The TTM was first applied for smoking cessation, but it has been used for a variety of other issues, including drug and alcohol abuse, weight control, domestic violence, and even organizational change (Prochaska, Redding, & Evers, 1996; Levesque, Prochaska, & Prochaska, 1999). Bristow (1997) suggested that this model could apply to financial counseling, and since Xiao et al.’s (2004) study, it has been used in the area of financial education (Shockey & Seiling, 2004; Xiao et al., 2004).

Weller (2007) notes that although the past several years have shown an increased consumer debt, it is more likely a result of economic necessity than of profligate spending. Data show that much of the new debt was used to pay for investment items, such as housing and education, not consumption items. Although “instant gratification” items are still a contributing factor, “it is far outweighed by the need of families to borrow more amid sluggish income growth and rising prices” (p. 583).

Since June 2007, when the Weller article was published, the U.S. economy continued to decline. In October 2008, the Dow Jones Industrial Average dropped below 10,000 for the first time since 2004 (Associated Press [AP], 2008), down from its peak in October 2007 at over 14,000. It continued to decline, and on March 9, 2009, reached a low of 6440.08 with a close of 6547.05 (Google Finance, 2009) Real estate prices plummeted, and more than one million home foreclosures occurred in the first nine months of 2008. As of November 2008, over 10 million Americans were without a job, with an unemployment rate of 6.7 percent (U.S. Department of Labor, 2008).

Since hitting bottom, there has been a slow, but steady climb in Dow Jones Industrial Average back to over the 9,000 mark in August 2009 (Google Finance, 2009).
However, unemployment rates have continued to increase to 9.7%. (U.S. Department of Labor, 2009), and foreclosures hit a record high of more than 1.5 million properties in the first six months of 2009 (Adler, 2009).

Regardless of how and why individuals have acquired debt, the current condition has affected most Americans. For those who find themselves in debt due to irresponsible fiscal behavior, it is now even more important that they change their behaviors and learn to manage their money in a more responsible way.

A review of the literature demonstrates the overlapping constructs of adult learning theories, particularly social constructivism and communities of practice, and the use of blogging technology in the learning process. In addition, there is a gap in the literature regarding collective knowledge within blogging communities. Moreover, little research has focused on the psycho-social aspects of getting out debt. This study is designed to address such issues.

Definition of Terms

For the operational purposes of this study, and based on the review of the literature, the following definitions will be used:

“About Me” pages. Static web pages that provide detailed information, such as name, age, gender, location, and occupation, about the author. “About Me” pages can be as detailed or abstract as the author desires.

Aggregator weblogs. A weblog that aggregates other individual weblogs of related topics into a single weblog.

Blog. See “Weblogs.”
**Blogger.** A blogger is the person or persons responsible for authoring the weblog content.

**Blogging.** The act of creating new weblog posts. Traditionally, the concept of blogging is to hyperlink to other Internet content, making additional commentary and adding comments to other weblogs. Blogging has since taken several other types of forms, including personal narrative that does not hyperlink to other content.

**Blogroll.** A list of linked blogs, which are considered recommendations by the blogger. The links are usually related to the content and interests of the blogger and normally appears as a side bar on the blog. Some bloggers embed RSS feeds under each blogroll so that the reader can get an idea of the current postings before clicking on the link.

**Blog Carnival.** “A Blog Carnival is a particular kind of blog community. There are many kinds of blogs, and they contain articles on many kinds of topics. Blog Carnivals typically collect together links pointing to blog articles on a particular topic. A Blog Carnival is like a magazine. It has a title, a topic, editors, contributors, and an audience. Editions of the carnival typically come out on a regular basis (e.g. every Monday, or on the first of the month). Each edition is a special blog article that consists of links to all the contributions that have been submitted, often with the editors opinions or remarks.” (Blog Carnival, 2009)

**Collective Learning.** “Collective learning, a theoretical paradigm developed in the 1990s, uses insights from sociology, cognitive science, and the active theory of Lev Vygotsky. It emphasizes the social aspects of learning and cognition. It is a
framework with a methodology that involves the coordination between individuals and their artifacts, with two key components: (1) the symbols and representations that information is held in and transformed from people to people; (2) the process by which versions of information are coordinated with each other.” (Fadul, 2009, p. 211)

Comments. Entries made that respond to a weblog entry or another comment. They can be made by a commenter or by the weblog author. Bloggers control the settings of the comments either by allowing anyone to comment or by choosing to moderate the comments. If they choose to moderate the comments, then each comment must be approved before it is published to the weblog site. At any time, the weblog author can delete a comment, even after posting.

Commenter. Someone who responds to a weblog entry. The commenter’s remarks become part of the weblog content; however the weblog author has ultimate control over the comments left. They can set up the weblog comments to not post until they have been approved or they can be posted immediately, but be removed by the weblog author if he/she desires at a later time.

Community of Practice (CoP). A CoP is a set of people who “share a concern, a set of problems, or a passion about a topic, who deepen their knowledge and expertise in this area by interacting on an ongoing basis” (Wenger, McDermott, & Snyder, 2002).

Computer-mediated communication, or CMC. The direct use of computers in a text-based communication process. This includes synchronous and asynchronous dialogue.
Constructivist Learning Theory. “A poststructuralist psychological theory that construes learning as an interpretive, recursive, nonlinear building process by active learners interacting with their surround – the physical and social world” (Fosnot& Perry, 2005, p. 34).

Debt. For this study, debt is defined as money owed as a result of fiscally irresponsible behavior. The debt is highly contextualized within a person or family’s situation. For example, $100,000 student loans may not be considered part of this study if they were acquired exclusively for educational purposes; however if the loans were acquired to live a more prestigious lifestyle during college years, they would be considered fiscally irresponsible.

Debt weblog (blog). For the purposes of this study, 75% of the weblog content must be related to debt and debt-related discussions, which chronicles the journey of an individual or couple getting out of debt.

Hypertext links. A system of writing and displaying text that enables the text to be linked in multiple ways, to be available at several levels of detail, and to contain links to related documents (Mann & Stewart, 2000).

Hypertext Markup Language (HTML). The coding system used to create pages which can be displayed by web browsers.

Irresponsible Fiscal Behavior. Any financial behavior that lacks common sense. Examples include borrowing against a retirement fund to purchase a luxury car or living a life above ones income means.
Learning. The active process of creating, obtaining, and applying tacit and/or explicit knowledge.

RSS. Really Simple Syndication or Rich Site Summary. RSS is a “family of web feed formats used to publish frequently updated works—such as blog entries, news headlines, audio, and video—in a standardized format. An RSS document (which is called a "feed", "web feed", or "channel") includes full or summarized text, plus meta data such as publishing dates and authorship. Web feeds benefit publishers by letting them syndicate content automatically. They benefit readers who want to subscribe to timely updates from favored websites or to aggregate feeds from many sites into one place.” (Wikipedia, 2009)

Static text. Web text that does not change. This can include “About Me” pages, titles, slogans, or other non-Web 2.0-based technology.

Trolls. Individuals who post inflammatory or irrelevant content within online communities.

URL (Uniform Resource Locator). In the most simplified terms, this is the web address of particular web content.

Web 2.0. “Web 2.0 refers to web development and web design that facilitates interactive information sharing, interoperability, user-centered design and collaboration on the World Wide Web. Examples of Web 2.0 include web-based communities, hosted services, web applications, social-networking sites, video-sharing sites, wikis, blogs, mashups and folksonomies. A Web 2.0 site allows its users to interact with other users or to change website content, in contrast to non-
interactive websites where users are limited to the passive viewing of information that is provided to them.” (Wikipedia, 2008)

**Web 2.0 tools.** Any Internet feature that allows more than just retrieval of information; Web 2.0 tools allow searching, linking, authoring, tagging, extending, and signaling (Wikipedia, 2008)

**Weblogs.** Weblogs, also called “blogs”, are frequently modified web pages in which dated entries are listed in reverse chronological order. Content of weblogs can vary from written commentary to video, music, or graphics.

**Widgets.** Any non-static code that can be embedded within a web page. Widgets are also known as modules, snippets, or plug-ins. Web widgets work like mini-applications to provide information to website visitors. They include search widgets, eBay trackers, news headlines, games, clocks and other applications.
CHAPTER 3
DESIGN AND METHODOLOGY

Introduction

The purpose of this chapter is to describe the methods and procedures for data collection and analysis of this study. It will describe the research design and methodology, participant selection process, data analysis, and limitations of the study. This study seeks to understand the culture and community of debt bloggers by investigating how weblogs are used and what is collectively learned through blogging. From an adult learning perspective, this study will enhance our understanding of how meaning is constructed through blogging and the culture of the debt blogging community. Specifically, the purpose of the methodology is to answer the following questions:

- What is the nature of collective learning within the debt blogging community?
- How do individuals who blog their experiences in getting out of debt use their debt blogs?
- What is the role of the commenter in the debt blogging process?

Methodology and Role

A qualitative approach to research assumes that reality is socially constructed and that variables are complex, interwoven, and difficult to measure (Glesne, 2006). Qualitative inquiry can be used to understand a particular social phenomenon, contextualize issues in a particularly setting, or to bring light to certain social conditions. Unlike quantitative research, where there
are objective facts and truths to be measured, the ontology of qualitative research is based on what is socially constructed and felt by the individuals in a particular place and time.

This study was an emergent qualitative design, which is used when the answers to questions being sought are not completely clear or concise. Lincoln and Guba (1985) noted that for emergent designs, methodological steps are based on previous decisions that develop and change as the researcher continuously interacts and interprets the data. Each research decision was based upon prior decisions and information, which was documented in a methodological journal. This was reviewed periodically by an external auditor with similar credentials as the researcher. As key decisions were made, the decision and rationale was documented and become part of the emergent design.

During the preliminary conceptualization of this study, phenomenology literature was explored. Although in many ways, much of qualitative research is phenomenological, phenomenology as a methodology focuses on the essence or structure of an experience (Creswell, 2007). It describes the experience through the lens of the participants, and the researcher gives voice to the feelings, emotions, and lived experiences of a common group of people. Typical research questions for phenomenology relate to understanding a particular experience. Relating to this study, it was how individuals experience getting out of debt. Although this captures a small part of this study, the larger component is the culture of debt bloggers and the collective learning within the community. Instead of further pursuing phenomenology, this now turned the literature view toward ethnographic research, specifically online ethnography.
Ethnographies were developed by anthropologists to study human society and culture. In qualitative methodology, data is interpreted through a sociocultural perspective, understanding the viewpoint of the participants. An ethnographic study allows the researcher to describe and interpret the shared and learned patterns of values, behaviors, beliefs, and language of a shared culture group (Creswell, 2007). For this research, the culture group was the community of bloggers who are networked together by commenting on each other's weblogs and linking via blogrolls.

Markham (2007) notes that “through the Internet, we have the opportunity to observe how written discourse functions to construct meaning and how textual dialogue can form the basis of cultural understanding” (p. 816). By utilizing online ethnography, this study was able to capture the collective experiences of debt blogging. Together, these individuals construct and negotiate representations of themselves online, and create a group identity that is deliberate and conscious. This information is rich in detail and publicly available.

Internet Research

Although there is an ongoing debate regarding whether online forums and chatrooms are public or private space, public weblogs are created for the delivery of web content to other readers and bloggers (Blood, 2000; Huang, Shen, Lin, & Chang, 2007). Nardi, Schiano, and Gumbrecht (2004) note that there are three different levels of privacy in blogging software. The first, which is the most private blog, is password-protected. Readers cannot access the blog unless they have the password provided by the author. The second type of blog, and most public, is listed by the blogger’s service provider, such as Blogger, MoveableType, or Xanga. These can be found easily through a search engine using key words from the blog. The third type of blog is
less likely to be found, but it is not fully private. These blogs are not listed by the blogger’s service provider, but can be accessed if someone knows the URL, or web address. It can also be found if someone links that URL elsewhere on the internet, as that may be found using a search engine.

Unlike chat rooms, listed weblogs are public spaces that allow readers to interact, link, and feed content to other areas of the Internet. There is no expectation of privacy when creating a public, listed, and searchable website. Instead, the bloggers encourage readership and comments by asking questions to their readers or polling for advice. They often have ranking tools that denote their status within the community and often will add advertisements and paid endorsements.

It is also important to note the difference between online and web-based research. Regardless of qualitative or quantitative methods, internet research falls into one of these two categories. Online research is the use of a delivery mechanism such as an online interview, survey, or experiment (Blackstone et al., 2008). This type of research only substitutes the instrument for gathering data. For example, in a quantitative study, this could mean emailing surveys instead of sending them through the U.S. postal service. For a qualitative study, this could mean interviewing someone in a chatroom instead of face-to-face at a coffee shop.

Web-based research, however, extends beyond instrumentation. Web-based research can be either engaged or non-intrusive (Kitchin, 2007). Engaged, web-based research requires researchers to make their objectives known, engages with the participants, and often requires an informed consent. An example of this could be research engagement in a forum discussion about a particular product. The forum could be artificially created by the researcher to attract subjects.
or already existing on the Internet. Regardless, the researcher actively engages with the participants, and depending on the public/private nature of the discussion board, informed consent may be needed.

Non-intrusive, web-based research is data collected from public domain and where there are no problems as to the intellectual rights or copyright issues. In the non-intrusive context, researchers are purely observers and collect data from the natural setting of the Internet.

Types of Internet-based Ethnographies

Although still in the preliminary form, researchers have begun to differentiate ethnographic internet research into three categories – online ethnography, netnography, and webnography. Online ethnographies are traditional ethnographic interviews conducted through computer-mediated communication (CMC). There is clear disclosure and informed consent, and the methodology and validity strategies follow closely with traditional ethnographies. In this framework, the researcher is a clear participant actively engaging in online forums or chatrooms.

Netnography takes another step into the cyber-world. Netnography was first coined by Robert Kozinets in 1997 in a study about the X-Philes culture, a group of fans of the X-Files television show that aired in the 1990s. Kozinets (1997) defined netnography as “the textual output of Internet-related field work….a written account of online cyberculture, informed by the methods of cultural anthropology” (p. 2). For this particular study, Kozinets observed and participated in a fan-related convention, a media fan club, and several X-Files related forums and Usenet groups on the Internet. In a subsequent study, Kozinets (2002) researched the meaning of contemporary coffee consumption in an online coffee community. Beginning with an overview of various online newsgroups, he decided on Alt.coffee due to the high amount of traffic.
Kozinets identified himself in postings to the community and told members about the observation and study. He downloaded posts and continued the study in relative alignment with traditional ethnographic methods.

Although Kozinet’s (1997) definition describes the culture of an online community, netnographic studies do not yet have a clear line of delineation. In the case of the X-Philes study, the community was not only online, but also in person at conventions and fan clubs. With regard to the coffee study, the object of study was the meanings of contemporary coffee consumption, not the participants or culture of the newsgroup. More work needs to be done to solidify the specific scope of this methodology.

Webnography is similar to netnography, but takes on a slightly more nuanced approach. Webnography is an attempt to look at the web as the object of study. Anjali Puri (2007), the person credited with coining the term webnography, posits that the internet is a social forum that is a living, responsive, and interactive community. “It is an attempt to look for insights arising from natural contexts on the internet – the natural ‘conversations’ among consumers, or what we refer to as consumer generated media” (p. 387). Instead of using the internet as a tool, a webnographer views the internet as its own cultural space.

Puri, working for India’s branch of the global marketing firm ACNielsen, has been involved with two studies where webnographic methods were used. The first was with Nokia cell phones where she set out to confirm whether what was being discussed offline regarding the new designs was indeed what was truly felt by consumers. The findings were remarkably similar, and she found that by capturing negative remarks early, the company was able to take proactive steps to reduce the harm done by word of mouth. In the second study, the researchers
focused on a new product development. Maggi 2-minute Noodles, an extremely popular brand in India, introduced a whole wheat variant. Within a couple of months of launching, bloggers openly discussed the product and praised the tasty, healthy alternative.

Puri (2007) notes that in many ways webnography is more efficient than more traditional methodologies. The researcher is invisible, the material is archived, and there is access to real-time trends. She particularly notes two specific areas of benefit. First, it adds to the speed and “currentness” to accessing consumer insights. Second, it helps access richer and more vivid data than traditional research permits. It has been found that consumers are far more involved and animated online and less inhibited about expressing their points of view. Puri notes that webnography use and adoption will vary depending on the specific population segments, societies, and countries in which research is conducted. However, it has shown to be a valuable tool in accessing leading-edge consumers. Although both examples extracted data from weblogs, Puri notes that there are advantages and disadvantages in using chatrooms, discussion boards or newsgroups, mailing lists or e-groups, social networks, and blogs in webnography. (See Table 9).
Table 9. Advantages and Disadvantages of Internet Contexts for Webnography.

<table>
<thead>
<tr>
<th></th>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chat rooms</td>
<td>As close to “real” offline communication; requires time and patience to find relevant information; more popular with youth</td>
<td>Questionable identity of chat participants; difficult to identify consistent patterns in chat room identities; topics may not be specific enough; more popular with youth</td>
</tr>
<tr>
<td>Discussion boards, newsgroups, mailing lists, or e-groups</td>
<td>Highly focused on particular topics; people who post/subscribe are typically highly involved, leading edge consumers</td>
<td>Difficult to keep segment specific; anyone can post or subscribe, so it is difficult to know “who said what”; less useful for target groups</td>
</tr>
<tr>
<td>Social networks</td>
<td>Detailed profiles which adds authenticity to the data; non-purposive interactions help understand the language, patterns, and interests of a community</td>
<td>Limited when compared to more topic-focused forums, such as discussion boards or blogs</td>
</tr>
<tr>
<td>Weblogs</td>
<td>Usually contains profiles, which adds authenticity; ability to scan for consistency over time; easier to study specific populations; posts often provide detailed and vivid information; interactions among blogging communities are insightful; blogs seem to encourage an unusual amount of honesty; publicly published content, so fewer privacy issues than in chat rooms; blogging technology is developing rapidly, so search abilities are increasing</td>
<td>Lack of efficiency when searching for specific information</td>
</tr>
</tbody>
</table>

Due to the nature of blogging and collective learning, this study was focused on the online community as described in netnography. However, it pulled from the research that falls under webnography, particularly the components of researcher invisibility and archived material. As stated by Puri (2007), the only disadvantage of utilizing weblogs is the lack of efficiency when searching for specific information. Although this disadvantage is an obstacle, it well outweighs the advantages, which include: (a) added authenticity due to profiles, (b) the ability to search for consistency, (c) segmented populations, (d) detailed and vivid posts, (e) insightful interactions between blogging communities, (f) unusual honesty, and (g) publicly published content.

This study pulled from the framework of both netnography and webnography, but falls under netnography due to the focus of the online community of debt bloggers. However, to date, no found study has been completed using netnographic methods and weblogs.

Participant Selection and Sample Population

The participants for this study were initially sought via an Internet Google search using the key term “debt blog.” After a review of initial personal debt weblogs, the blogrolling features of the weblogs were used to find weblogs within a specific community. The criteria for the weblogs in this study were as follows: (1) the blogger must be a resident of the United States; (2) the blogger must be in consumer debt due to irresponsible fiscal behavior, or recently out of debt as described through the weblog; (3) the blogger must be actively trying to get out of debt or recently out of debt and still actively posting; (4) the weblog must be at least ten months old with at least four posts per month, or at least two years old with at least bi-monthly posts, without
Although each blogger is different and includes varying amounts of personal data, typically there are basic elements that can be derived by information on the main weblog page. This includes the “About Me” page and other static text. Particularly, evidence of age, sex, nationality, statistics or history of how and why the person got into debt, and other related factors for this study were pursued. Weblogs were excluded from this study for being “too commercial” or if they seemed to attract readers with flashy advertisements.

After an exhaustive snowball sampling search via blogroll links, a network of twelve weblogs meeting the above criteria were initially selected for further review. One weblog was dismissed due to the weblog structure itself. Due to the arduous task of copy and pasting weblog entries and comments, archived data need to be easily accessible and transferable. This weblog was excluded due to the complexity of retrieving each archived weblog entry. Another weblog was excluded after further review of the specific weblog entries. It was clear that the blogger was actively pursuing debt reduction, but his spouse was not. Due to the complexity of that relationship, this weblog was excluded from the study. The remaining ten weblogs were to be used, which the network of these weblogs are illustrated in Figure 4. The arrows represent the blogrolling relationship between weblogs. For example, “Nine Circles of Debt” blogrolls to “Debt Hater,” “Penny Wise and Pound Foolish,” and “Blogging Away Debt.” Due to the emerging design, which is explained in Chapter 4, only six of these ten weblogs were used for the study: (1) Blogging Away Debt, (2) Debt Hater, (3) Nine Circles of Debt, (4) Our Debt Blog, (5) Penny Wise and Pound Foolish, and (6) Toxic Money.
Figure 4. Visual representation of the network of weblog blogrolls for this study.
Data Collection Methods

The weblog entries and comments selected for this study was first reviewed online. Since the authors have made their blogs public, the information was available via Internet search engines as well as through direct Internet addresses. The weblog entries and comments for the selected weblogs were copied from the websites and pasted into Microsoft Word documents according to the name of each weblog. Peripheral data that were found on the main weblog page were also considered data for this study. This included “About Me” pages, blogrolls, personal widgets, hypertext links, and static text. This information was manually extracted and detailed in a separate spreadsheet.

Many of the weblogs were several years in length and most entries had numerous comments. It was planned to have each weblog as a separate Microsoft Word file thatchronicles, in reverse order, the first weblog entry and comments, however the files were too large. Many of the weblogs were split into multiple files to upload.

Data Management and Analysis

The weblog entries and comments that were saved into Microsoft Word documents were uploaded into XSight (QSR International, 2008) qualitative analysis software. Since XSight software cannot manage more abstract data, such as “About Me” pages, blogrolls, personal widgets, etc., they were described in detail and analyzed in a separate spreadsheet.

Using XSight software, the data were read, reviewed, and coded. During this process, a methodological journal was kept to document changes in coding as themes are created, collapsed, and/or removed. This process continued as common themes,
discrepant concepts, and alternate viewpoints emerged. This continued until saturation. At key decision-making points in the analysis process, debriefers were used. Both were advanced doctoral students skilled in qualitative research methods. They analyzed the same data, and the results were compared and contrasted, with all discrepancies discussed until a consensus was established. This methodology increased validity in coding the weblog entries and comments.

The data analysis for this study was an inductive process. According to McMillan and Schumacher (1997), this process is cyclical and entails several phases including: continuous discovery, categorizing and ordering data, qualitatively assessing the trustworthiness of the data, and writing synthesis or themes or concepts. They note that while the process is overall inductive, at time deductive reasoning occurs as the researcher moves back and forth between analyzing raw data and building more abstract levels of synthesis. As part of the emergent design, this process continued until the data was exhausted and patterns were solidified.

Feasibility of Study

To ensure feasibility of this study, the weblog that was excluded from the study (due to the spouse not supporting the process of getting out of debt) was used to determine the best avenue to extract data. The entire weblog, composed over four years, and subsequent comments were copied and pasted into Microsoft Word (over 1,000 pages). Due to the difficulty of managing such large amounts of data, it was determined to split large Microsoft Word files into smaller components before uploading into XSight.
software. After adjustments were made, this approach was logistically possible and confirmed the feasibility of the data management strategy.

The initial blog extraction addressed specific technology issues as well as the time commitment of extracting the weblogs, comments, and peripheral data. It also illuminated issues such as the bounded context of Internet communication. This particular weblog also helped to construct stronger exclusion criteria for the weblog selection, specifically what constitutes debt-related entries. It also provided insight into the relationships of the debt blogging community and the importance of understanding the role of the commenter.

Validity and Verification of Interpretation Issues

A qualitative focus seeks to understand constructed knowledge and maintains a personal research role. Qualitative research embraces subjectivity because the object of study is best understood in context and from the perspectives of those within the context.

McMillan and Schumacher (1997) emphasize the value of immersion in the context under study to enhance the validity of qualitative research. It is also suggested to triangulate data and to seek discrepant data for alternative viewpoints. Creswell (1998) notes eight specific verification procedures: prolonged engagement, triangulation, peer review/debriefing, negative case analysis, clarification of researcher bias, member checking, rich descriptions, and external audit. All were included as part of the rigor for this study except for member checking. Member checking would allow participants to check the final report to ensure accuracy; however, that would change the dynamics of the study. By utilizing other key strategies, the core validity issues for this research are

72
still addressed. Table 10 illustrates the specific strategies that were used in each step of
the study.

Table 10. Strategies for Verification of Interpretation

<table>
<thead>
<tr>
<th>Activity</th>
<th>Strategy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weblog</td>
<td>Text analysis</td>
</tr>
<tr>
<td></td>
<td>Triangulation</td>
</tr>
<tr>
<td></td>
<td>Search for discrepant views/negative case</td>
</tr>
<tr>
<td></td>
<td>Pursue until saturation</td>
</tr>
<tr>
<td>Other Weblog Material</td>
<td>Triangulation</td>
</tr>
<tr>
<td></td>
<td>Search for discrepant views/negative case</td>
</tr>
<tr>
<td>Coding/Theme/Pattern Identification</td>
<td>Key words in literature</td>
</tr>
<tr>
<td></td>
<td>Participant meanings</td>
</tr>
<tr>
<td></td>
<td>Peer reviewer</td>
</tr>
<tr>
<td></td>
<td>Discrepant perspectives meanings</td>
</tr>
<tr>
<td></td>
<td>Clarification of researcher bias</td>
</tr>
<tr>
<td></td>
<td>Data maintained in data base</td>
</tr>
<tr>
<td>Final Report</td>
<td>Action and decision process detailed</td>
</tr>
<tr>
<td></td>
<td>Participant quotations included</td>
</tr>
<tr>
<td></td>
<td>Clarification of researcher bias</td>
</tr>
<tr>
<td></td>
<td>External audit</td>
</tr>
</tbody>
</table>

Institutional Review Board

This study was conducted under the approval of the Virginia Commonwealth
University’s Institutional Review Board (IRB). A copy of the approval letter can be
found in Appendix A. All extraction of the weblog data and coding began once IRB
approved the study.

Following a netnographic approach to understand the collective learning within
the debt blogging community, the research questions were explored. Through the data,
triangulation, and emergence of themes and patterns, the nature of collective learning within the debt blogging community emerged, along with the use of debt blogs and role of commenter.

Limitations and Delimitations

The main limitation for this study is the conceptualization of the online persona. This study assumed that the bloggers represent themselves as a true reflection of their lived experiences and personal feelings. Anonymous bloggers were used in hope that they are more honest about their situations and are free to discuss difficult problems without the fear of being known. However, there is no guarantee that the weblog contents truly reflect the life of the author.

Second, the search for the participants included only publicly accessible weblogs. These individuals may have different views than individuals who maintain private weblogs or individuals getting out of debt who do not actively weblog. This study represents only the weblogs in the sample.

One area of concern to this study was the idea of motivation. Blogging motivation has been studied, but not in the context of debt bloggers. Many of these sites have advertisements in which the bloggers get paid by price-per-click, or the number of times a reader clicks on an advertisement. The more compelling the weblog, the more readers it attracts. There is no way to know if the information from the weblogs is exaggerated for money-making purposes. Although each weblog was reviewed for extreme characteristics, there still remains a possibility of misrepresentation to the public.
Summary

Although online ethnographies are still a fairly new qualitative methodology, there was evidence of established guidelines for conducting this study. Netnography provided the framework for researching online communities and webnography provided the framework for researching weblogs. Although branching away from traditional ethnography, the online methodology that was used specifically addressed the research questions and served to add to the body of literature in the fields of adult learning, debt management, technology use, and qualitative inquiry.
CHAPTER 4

THE EMERGENT PROCESS

Introduction

The purpose of this study was to examine weblogs in their natural setting and to investigate the nature of debt blogging communities. Twelve potential weblogs were identified at the onset of this study; however, two were deemed inappropriate for this project. One was dismissed from the study due to elaborate weblog formatting that did not include archival threads or the ability to copy more than a single post at a time. The other weblog was dismissed due to the relationship of the husband and wife not being equally committed to debt reduction. The data gathering procedure was to copy and paste the remaining ten weblogs’ posts and comments, and to document other weblog material, including “About Me” pages, blogrolls, personal widgets, hypertext links, and static text. The aim was to ascertain from the weblogs the characteristics of a debt blogging community.

Research Decisions

At the time of the submission to Virginia Commonwealth University’s Internal Review Board, only seven of the ten weblogs remained online. Among the advising committee members, there were discussions about the possibility of utilizing the Way Back Machine, an internet archival system, to retrieve the data for the three weblogs taken offline. This process was investigated, and one weblog (Chicky Finance) took the
needed steps to completely remove the content from the internet archives. The other weblog, Dollar Buy Dollar, did not. The decision was made, however, not to include either weblog in this study as the authors seemed to intentionally remove their weblogs from public accessibility. It should also be noted that one of the three original blogs that were removed from the study (We Need To Be Debt Free) also was taken offline prior to the submission to the Internal Review Board. Although this particular weblog is partially accessible through the Way Back Machine, it is clear that this couple intentionally shut down their weblog. Their current homepage reads: “Mydebtblog.com has been shutdown. My wife and I feel it has become a distraction. I’m turning my posts into a journal for us to look on later when we are debt free. Good luck to everyone in 2009.”

After Virginia Commonwealth University’s Institutional Review Board approval, the weblog content from the remaining seven weblog sites were copied and pasted into Microsoft Word documents. The result was nearly 4,000 pages of posts and comments. Due to the volume of the pages, files were split and labeled accordingly. Each file was uploaded into XSight software in sequential order. Each weblog was fully read, starting with the smaller blogs. This in itself was an arduous task, considering the formatting of weblogs. In order to capture the stories of the process of getting out of debt, a reader must start at the beginning of the writer’s journey, which is actually the end of a weblog. Written in reverse chronological order, a reader must scroll to the last entry to start at the beginning. Adding to this complication are the numerous comments for each entry. To read the weblog in order, a person must scroll to the last entry above the last entry’s
comments. As the number of comments grows, the scrolling process becomes increasingly cumbersome.

After reading the first several months of Debt Regret, it became apparent that the weblog did not fully meet the criteria established for this study. One of the selection criteria was that the debt was due to irresponsible fiscal behavior, and the authors of this weblog discussed their debt as a result of an unforeseen medical situation. Although now down to six weblogs for the study, each fully represented a component of the overall debt blogging community.

Each weblog was read in its entirely in dated chronological order, and then coding commenced following the same manner. Since nearly all of the weblogs began with a description of debt and some “About Me” information, it was important to first document these characteristics. As the bloggers shared specific information, each component was noted as part of the sample characteristics. As the weblog unfolded over time, more demographic information was disclosed. A summary of the characteristics as well as a detailed description of each blogger is included in Chapter 5.

Starting with the smaller weblogs first, coding began in dated chronological order, starting at the end of a document and working backwards. Posts and comments were coded at the same time, utilizing XSight for articulation, verbatim, or ideas. Articulation codes are words the coder uses to describe the content, whereas verbatim are direct quotes from the weblog, or other source documents. The ideas category was used by the researcher to note conflicting issues and commentary to reflect upon at a later time.
There were several predetermined coding schemes included as part of this study that were derived from the literature. However, as soon as coding began, additional codes were added to accommodate new ideas and information. New codes were added until saturation, which occurred more quickly in comment entries than weblog entries. The comments tended to fall into specific categories, although they often included several different components in one entry. Typically, key words or phrases helped categorize the comments, such as “congratulations,” “have you though about,” or “I’ve been there, too.” Weblog entries tended to be much more complex in nature and took much longer to categorize, code, and analyze.

Since qualitative software is only able to capture static data, decisions were made on how to manage the variety of embedded components of the weblog. Often it was difficult to know if a picture or video clip was embedded in a blog post, as neither copied over into Microsoft Word due to the weblog software and/or hosting service. For example, it was common to read a post such as “Check this out…” with no other words. This meant to find the meaning of an entry, the researcher needed to locate the original data source and click the link, watch the video clip, or view the embedded components. Although most qualitative software is able to manage video, audio, and visual files, weblogs have this content embedded within the html code. In order to save this into the software, the files would need to be downloaded, saved, and uploaded. In addition, this would only be feasible if the files were embedded and not linked from other sites, such as You Tube. In order to upload video files from You Tube, the source code would need to be retrieved not from the embedded content on the weblog, but from the actual You Tube
site. Due to the large number of embedded files and unknown source codes, time
associated with this process seemed impractical.

Instead of forcing qualitative software use and stripping down the rich nature of
the online environment, it was more functional to return to the online weblog to view this
embedded content live. Although all six of the final weblogs included in this study are
currently still available online, this added to the intricate nature of coding and data
analysis. Many links had been redirected or removed, and several posts that were
potentially meaningful were left uncoded due to the unavailability of the content. If there
was a summary or a critique of the content, that was utilized as much as possible.

In order to effectively code each entry, dual computers/laptops were used – one to
keep track of the data through XSight software (static words) and the other to see the live
weblog with the links, and embedded content. Since the process involved continually
clicking forward and back, cross-checking links and following new links, it became quite
cumbersome and challenging. At any given point in the research process, multiple
windows were open to accommodate the online data and various links and spin-offs. A
short “Check this out…” entry often turned out to be a multifaceted post compared to a
lengthy entry about budgets or shopping.

The review of the data began after initial coding of the first five and a half
weblogs. Due to the length of the sixth weblog, this was coded at the same time that the
researcher began to develop emerging themes, categories, and patterns. As the sixth
weblog was completed, it was compared and contrasted to the previous weblogs.
Triangulation was ongoing as written posts were compared to numeric, financial updates
that were either based in spreadsheet form or as part of their net worth calculation, which were often posted as a sidebar with other historical data. In addition, the commenters were helpful in this process as they picked up on any discrepancies which were then clarified by the blogger.

The original peer debriefer was unavailable during the first phase of the research process, so another peer debriefer was selected. This individual read sections of the weblogs and the coding schemes and agreed with the general direction of the coding. He provided insights about the rigidity and constraints of the coding process, which were highly structured with themes from the literature. He suggested broadening the scope of the codes, which then allowed more of an emergent process. Once all the coding was completed and initial categories were emerging, the researcher met numerous times with the original peer debriefer. These meetings served to be very useful component to establishing key themes and sub-themes from the data.

Having two peer debriefers was challenging but invaluable. Although both individuals have extensive training in qualitative research methods, they come from different backgrounds in terms of technology and research interests. The first peer debriefer understood the technological components and difficulties with the coding process. He was strong in providing guidance on how to code links, videos, and embedded content in more abstract ways. He worked well on the micro level with this study helping to identify specific chunks of data. The second debriefer did not have the technological background, but was highly skilled developing themes from the codes. She had worked on several studies previously where she condensed, collapsed, and integrated
themes. She worked on the macro side of this study viewing the larger picture of what was actually occurring within these weblogs. Often the second debriefer would ask a challenging question about the work with the first debriefer, but through various discussions and review of the raw data all questions were resolved.

Summary

The research process for this study was more complex than first anticipated due to the fluid nature of the Internet. The technology available to qualitative researchers, although much improved over the past several years, has not kept step with the interactivity of the web. Researchers are only able to capture moments in time from the Internet and put them into a static software tool to code information. During this transition, much is lost in terms of the construction and building of one’s self in the virtual world. The dynamic nature of trying to research a moving entity was much more challenging than originally expected; however, it provided insights into the gaps that academia currently faces regarding Internet research.
CHAPTER 5
FINDINGS

Introduction

The purpose of this study was to observe weblogs in their natural setting and to investigate the nature of collective learning within the debt blogging community. In addition, this study addresses the use of debt blogs by individuals who blog their experiences in getting out of debt as well as the role of commenter in the debt blogging process. This chapter presents the results in four main sections.

The first section, “The Bloggers,” includes biographical information and background as to the individual stories of debt. As much demographic information as the bloggers disclosed in their weblogs is included, such as gender, age, race, geographic location, marital status, whether they have children, and statistics regarding their personal debt.

The second section, “The Debt Blogging Community,” contains the analysis of the first research question, “What is the nature of collective learning within the debt blogging community?” This section outlines the categories, themes, and sub-themes that emerged from the data analysis. Major categories include: (a) distinguishes levels of participation, (b) unifies and commits participants, (c) removes barriers, (d) contributes to personal growth, (e) allows for personal navigation, and (f) inspires/helps others. This section also discusses the findings of this research question as it relates to the literature.
The third section, “Use of Debt Blogs,” provides the analysis of the second research question, “How do individuals who blog their experiences in getting out of debt use their debt blogs?” This section outlines the six major themes as well as a narrative description of each. This includes (a) documenting financial life, (b) articulating opinions (c) reaching out, (d) expressing self, (e) building communities, and (f) promoting accountability. A discussion of the findings is also included.

The fourth section, “Role of Commenter,” presents the analysis of the third research question, “What is the role of the commenter in the debt blogging process?” This section outlines the seven major themes, which include (a) supporter, (b) challenger, (c) confirmer/mirror, (d) admirer, (e) seeker of information/advice, (f) provider of information/advice, and (g) connector of community. Also included is a narrative description of each theme as well as how the findings relate to the literature.

The Bloggers

This section provides a profile of each blogger including a description of the bloggers’ lives and their individual stories of debt. These profiles were developed from various posts throughout the weblog as well as peripheral information, such as “About Me” pages.

*Blogging Away Debt*

Blogging Away Debt is written by Tricia, a wife and mother in her early 30s. She and her husband live very modestly in rural Michigan together making just over $40,000 a year, while raising their young son. She started the blog in 2006 with over $37,000 in credit card debt. She blogged almost daily, often several times a day, and paid off her
debt in April 2009. She was clearly a central person in the debt blogging community whose blog has been used as an example for newspaper articles and phone interviews about debt reduction. After paying off her debt, she turned the blog over to a guest blogger who now posts her own experiences with getting out of debt.

**Debt Hater**

Debt Hater is written by Joy, an African-American woman who is in her late 30s and holds a Master’s degree. She began her blog in 2005 with $16,000 in credit card debt. Although she moved from Tennessee to the Washington, D.C. area to live with her fiancé, over the course of the weblog, she moved out on her own to live independently. She has paid off her debt and now is focused on increasing her savings.

**Nine Circles of Debt**

Nine Circles of Debt is a weblog written by a single female with no children. She is self-employed and lives in California. She started her weblog in May 2007 with just over $32,800 in credit card debt. Although she paid it down to under $26,000 in January 2009, her debt increased to over $32,000 after she paid her overdue estimated taxes.

**Our Debt Blog**

The author of Our Debt Blog is a married male in his late 20’s who started his weblog in December 2007. Although he began the weblog with nearly $12,000 in credit card debt, he paid off over $15,000 of previous debt prior to blogging. He and his wife live in Texas where they both hold professional jobs with a combined income of $120,000. Currently they have just under $2,400 in credit card debt with savings of just
over $10,000. They struggle with learning how to live the “American Dream” without credit card debt and continue to blog about their struggles with wanting new things.

Penny Wise and Pound Foolish

Penny Wise and Pound Foolish is a weblog written by a woman in her 30s who has never experienced her adult life without debt. She began her weblog in February 2008 and continues to post at least once a week. She began blogging with just over $24,000 in debt and, at the time of this study, had less than $1,000 left. While successful in paying down much of her debt, she struggles to restrain using her credit cards and aims to reach her $0 goal. She is married and lives in the Washington, D.C. area.

Toxic Money

The authors of Toxic Money are a couple that started their weblog in October 2007. The wife is the primary writer and is in her late 20s. Presumably they live near Madison, Wisconsin, as they purchased furniture from a store there. They are both non-U.S. citizens, but plan to become citizens when they are able to save enough money for the associated fees. They started with $22,800 in credit card debt and personal loans, with an additional $41,000 in student loan debt and car loans. During the course of writing their weblog, the Toxic Money bloggers paid off their credit card debt. However, they purchased a condominium, and the wife returned to school for a master’s degree in Business Administration. They purchased furniture and tuition on credit, and their last balance was $9,000 (not including their previous student loans). They had planned to pay that off by May 2009 when the 0% financing expired; however, they stopped blogging January 2009.
The Debt Blogging Community

The six weblogs and numerous commenters that were in this study represent one component of the debt blogging community and an even smaller component of the overall personal finance blogging community. However, their voices bring to light many issues that are still taboo in today’s Western society. Debt is rarely discussed with friends or family, yet it is a pervasive problem that exists for many Americans. This community exists to support each other through the process of not only getting out of debt, but to also to empower each other through additional growth and development.

To address the first research question, “What is the nature of collective learning within the debt blogging community?” themes from the literature were the initial framework for coding. These themes were constantly compared to new ideas presented in the data, which resulted in either collapsed or enlarged coding categories. Codes that may have seemed initially important often became superficial during this process. For example, the Transtheoretical Model of Change (TTM) Action/Maintenance stages that were identified in the literature were collapsed from individual components of change stages (reinforcement management, helping relationships, counter-conditioning, stimulus control, and social liberation) to one overall idea, the TTM, which then became part of a larger theme, personal navigation. The emerging and final themes can be found in Table 11.
Table 11. Debt Blogging Community Emerging Themes.

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<th>Emerging Themes</th>
<th>Final Themes</th>
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<td>Blog carnivals</td>
<td>Distinguishes Levels of Participation</td>
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<td>Hosting</td>
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<td>Sharing stories</td>
<td>Unifies and Commits Participants</td>
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<td>Removes Barriers</td>
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<td>Realizations</td>
<td>Contributes to Personal Growth</td>
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<td>Reflection</td>
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<td>Enjoying life again</td>
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<td>Self-confidence</td>
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<td>TTM</td>
<td>Allows for Personal Navigation</td>
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<td>Exercising Control</td>
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<td>Trial/Error</td>
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<td>Shuffling debt</td>
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<td>Making money</td>
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<td>Sharing</td>
<td>Inspires/Helps Others</td>
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<td>Inspiration</td>
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Six final themes were discovered that address the nature of the debt blogging community: distinguishes levels of participation, unifies and commits participants, removes barriers, contributes to personal growth, allows for personal navigation, and inspires/helps others.

**Distinguishes Levels of Participation**

The first theme that emerged is that there are five distinct levels of participation within the debt blogging community: reader, commenter, blogger, carnival participant, and carnival host. The reader is someone who simply reads debt blogs but chooses not to comment. The reader does not participate in the community in any way except as an unknown outsider. It is difficult to track the number of readers of a blog, but there are “hit” measurements, or ways to find out how many times the web page has been accessed. The next level is the commenter, who, on occasion, can be a fleeting person who comes across a weblog and leaves a single remark without knowing the context of the weblog or community. However, most commenters are self-described as people who have typically been reading debt blogs for some time, and something triggered them to comment. They do not have weblogs of their own, but participate in the community by solely leaving comments for other bloggers. One person wrote:

> Congratulations! This is a huge milestone! I’ve been following your blog ever since you started, and though I don’t usually comment, have been with you through it all. I hope you don’t mind if I share the excitement of your success!

Another participant stated “I’m not a blogger…I love reading the blogs and posting though, it helps keep me motivated to keep working on my own debt issues.”
Another commenter shared the same sentiment:

I’m not a blogger, so far just a reader, once I get my Internet set up at home perhaps I’ll get one going. :) I love reading the blogs and posting though, it helps keep me motivated to keep working on my own debt issues.

The next level of participation in the community is the blogger. This is someone who creates a debt weblog to document his/her own journey and connect with fellow members. The author of Penny Wise and Pound Foolish notes how her blog started:

I guess I didn’t know where to start or how to stop charging. I knew I needed to be held accountable to someone else besides myself in order to start making some real changes. I googled “debt blogs” with the hope that I could find someone else out there to help me connect. While my husband was (and is) wonderful, understanding, and generous, I knew I needed to relate to others who were experiencing debt in the same way and be held accountable to someone other than myself. Thus, Penny Wise and Pound Foolish was born.

The level of participation of a blogger also includes being a commenter on other weblogs. A girl named Amanda commented on Tricia’s Blogging Out of Debt weblog after her article was featured in the NY Times magazine:

Thanks to that article, I have decided to set up my own blog to track my expenses and see how I could cut back. I have about $2000 in credit card debt, $4000 in student loans, and a car loan of around $7500.

The next level within the debt blogging community is becoming a carnival participant. Blog carnivals are regular weblog events where a host collates topical
articles or recently published weblog posts from various submissions. Published on a regular schedule, members of a community take turns hosting the carnival where they edit and annotate the submitted articles for other readers (Wikipedia, 2009). Many carnivals travel from host to host, or weblog to weblog. BlogCarnival.com contains an extensive index of blog carnivals and keeps track of their histories as well as the submission process for the next carnival. The most common carnival within the debt blogging community is “Carnival of Debt Reduction” which is described by BlogCarnival.com as the following:

This carnival highlights posts about getting out of debt and advice for debt reduction, and anything arguably related, at the sole discretion of the host. Posts submitted to this carnival must be recent posts (within the previous two weeks), and must not be submitted to any other carnival. A link back to the carnival is required if your post is included.

Due to the current nature of carnival posts, they often trigger additional traffic to the weblogs. Individuals who contribute to a carnival are required to document their submissions on their weblogs and provide a link to the carnival hosting site. This ensures that regardless of how a reader came across the carnival, both bloggers have equal access to new readership and additional status within the community.

Tricia from Blogging Away Debt contributed to her first carnival in April 2006. She writes:

Carnival of Debt Reduction #31 is Up! The carnival has been posted and I’m very happy that I have a post included (first time I’ve participated). A special
thank you to Canadian Capitalist for hosting. Now what are you waiting for? Go check out the great articles!

As she continued to contribute articles to the Carnival of Debt Reduction, Tricia also participated in other financial carnivals such as Festival of Frugality and Carnival of Personal Finance. Three months after writing her first contribution to the Carnival of Debt Reduction, she hosted her first event.

To host a carnival, a blogger must be invited by the sponsor of the event. Since the blogger is aggregating information from many sources, the traffic to the hosting site increases dramatically. By hosting a carnival, a blogger is not only expected to follow the tacit rules of the debt blogging community, but must take into account the larger personal finance blogging community and total blogging community as well. The debt blogging community is viewed as a sub-community within the personal finance weblog genre, which is but one community within the blogosphere as a whole. This is illustrated in Figure 5.
Figure 5. Weblog Sub-Community Representation.

Tricia from Blogging Away Debt encouraged her readers to submit to the Carnival of Debt Reduction. Being the first time she hosted the event, she wanted to ensure that she was meeting the standards of the debt blogging community. She writes:

It’s my turn to host the Carnival of Debt Reduction next week. Bloggers – please get your articles to me as soon as you can because I’m trying to do something special….It is very important that all articles submitted are about reducing debt. If they aren’t, they will not be included…..If you have an article about online bank accounts, I will not include it. That’s an article fitting for the Carnival of Personal Finance. If you have an article about saving money or reducing your spending, I will not include it. That’s an article fitting for the Festival of Frugality…
Different people in the debt blogging community have different levels of participation. These roles are illustrated in Figure 6. Depending on the readiness and commitment of the person, some move quickly from reader to commenter to blogger, while others take their time. Many bloggers never contribute to carnivals, while others host on a regular basis. Each member of the community establishes a role, yet can move fairly fluidly though deeper levels of participation. As long as there is commitment shown to the community and the tacit rules are followed, bloggers are trusted with a more central role.

Figure 6. Roles of debt blogging community.
Unifies and Commits Participants

The second theme to emerge from the data is that the community unifies participants. Although the income level, geography, and education of the bloggers are vastly different, the debt blogging community unites participants. As Tricia marked her one year anniversary of her blog, she thanked her fellow bloggers:

I’ve been trying to write a longer post because one year ago today I started Blogging Away Debt. I thought about highlighting posts and such, but I really only want to say one thing…THANK YOU!!!!!!! Thank you to everyone who reads my blog and for all of the comments and emails. Words cannot express how truly thankful I am for all of you. I don’t believe I could have paid off as much debt as I have if it wasn’t for the support I have received. I think about this blog every time I’m in the store and something that I don’t need catches my eye. Look what you all have done to me! LOL. Seriously, though. Thank you…thank you…thank you!!!!!!

This entry spawned numerous comments thanking her for her work and dedication to blogging. The celebrations, successes, trials, and challenges of the debt blogging community are all felt together.

Beyond acknowledging readers and other bloggers, debt bloggers write guest posts on each others’ weblogs, tag newsworthy content, and rely on each other for support. The author of Nine Circles of Debt noted, “I have a guest post up at Blogging
Away Debt today, so if you’ve landed here by way of there, welcome. Make yourself comfortable.”

Because the debt blogging community is focused on a clarity of purpose, bonds quickly form and are maintained as long as the bloggers are actively engaged in the community. When J.W. from We Need To Be Debt Free shut down his weblog, many bloggers reached out to him. A blogger wrote:

Oh no! I just found out (via Chicky) that JW…has shut down his blog. 😞 I have been subscribing to JW’s blog for quite a long time, and I feel really sad that he’s decided to leave the PF world (although, maybe not forever?)…. JW, I know that you read my blog from time to time. Please know that there are a ton of us out there who want to offer you the support you were probably looking for when you started your PF blog. Hope you come back soon, and I know that you will reach your dream of being debt free. Take care. 😊

Although the We Need To Be Debt Free weblog home page notes that it was taken down due to being a distraction to other aspects of his life, several bloggers who emailed him regularly stated it was due to his employer finding out about his debt and his site.

Although J.W. did remove the content of his weblog, he continues to comment on other debt weblogs regularly and is committed to the community.

Removes Barriers

The third theme to emerge from the data is that collective learning within the debt blogging community removes barriers. As many bloggers note, talking about money, particularly debt, is taboo. Many bloggers write about not sharing information with
friends and family about their debt. However, blogging can remove the barrier of not talking openly about debt. Within the community, bloggers feel a sense of relief to be able to discuss this hidden part of their lives. The author of Nine Circles of Debt discusses how her blog lifts this barrier and helps her disclose her full self online:

The way in which this blog has most helped me in the past year is by giving me a place to be open and honest about my finances. No one else in my real life knows how deeply in debt I am (partly because I’m too horrified by the numbers myself and partly because I just naturally tend to keep all aspects of my finances private). But here I let it all be known (anonymously) and in return I’ve gotten support, encouragement, and some very useful tips from readers and fellow bloggers. I learned how to get freebies, how to generate small streams of income online from survey sites and more, how to use coupons most effectively, and most importantly, how to just keep going, even when the odds of ever becoming debt-free seem insurmountable.

Another commenter wrote a similar response: “Blogging breaks down barriers so that people aren’t afraid to seek out advice. During hard times, it helps to know others are in the same boat and struggling too.” Another commenter stated, “Thanks for the blog where I can feel like I’m not alone.” And yet another noted:

You have no idea how happy I was to find a debt blog. I have my own personal blog on an unrelated topic and always wished I could blog about my debt, but am not ready to share that with people who read my other blog. But I’ll come here all the time now. I am 29 years old and a ‘young, successful professional’ but I was
depressed about my life…. My debt climbed and only in the past year have I realized that this is not the life I want to live. I have $30,000 in credit card debt, $30,000 in student loads and $6,000 on my car. But I am… getting a grip on everything…. The best part of all of this is just getting up every day and not dreading it. Writing this all down feels good, even though it made me cry. Thank you.

Removing barriers is not all positive. When a blogger exposes his life online, the content and the person’s values are up for public debate. Although J.W. of We Need To Be Debt Free had taken his weblog down, comments still swirl about him within the blogging community:

I don’t know what kind of readership he had, but they were very cruel. It’s one thing to disagree with what he’s doing and offer advice, but it’s another thing entirely to be vicious and attack him. A lot of the things he did I just didn’t understand (like the tithing so much of his income instead of putting it towards debt), and how one person can have so much bad luck?

Although several bloggers noted that J.W. took his blog down due to his employer requesting him to do so, another blogger noted, “But the harsh comments perhaps make it a little easier for him to say good bye.” Although many outsiders of the community made harsh comments, close members of the community, such as Chicky Finance, stood up for him even after he deleted his weblog: “He has a loving family who stick together during ups and downs, they have a shelter, food to eat and his God who would never leave him regardless.”
Removing barriers may be unique to the debt blogging community as members are often hiding their identities, their debt, and their mistakes to the rest of the world. Because of the façade of their public selves, the weblogs are able to provide an open place that allows bloggers to be free of fear of the reactions of others. Not wanting to be embarrassed or ashamed, many bloggers choose not to disclose their debt to their friends and family members. However, they often discuss this decision and the barriers to why they choose to tell or to keep it a secret. Tricia, from Blogging Away Debt wrote about when she felt safe to disclose her situation to her family members:

My idea about discussing debt is to not to wait until after it gets so bad. If you waited, everyone in the family would then be in ‘reactive’ mode and yes, the stress would probably spread through the family. I think we should be talking about it before the debt situation gets to that point. But I know how difficult it is to even start the discussion. I didn’t even bring up our debt to our parents until we started making progress with paying it off and turning things around. Being in debt and admitting your financial mistakes to family and friends is definitely not an easy thing to do.

Another blogger wrote about how debt is different from other types of problems, “I think that admitting you have a debt problem is just as hard as admitting you have a drinking or drug problem, especially because you can hide it for longer by going further into debt!”

As barriers are lifted – whether positive or negative – it is a new adjustment for the bloggers. On a positive side, barriers such as the feeling of isolation, fear, shame, and
embarrassment are lifted. Bloggers realize that they are not alone and that others are in similar situations. However, once a blogger begins to disclose his or her true self online, the façade is removed. In some instances, this removed barrier can be problematic for the real person behind the weblog. Regardless, debt blogging strips away from the disconnectedness of the true person and the public image. Bloggers learn to navigate through new situations and outlooks with the support of the debt blogging community.

**Contributes to Personal Growth**

The fourth theme to emerge involves personal growth over time. Although the weblogs are about debt reduction, the nature of the community is about personal growth and development. The author of Blogging Away Debt discusses that her way of thinking may be an obstacle in achieving a positive net worth and financial well-being. After reflecting on the book *The Millionaire Next Door*, she notes, “It’s funny because this is supposed to be about my journey to become debt-free. But I now realize that becoming debt-free can only be achieved by undertaking another journey – the journey for personal growth.”

Nine Circles of Debt always wanted to be a writer. Her goal was to pay off her debt so that she could pursue her passion, which she believed meant a decrease in income. However, she realized that she needs to live her life now, regardless of her debt:

> Time is *flying* by me and it's clear that becoming debt-free is not going to be a quick process. Can I really afford to postpone my biggest dream until I have a zero balance? Events such as the sudden death of Tim Russert serve to remind me that this is not, as they say, a dress rehearsal. Life is happening *now*. So I've
begun to work out a new plan, one in which writing isn't the carrot, but another stepping stone, or series of stepping stones, along the path to financial freedom. Instead of putting so much energy into looking for small ways to earn or save a few extra dollars here and there, I'm going to put that energy into writing in a way that may lead to a few dollars and maybe eventually to many dollars. I won't give up my goal of being debt free, but I will no longer postpone my biggest dream for the sake of it. It's time to take a bite out of that carrot now.

Debt bloggers have experienced a range of emotions regarding debt and personal self-value. A guest blogger wrote about her sense of failure:

The debt we have been carrying has made us feel like failures. It has affected our self-confidence and made us believe we are incapable of doing anything. Digging our way out has helped to make us feel like we are more than just a number.

As bloggers continue to write their weblogs, they realize that the journey of debt reduction has little to do with money. The money represents something else, and the goal is to understand the bigger picture. Tricia never thought of herself as an emotional overspender, but through writing her weblog she realized that often times her actions were different from her own espoused beliefs. She now recognizes that when she was unhappy she spent money. She writes:

“Thinking back through the years, I have bought other things as ‘mood-boosters’ when I was feeling down or depressed. Do I feel that material possessions create happiness? If someone had asked me that question last week, I would have told you that happiness is not created by material possessions. But now I realize that
my thoughts and my past actions do not equal one another. Now that this has been brought to light, how do I go about re-mapping my way of thinking?”

About a year later, Tricia writes again about her emotional shopping. She relates it back to an episode of one of her favorite television shows, Grey’s Anatomy, where a lead character, Christina, was not able to manage the emotional toll of her critically ill friend. Instead of dealing with her emotions she went shopping. Tricia relates herself to this episode and acknowledges her past:

Christina is an emotional shopper…I was an emotional shopper. More often than I would like, when I was feeling down about things I would go shopping. Interesting enough, most of the time it occurred when I was feeling down about not having money so I would turn around and go shopping. Like Christina, I wouldn’t go and buy glitzy expensive things, I would buy less expensive things that we really didn’t need…. I wouldn’t spend a lot with each trip, but the trips add up.

Tricia continues with her post about how she combats this impulse now. She has learned other techniques, but realizes how she is still battling the emotional side to shopping:

Did the shopping make me feel better? Not really. I realize that now so I fight the urge whenever it arises. I’ve taken the need to go shopping and I either go online and write on my blog, or I clean the house. I’m replacing shopping with other things and so far it is working. There could always be a relapse and I could go overboard with buying expensive things, but I don’t think that will happen. I feel
much better now that I admit what was happening and I’m taking steps to stop it.

Our checkbook is thanking me too.

The reflective nature of debt blogging allows participants to personally grow and develop over time. They are able to become aware of other issues in their lives that affect their financial situations and address them with a sense of clarity. They have fellow debt bloggers to support them who are in similar situations, encouraging one another and supporting their efforts. Insights and “light bulb” moments of awareness are celebrated just as much as financial successes.

*Allows for Personal Navigation*

Although there are many self-help books, internet websites, and professional resources regarding personal finance, debt bloggers find their own way. The fifth theme that emerged from the data is the concept of personal navigation. Debt bloggers draw from a variety of sources, but create their own unique methodologies for paying down debt. The author of Nine Circles of Debt wrote about how she had been reading several best-selling personal finance books, yet still felt like something was missing:

I’ve read Jean Chatzky’s *Pay It Down*, Lynnette Khalfani’s *Zero Debt*, and I’m reading Dave Ramsey’s *The Total Money Makeover*. They each have their good points, but to be honest I feel like I get better guidance from reading through all the personal finance blogs that are out there.

Tricia from Blogging Away Debt wrote about how personal finance is unique to each individual and that individuals need to find what works for them:
Always remember that there is a huge key word in personal finance – PERSONAL. No two situations are alike and what may work for one may not work for another. Feel free to combine suggestions. Think of it as creating the recipe for your own personal success.

She continued later to discuss how she came to her own methodology in managing her debt:

I am actually pulling from a few different debt reduction methods that I have read online to tailor something that works for us….I actually have a really weird method that I use and I’d like to share it with everyone but it’s hard to explain.

Even if bloggers are following a particular method, they still tweak it to fit their lifestyles. Although financial advice appears logical due to the nature of dollars and cents, the psychological component of spending money cannot be separate from the actual expenditures. Often the process is trial and error, so they can find the behavior methods that work best for them. The author of Debt Hater wrote, “Just because everyone is doing it or there is a high-profile person promoting it – doesn’t mean that it is right for you.”

In many cases, bloggers know that they could pay off their debt faster with one method, but in order to endure the distance, they alter the plan to make it manageable for themselves. Tricia explains her own lifestyle spending choices: “I’m trying to live our lives in a way that will not lead to major splurges once our debt is paid off. One could say that I am trying to establish life long spending habits for our family.” Only the
bloggers know what works and what does not work for them. Although this process may take time, ultimately, they will decide the methods used to pay down their debt.

*Inspires/Helps Others*

The last theme to emerge from the data was the idea that the weblogs are not about a single, self-serving purpose. When Tricia from Blogging Away Debt paid off her debt, the author of *Penny Wise and Pound Foolish* left the following comment:

“Tricia, Congratulations! I am so happy for you! When I first started my debt journey about a year and a half ago, I googled “debt blog” and found Blogging Away Debt. You inspired me to start my own blog and watching your progress has given me the motivation to keep on going. Thanks so much for sharing your story with us and I wish you the best of luck with the next chapter in your life.”

Although debt bloggers do not start their weblogs to inspire their readers, as they progress in reducing debt, they do become an inspiration. Over 100 readers commented on Tricia’s weblog when she paid off her final credit card. Another commenter noted, “I have been following you for a while and just started my own blog, hopefully to use as inspiration to pay off our credit card debt, just like you did.”

The author of *Debt Hater* realized that her blog was not just about her own journey. She became aware of the importance of giving back to the community and sharing her stories with others. She wrote about her change in the reasons for blogging:

“Seriously, one of the reasons I started this blog was that I hoped people would read it and tell me everything that I needed to know about managing my finances and finally putting myself on the path to useful wealth….But a blog like this is
more than a journal because you put things out there and you get things back. It's not about me taking knowledge and using it for myself -- it's about sharing knowledge and allowing someone to gain what they didn't have before….. So the point of this post is that we're not just blogging for ourselves. And we don't have to be certified experts to help someone out or point them in the right direction. Whatever we give is what we get back. So I plan to give more and do it gladly. Inspiring and helping others allows bloggers to feel as if they have something of value to contribute not only to the debt blogging community, but to their physical communities as well. Many bloggers noted that they began volunteering, and some began making charitable contributions. Regardless of the specific type of involvement, as debt bloggers continue in their process of becoming debt free, they demonstrate a desire to help and inspire others.

Discussion

The first research question for this study is “What is the nature of collective learning within the debt blogging community?” The analysis of this question suggests that this community, with all of its intricacies and minutiae, has core beliefs and systems in place. In order to become more central in the community, bloggers need to increase their levels of engagement. The more bloggers commit to debt reduction, the more they become unified as participants within the community. As bloggers engage within the community, barriers are removed, and they begin to find their own styles and personal modes of navigation through the debt reduction process. The bloggers also find that they inspire others within the community and grow personally in this process.
progression is often cyclical with many stops and starts in maintaining financial well-being. Some bloggers pay down debt only to revert back to old patterns. Some get so close to paying off their debt, but cannot cross the threshold to become debt free. Others pay off their debt to begin a new adventure of saving. The journey is very personal, yet the community is there to support the bloggers during the process. This visual representation is depicted in Figure 7.

![Figure 7](image.png)

*Figure 7. A representation of the nature of the debt blogging community.*

**Use of Debt Blogs**

This section attempts to answer the second research question “How do individuals who blog their experiences in getting out of debt use their debt blogs?” In answering this
question, weblog entries were coded into 20 topics that were derived from the literature as well as those that emerged from the data. These concepts were then analyzed for broader categorical themes, which comprise the results of this research question. (See Table 12.) Six final themes emerged. Debt blogs are used to (a) document financial life, (b) articulate opinions, (c) reach out, (d) express self, (e) build communities, and (f) promote accountability.
Table 12. Uses of Debt Blogs Emerging Themes

<table>
<thead>
<tr>
<th>Emergent Themes</th>
<th>Final Themes</th>
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</thead>
<tbody>
<tr>
<td>Journaling of financial issues</td>
<td>Document Financial Life</td>
</tr>
<tr>
<td>Sharing successes/celebrations</td>
<td></td>
</tr>
<tr>
<td>Sharing failures/confessions</td>
<td></td>
</tr>
<tr>
<td>Maintaining Records</td>
<td></td>
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<tr>
<td>Giving advice</td>
<td>Articulate Opinions</td>
</tr>
<tr>
<td>Expressing opinions</td>
<td></td>
</tr>
<tr>
<td>Providing commentary</td>
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</tr>
<tr>
<td>Seeking guidance</td>
<td>Reach Out</td>
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<tr>
<td>Asking opinions</td>
<td></td>
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<tr>
<td>Reaching out</td>
<td></td>
</tr>
<tr>
<td>Reflecting</td>
<td>Express Self</td>
</tr>
<tr>
<td>Working out ideas</td>
<td></td>
</tr>
<tr>
<td>Expressing frustrations</td>
<td></td>
</tr>
<tr>
<td>Inspiring others</td>
<td>Build Communities</td>
</tr>
<tr>
<td>Aggregating internet content</td>
<td></td>
</tr>
<tr>
<td>Tagging other bloggers' content</td>
<td></td>
</tr>
<tr>
<td>Planning future</td>
<td>Promote Accountability</td>
</tr>
<tr>
<td>Establishing goals</td>
<td></td>
</tr>
<tr>
<td>Documenting progress</td>
<td></td>
</tr>
<tr>
<td>Motivation</td>
<td></td>
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</tbody>
</table>
Although debt blogs vary in style, design, and content, each documents the bloggers’ financial lives in some capacity. Some bloggers detail their budgets and spending through spreadsheets and net worth widgets. They document every account balance and every dollar spent. Tricia, from Blogging Away Debt, not only documented her monthly spending, but color coded her numbers to address areas of concern. In her posts, she would explain each figure and notate the reasons behind each number.

Other bloggers keep detailed budgets, but report their figures in other formats. The authors of Toxic Money wrote:

Ouch! We went over our monthly budget by $757.44. We underestimated our food budget by $274, gas budget by $95 and our allowance by $41.75. Also, due to two parking tickets ($30), a car repair bill ($289), a birthday present ($80) and tax preparation fee ($50), we ended up with $449 in ‘other’ expenses (our budget was $100).

The author of Nine Circles of Debt keeps track of her progress in terms of goals that she posts on the sidebar of her weblog. She notes:

“I've just made my last credit card payments for the month and I've (just barely) brought my debt total below $27K. The new debt total: $26,997.42, down more than $5,800 from the original debt total (see the figures in the sidebar). Yeah! My revised goal for the year is to pay off another $1000 by the end of December, bringing me below $26K.”
Regardless of how often or how exacting bloggers are in updating their figures, the act of documenting status is an important component of a debt blog. The author of Our Debt Blog did not update his blog for two months, but returned with a post to update the community on his relapse:

Hi, I’m back, I took a two month break from my blog and managed to add more debt. Something happened, I felt like my life needed a change so we managed to add more debt to the household. So here I am, I’m back to tell this blog about my debts….CITI was doing great until I decided that my living room needed new furniture and a brand new HDTV along with a surround system….here is a breakdown of my new accounts: CITI: $10,983, CITI Professional: $1,758 (don’t ask), BEST BUY: $1,706.59, ROOMSTORE Furniture: $549.59. So, please join me once again as I attempt to pay off all this debt.

Articulate Opinions

Bloggers often use their blogs as a way of providing commentary or opinions about various financial and debt-related topics. The wife blogger of Toxic Money posted an entry about two underwhelming Suze Orman books she read. The first book was geared, she felt, to the “twenty-somethings,” and she did not get much from the book. She was even more disappointed with the second book:

The excitement about being able to download my free copy from Oprah’s website, faded as soon as I read the first few pages of this book. I was very disappointed. I expected this book to be a step-up from The Money Book for the Young, Fabulous and Broke, but it was far from it. This book offers very basic
advice for women. At times, I wondered if parts of this book should have been written by Dr. Phil (especially the chapter titled “You’re not on sale”). Obviously I am not the target audience for this book; maybe that is why I did not enjoy reading this book. If one of my female friends asked me to recommend a personal finance book, it would not be this one. All in all, I will continue to bond with our dear friend Suze via SNL sketches, not her books.

Tricia from Blogging Away Debt obtained personal loans from Prosper.com, an online peer-to-peer marketplace where individuals can post a profile to obtain loans from personal lenders. After her loan was funded, she offered advice and her opinions on the process on her weblog for other bloggers:

The great thing about Prosper is that it is people-to-people lending. There is a personal aspect to the whole process. Here are some tips that I have come up with that may help you obtain a funded loan through Prosper…1. Post Pictures….2. Be Specific….3. Explain Bad Credit….4. Include a Profile Description….5. Don’t Ask For More Than You Need….6. Proofread Your Listing….7. Read, Read, Read….8. Advertise Your Listing, But Not Blatantly….9. Answer All Questions Quickly and Thoroughly….10. Be Yourself…

This particular entry was quite detailed and provided her personal opinions on what made her loan stand out and, ultimately, be completely funded. Her advice triggered many comments about the process, and she subsequently created a “Prosper” tag on her weblog to be a resource for others for frequently asked questions regarding her experience on Propser.com.
In the same genre of articulating opinions, other bloggers post links that they
deam valuable or of use to the community. The author of Debt Hater ended a post to say,
“All of this leads me to a great article on Bank Rate about “How To Organize Your
Financial Paperwork.” Read it here.” And the author of Penney Wise noted:

In the Sunday papers, I came across two good articles. The first “Satisfaction
from a Dollar Well-Unspent” in The Washington Post documents a Virginia
family who decides not to spend any money for two weeks. They ended up saving
more than $2,000! Check out the article in the link above or read the family blog
planetperspectives.blogspot.com.

Although the bloggers may not specifically provide an opinion about the link, just posting
it to their weblogs establishes a tacit understanding of its value for the community.

Reach Out

Bloggers also use their weblogs to seek others’ opinions and guidance, or reach
out to the community for help. They ask their readers questions and request advice on
numerous types of issues. In this example, Tricia from Blogging Away Debt is trying to
decide whether to renew her AAA membership. Balancing the idea of having a young
son and the possibility of an emergency with the renewal costs of $48, she reaches out to
members of the debt blogging community for advice:

Now I haven’t used it at all and my renewal is coming up in a few months…. I
will need to make my final decision on whether $48/year is worth having it in
case we need it. So far I am thinking it is. Any thoughts?”
Another post with the title of “Do I need a second job?,” the author of Debt Hater poses the question to her readers:

“I have avoided a second job for a long time….I don’t want to live to work, but I hate my cc debt so much I’m willing to endure the pain of a second job for a little while if it will help me pay it off sooner…..So, what are the merits of a second job? Anyone out there got another job to help pay off debt or to have spending money? How did it work out? Discuss.”

The author of Nine Circles of Debt asks “To Transfer or Not to Transfer?” Her post reads:

“I received an offer in yesterday’s mail for a new credit card with Citibank. They are offering a balance transfer at 0% until September 2008. Assuming I could get a high enough balance to transfer the entire amount on my highest rate card (almost $13K), that would go a long way to shortening my payback time….Of course, the other option is to just wait and hope that a sweeter deal will come somewhere down the line, preferably from one of my existing accounts. I'm open to suggestions/advice. Anyone?”

Opinion or guidance seeking is a way to get discussions going within the debt blogging community. In some cases, the question can spur financial debates, such as whether to cash in retirement savings. Other times, the content is more philosophical in nature and includes discussions as whether to tell one’s family about the debt. What is most interesting is that the blogger is asking for opinions and guidance often without
fully divulging enough information for a rational decision. Most of the time, however, commenters provide their opinions and advice without any caveats.

*Express Self*

Weblogs are a reflection of the author and act as a means of self-expression. From the actual content of the writing to the fonts, colors, and displays, the weblog is a representation of the blogger. Each weblog is unique and is digital manifestation of their individuality. For example, Tricia from Blogging Away Debt, writes poetry:

“I may not be the best poet in the world, but I have something to say and I thought I would try some poetry...An Ode to PFBlogs.org:

You carry my blog’s feed, update it all the time.
You do it all without receiving revenue from ads,
with pf bloggers’ best interests in mind.
continually evolving,
making improvements time after time.
And while I am a friend of yours,
you are also definitely a friend of mine.”

Other bloggers take a different approach. The author of Nine Circles of Debt likes to embed You Tube clips she finds interesting. In one weblog post, she embedded a video of a 93 year old woman named Clara who demonstrated how to make several penny-pinching meals that she made during the Great Depression.

Self-expression is not limited to the content of weblog entries. It is also shown through the visual display of the weblog – the colors, the designs, and the templates.
While the author of Nine Circles of Debt has an ominous dark purple web page with a black wind-swept moon as the heading, the author of Penny Wise and Pound Foolish has a classic white, simplistic design. Tricia from Blogging Away Debt has changed her template several times as she moved along her journey. She writes about how she has modified her weblog over time:

No more green and purple! For the past month or so, the look of my blog was getting to me. I like the green and purple, but it wasn’t fitting me. So many of my thoughts are within this blog, some that I wouldn’t even tell good friends. I want my blog to reflect who I am and how I’m feeling….The theme that you see now is…a cleaner look. The look, to me, is one that is more established and ready to move forward with our lives.

Self-expression may come easy for some, but for others it is part of the journey. The authors of Toxic Money write about the process of having their weblogs reflect their personalities:

We are not sure that the current content of our blog is very inspiring…and while we’re two fun people, our blog is anything but fun. That’s why one of our goals for May is to make our blog more interesting and fun. We do realize that it’s not something that can be done in a few posts, but we’re officially becoming aware of the fact that we’ll need to do something about our blog.

Debt bloggers use their weblogs as a reflection of themselves. Whether through content or design, it is intimately connected to their core being and echoes their thoughts, feelings, and emotions.
**Build Communities**

Debt bloggers use their blogs to connect with others, whether in their own communities or with the larger personal finance community. Tricia from Blogging Away Debt searched for resources to share with her fellow bloggers and found http://pfblogs.org, a website that aggregates personal finance weblogs. She shares this with her readers:

I have been surfing the web and finding some great resources for this website. I came across a wonderful directory of personal finance blogs…. Here’s the link if you would like to check it out….A warning though – go there when you have a good chunk of time available – LOL!

The concept of building communities often extends from other communities into the debt blogging community. Like the above example, Tricia introduced a broader group of bloggers to the community. In contrast, bloggers can bring in ideas from other groups to the debt blogging community level. Something as simple as organizing a lunch challenge to pack your lunch and not spend money on frivolous food items during the week can rally debt bloggers together. Tricia signed up for this challenge through another group of bloggers, but introduced this and became a leader for the debt blogging community:

Alright, let's make this February-March Lunch Challenge official. If you would like to join me… please leave a comment…..So far, 32 people have signed up for this challenge. I’ll give updates at least once a week, and Krystal will let us know how she and all other participants are doing every Friday.
The concept of building communities is both internal and external to the debt blogging community. Not only do bloggers build their own community, but they also build connections to the broader personal finance community and total blogging community as a whole. These bonds help solidify the boundary between their community and others.

Promote Accountability

The sixth use of debt blogs that emerged was accountability. This encompasses accountability of actions as well as accountability to the blogging community. Staying on track is an issue for some bloggers. The authors of Toxic Money noted “This blog will keep us both on track. We said that every time we think about buying something we don’t really need, we should go back to this blog and review our priorities.” And the author of Blogging Away Debt wrote, “Part of me feels like my mind is another place right now and I need to get back on track. I need to keep blogging about my debt. I need to keep chugging along.”

Bloggers realize that their readers and followers are invested in their progress, so they feel accountable to them as well. The author of Penny Wise and Pound Foolish stated, “I guess I didn’t know where to start or how to stop charging. I knew I needed to be held accountable to someone else besides myself in order to start making some real changes.” Another blogger wrote:

I just want to thank all my readers out there for helping me achieve my goals this month. I don’t think I could have done it without you! Knowing that you were rooting me on and knowing I was accountable, really helped me push to achieve a
major debt milestone. I feel like the first time, I see the light at the end of the tunnel. So thank you all for continuing this journey with me!

Regardless of whether the bloggers feel the internal accountability to blog for their own sense of commitment or whether they feel the external accountability to blog out of duty for their readers, this perceived sense of responsibility helps them stay involved in the debt blogging community. Regardless of the driving force, the idea of accountability is a sense of duty to remain active in the community despite setbacks or other impeding factors.

Discussion

The second research question for this study is “How do individuals who blog their experiences in getting out of debt use their debt blogs?” In analyzing the content, the uses of debt weblogs nearly mirror the motivation factors that are established in the literature. All of the uses except accountability were noted in other studies (Nardi, Schiano, Gumbrecht, & Swartz, 2004; Zappan, 2005; Herring, Scheidt, Write, & Bonus, 2005; Huang, Shen, Lin, & Chung, 2007). Accountability seemed to be a common theme among all of the bloggers, whether it was accountability to themselves to continue to post or accountability to fellow bloggers to stay committed to the community.

The notion of accountability seems intuitive for weblogs that are focused on solving a particular problem. In the case of debt bloggers, they are not only accountable to themselves to continue to reduce their debt, but feel the pressure to be accountable to the community. In a sense, they are all in it together, and one person falling backwards affects the entire community. They encourage each other to stay on course and celebrate
each success, regardless of its scale. Many bloggers stopped blogging in times of setbacks, yet the community reached out to them to continue to blog, regardless of their status. The idea of being accountable allows for errors and troubled times, but still keeps them committed to the community.

Role of Commenter

This section attempts to answer the third research question, “What is the role of the commenter in the debt blogging process?” Initially, 16 roles were identified and then later collapsed into seven major categories: (a) supporter, (b) challenger, (c) confirmer/mirror, (d) admirer, (e) seeker of information/advice, (f) provider of information/advice, and (g) connector of community. (See Table 13.)
### Table 13. Role of Commenter Emerging Themes

<table>
<thead>
<tr>
<th>Emergent Themes</th>
<th>Final Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Encourager</td>
<td>Supporter</td>
</tr>
<tr>
<td>Congratulator</td>
<td></td>
</tr>
<tr>
<td>Challenger</td>
<td>Challenger</td>
</tr>
<tr>
<td>Wake-up Call</td>
<td></td>
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<tr>
<td>Confirmer</td>
<td>Confirmer/Mirror</td>
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<tr>
<td>Mirror</td>
<td></td>
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<tr>
<td>Admirer</td>
<td>Admire</td>
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<tr>
<td>Inspired by</td>
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<tr>
<td>Look up to</td>
<td></td>
</tr>
<tr>
<td>Asking advice</td>
<td>Seeker of Information/Advice</td>
</tr>
<tr>
<td>Asking information</td>
<td></td>
</tr>
<tr>
<td>Provider of Information</td>
<td>Provider of Information/Advice</td>
</tr>
<tr>
<td>Provider of Advice</td>
<td></td>
</tr>
<tr>
<td>Solicitor</td>
<td>Connector of Community</td>
</tr>
<tr>
<td>Provides links</td>
<td></td>
</tr>
<tr>
<td>Encourages connections</td>
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</table>
Supporters bring emotional encouragement to bloggers and allow them to feel safe within the community. Support can be expressed simply by congratulating them on their successes or by encouraging bloggers to keep working on their goals. For some, it can be to reaffirm a decision that has been made. On Debt Hater’s blog, one commenter wrote “Hey Babe, I know this may seem corny. I just wanted to extend my support and let you know I think this is a good idea, and I have been taking the advice that you have been posting.” After a blogger was approved for a loan a commenter wrote “Great job on getting the consolidation loan! The additional 4% will really help!”

Supporters also include those that encourage bloggers when they have fallen. Michael responded to the author of Blogging Away Debt, “Keep plugging, Tricia. We’ve all been there. The setbacks are pretty much a fact of life.” Another commenter wrote on Penny Wise and Pound Foolish’s blog:

Don’t beat yourself up about it too hard. You recognize your mistake and why you did it, and that’s the important thing. Old habits die hard. You can’t be perfect every day. You’re so close to reaching your goal and I know you’ll get there.

Most supporting comments are short and to the point. They simply show a connection among the members of the community and allow commenters to respond to the success and failures of the blogger. Supporting comments are nurturing, caring, and encouraging.
**Challenger**

The role of Challenger is also a vital component to the debt blogging community. Some challenging comments are more direct than others, but all address a conflict or discrepancy in debt bloggers’ process of thinking. The author of Penny Wise and Pound Foolish wrote on her weblog about her cleaning service, and a commenter stated, “I thought this was a blog about saving and getting out of debt – how do you justify paying a cleaning person? I just don’t get it.” This triggered further reflection, and, ultimately, the author of Penny Wise and Pound Foolish discontinued her house cleaning service. An anonymous commenter noted on the Blogging Away Debt weblog, “Interesting the juxtaposition of this post – about buying things that weren’t necessary and planning to sell them – and the one just before, about how to buy clearance items. Conflicted?”

Other challenging comments are often subtle warnings of potential traps. The author of Debt Hater struggled with making sense of financial decisions, calculating numbers and trying to find ways to shuffle debt to a lower interest credit card. One commenter stated, “Do you trust yourself? If not, the math is irrelevant. For years, you’ve struggled to pay off your debt. Why tempt yourself with more?”

**Confirmer/Mirror**

Confirmers and Mirrors are commenters that share similar situations and stories. One commenter noted:  

Stumbled onto your blog and love it. Your thoughts mirror my own and my own journey of getting out of debt. I do feel enslaved and it’s messing with my fun. I
am and have taught my children about my stupid mistakes so they will not be where I am at…digging out but I now see the light.

Another commenter stated, “Excellent post. I can relate to that….Now I know better and am trying to get out of this hole….Hopefully, I will be able to get out of this debt by next year. I pray that I will…”

Confirmers and mirrors validate the bloggers’ thoughts and writings. Although they express feeling isolated by their debt prior to blogging, they now are able to see that they are not alone and that others share the same situations, struggles, and stories.

Admirer

Another role of the commenter is that of an admirer. One commenter noted, “Following your progress has been an inspiration to me and my family as we work to pay off our debt and become financially independent. Great work.” Another commenter stated, “Even though I’ve only been reading your blog for six months, it’s been exciting to watch the progress you’ve made in that amount of time!” Admirers are followers that are often inspired by the blogger. These commenters show respect and appreciation for their role in the community. One commenter on Blogging Away Debt stated, “I love stopping by here and getting inspiration for tackling debt. We have way, way, way too much debt but my husband and I finally have good jobs as we are starting to chip away at it. Thanks for the blog were I can feel like I’m not alone.” Another commenter stated:

Your blog is wonderful. It’s inspiring how you continue to find ways to think outside of the box, get out of debt, and reclaim your financial life. You and your family have done a tremendous job. Thank you for sharing your experience so
others of us have a light leading the way and don’t feel like we’re along in the process.

Admirers of bloggers are usually not as far along in terms of goals, debt repayment, and commitment to the community. They view the blogger as someone they can look up to as a role model to follow and find inspiration to make it further in the debt reduction process.

*Seeker of Information/Advice*

Another role of commenter is the seeker of information/advice. These commenters turn to debt bloggers for help for their own situations. One commenter wrote:

I have just discovered your site and am very glad that I did. I am lost in the morass of debt accumulated over 2 divorces, single-parenting, and poor planning over the last 15 years …there is never a point at which I can breathe easy and sock money away. “normal” budgeting is not for me, since I never know how much I will have. any thoughts? And many thanks.

Commenters that are seekers of information/advice tend to ask those bloggers within the debt blogging community who are stable, highly respected, tagged frequently, and seen as a reliable source for information. When Tricia from Blogging Away Debt starting using Prosper.com to find lower priced peer-to-peer loans, she became a resource for many other bloggers. Questions such as “I’m curious, did you mention your blog on your loan request?,” “How exactly does Prosper work?,” “What happens if your loan doesn’t get fully funded?” were common. She had so many repeat questions that she set
up frequently asked questions section within her weblog about Prosper.com loans. Although the Prosper.com website provides its own frequently asked questions section, Tricia was the resource that other bloggers first turned to for answers to their questions and to seek advice.

Provider of Information/Advice

In contrast to commenters who are seeking advice, other commenters are providers of information. These commenters often have opinions, advice, or answers to questions for the blogger. One commenter offered this advice to Blogging Away Debt when she was struggling with large annual percentage rates from her credit cards:

Have you tried calling your lender and saying “This 16.49% you are charging me is ridiculous. I get 5-10 offers for lower rates every week. Lower my rate or else I will surf my balance to another card and you will never make any more money from me again.” What harm could it do?

Another blogger was struggling with managing medical bills and prescriptions. A commenter provided a resource: “http://www.needymeds.com  This is a really great resource if you can’t afford your prescriptions. There’s lots of information on this site - eligibility guidelines, application requirements, etc.”

The author of Penny Wise and Pound Foolish wrote about what to do with a credit card she was getting ready to pay off. One commenter wrote, “You shouldn’t close your credit card account because it will hurt your credit score….You should just pay it off and hide the card or cut it up so you won’t use it.”
Connector of Community

Many debt bloggers use their weblogs as a means to connect with the community, but commenters are also a vital part to this process. Connectors of community keep dialogue going and remind bloggers of their shared bond in trying to gain control of debt. They ensure that there is communication and understanding within the community. This can be as simple as linking to each other’s weblogs, as a way of providing resources and expressing support. One commenter noted “Thanks for visiting my blog and giving me a link. I love your blog and will link back to you.” Another commenter suggested to the author of Debt Hater to get involved with carnivals. This person stated:

Your posts would be great for the Carnival of Debt Reduction as well as other personal finance carnivals. This will give your blog extra exposure. My blog has details. Also, the No Credit Needed Network was just started (http://ncnnetwork.blogspot.com); this might interest you as well.

Discussion

The third research question for this study is “What is the role of the commenter in the debt blogging process?” The analysis of the comments was a very interesting component of this study since there is no previous literature to compare. The idea of comments can be deceiving because comments on an entry can also be created by the bloggers themselves responding to previous comments. In many ways, comments are a discussion forum, and the blog entry itself is the topical start to a conversation. Many commenters are regular contributors who followed the blogger closely and often have their own weblogs. Comments were often full conversations between readers and the
blogger, exceeding over 50 posts for one weblog entry in many cases. If the blogger responded favorably to the comments with acknowledgements and additional commentary, the more likely additional comments would be added by others. Bloggers who seemingly ignored comments had very few within their weblogs.

Summary

The findings for this study in many ways are consistent with previous studies regarding blogging and virtual communities of practice. However, the two main distinctions between this study and other studies about blogging communities are that these bloggers are anonymous and are focused on a central, common problem.

Regarding the nature of collective learning within the debt blogging community, the themes that emerged from the data are reflective of the literature within social constructivism and communities of practice. However, with blogging still relatively new to these areas of research, the findings provide further insights into how the interaction of blogging facilitates learning. Although the concepts may currently be addressed in the literature, they are not necessarily from weblog research. Certain themes, such as removing barriers and allowing for personal navigation, are unique to this study. In addition to these findings, the concept of distinguishing levels of participation has provided further insights to blogging communities and virtual communities of practice.

The findings regarding the use of debt blogs are consistent with the literature in regards to motivating factors of bloggers with the exception of promoting accountability. This concept is new and may be due to the distinct nature of the debt blogging community. Although this has not been addressed in the literature, this concept of
accountability is a significant finding for understanding what is needed to keep debt bloggers connected to the community and dedicated to the getting out of debt process. Since promoting accountability is a newly found concept, the implications may extend beyond what was collected in terms of the data for this study.

Finally, the role of commenter has not been addressed in the literature, and the themes that emerged from the data may or may not be exclusive to debt blogging communities. Although the seven identified themes can be a starting point for future research, the findings may be more relevant to the idea of anonymity and interaction among members of an online community.

Although the findings of this study in many ways are consistent with the literature, new insights and ideas were discovered. Perhaps since debt blogging is participating in a virtual community of practice that is focused on a particular problem, additional themes and ideas were found that are new to the literature. In addition, the analysis of the data provide new conceptions about how blogging out of debt fits within the framework of social constructivism and addresses the complexity of blogging as a learning medium in the field of adult learning.
CHAPTER 6
CONCLUSIONS AND RECOMMENDATIONS

Introduction

The purpose of this study was to observe weblogs in their natural setting and to understand the cultural patterns of practice within the debt blogging community. Although several fields of practice have researched weblogs, the literature has yet to yield a study on socially constructed knowledge by individuals who blog their experiences about a particular problem, specifically, getting out of debt.

This chapter presents the conclusions for each of the three research questions, then provides a discussion of the areas of study this research project impacts. Additionally, it addresses the challenges of the study and limitations and delimitations. Finally, suggestions for future studies are noted, as well as concluding comments.

Conclusions for Research Question One

The first research question, “What is the nature of collective learning within the debt blogging community?”, yielded 32 categories which evolved into 24 emerging themes. These emerging themes collapsed into 6 final themes, which are: (a) distinguishes levels of participation, (b) unifies and commits participants, (c) removes barriers, (d) contributes to personal growth, (e) allows for personal navigation, and (f) inspires/helps others.
The analysis suggests that this community of debt bloggers reflects the literature regarding communities of practice (CoP). The theory of CoP refers to the process of social learning as new members assimilate into the community (Wenger, 1998). This idea of legitimate peripheral participation (LPP), or the relationship between newcomers and old timers that evolves over time, is the essence of how learning occurs within the CoP. The activities, identities, and artifacts are all embedded within the social learning construct.

Although this study notes that there are distinguished levels of participation in the debt blogging community, Lave and Wenger (1990) note there is no true center of the community, just as there is no periphery. Although this seemingly provides contradictory evidence, it actually is quite intuitive. Individuals within the debt blogging community can move fluidly from a reader to a commenter to a blogger to a carnival participant to a carnival host. At any given point in time, their role in the community may change as newcomers enter or as more dominant bloggers pay off their debt and refocus their blogs. As Hall and Graham (2004) found in their study of code-crackers, it seems that non-contributors can profit from passive participation in the community, as well. In the case of debt bloggers, even passive readers may profit as a participant in the CoP.

The overall concept of LPP is that learning occurs as one is engaged in the social dynamics of the community, regardless of role. Each role provides different responsibilities and learning opportunities, and thus provides different interactions.
between and among other members. As bloggers move from role to role and grow in
their understanding of the getting out of debt process, their social world continually
changes and affects the overall CoP. This fluidity is a central component to communities
of practices, particularly online CoPs.

For online CoPs, Hall and Graham (2004) noted that the group is sustained by
clarity of purpose and iterative exchanges between and among members. Although this is
quite true of the debt blogging community, they also note that knowledge generation is
more common in smaller and more closed online groups. The larger the group, the more
complex and dynamic the CoP becomes. While it is true that within the framework of the
blogosphere, the debt blogging community is quite small, it is freely open to anyone who
is able to follow its tacit rules.

Beyond online and virtual communities of practice (VCoPs), the idea of openness
extends further with weblogs. Not bound by time or space, VCoPs can vary greatly in
their complexity; however, they are still usually highly contained, utilizing discussion
boards and concrete identities. Unlike weblogs, where commenters can be anonymous,
discussion boards require a specific log-in pseudonym that can be tracked over time.
Weblogs also embody a range of media, embedded content, and structure, thus making
them even more complex than a traditional VCoP.

Dubé, Bourhis, and Jacob (2006) noted that demographics, organizational context,
membership characteristics, and technological environment all play a role in the level of
complexity of VCoPs. (See Table 6). Many of the structural characteristics of highly
complex VCoPs are addressed within the debt blogging community. For example, debt
bloggers are an open, heterogeneous, and geographically dispersed group of people. The membership is highly fluid, and many bloggers had little to no experience with the technology used in a blogging tool interface. In order to become members of the community, the bloggers had to first initiate the search for existing debt weblogs. This process is self-selecting, as members choose to participate and engage in this type of medium. For the bloggers in this study, the progression of learning about blogging was embedded with the reflective practice of writing about getting out of debt.
Table 6. Typology of VCoPs’ Structural Characteristics.

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Level Of Complexity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orientation/Purpose</td>
<td>Low →→High</td>
</tr>
<tr>
<td>Life Span</td>
<td>Operational</td>
</tr>
<tr>
<td>Age</td>
<td>Temporary</td>
</tr>
<tr>
<td>Level of Maturity</td>
<td>Old</td>
</tr>
<tr>
<td>Creation Process</td>
<td>Transformational Stage</td>
</tr>
<tr>
<td>Boundary Crossing</td>
<td>Spontaneous</td>
</tr>
<tr>
<td>Environment</td>
<td>Low</td>
</tr>
<tr>
<td>Organizational Slack</td>
<td>Facilitating</td>
</tr>
<tr>
<td>Degree of Formalism</td>
<td>High</td>
</tr>
<tr>
<td>Leadership</td>
<td>Unrecognized</td>
</tr>
<tr>
<td>Size</td>
<td>Clearly Assigned</td>
</tr>
<tr>
<td>Geographic Dispersion</td>
<td>Small</td>
</tr>
<tr>
<td>Members’ Selection Process</td>
<td>Low</td>
</tr>
<tr>
<td>Members’ Enrollment</td>
<td>Voluntary</td>
</tr>
<tr>
<td>Members’ Prior</td>
<td>Compulsory</td>
</tr>
<tr>
<td>Community Experience</td>
<td>Extensive</td>
</tr>
<tr>
<td>Membership Stability</td>
<td>Stable</td>
</tr>
<tr>
<td>Members’ Prior</td>
<td>None</td>
</tr>
<tr>
<td>Stability</td>
<td>Fluid</td>
</tr>
<tr>
<td>Members’ technology literacy</td>
<td>High</td>
</tr>
<tr>
<td>Cultural Diversity</td>
<td>Homogeneous</td>
</tr>
<tr>
<td>Topic’s Relevance to Members</td>
<td>High</td>
</tr>
<tr>
<td>Technological Environment</td>
<td>Low</td>
</tr>
<tr>
<td>Degree of reliance on technology</td>
<td>High</td>
</tr>
<tr>
<td>Technology Availability</td>
<td>High Variety</td>
</tr>
</tbody>
</table>

Note: From “Towards a Typology of Virtual Communities of Practice,” by Dubé, Bourhis, & Jacob, 2006. Interdisciplinary Journal of Information, Knowledge, and Management. Adapted with permission.

Unifies and Commits Participants.

It should not be surprising that collective learning within the debt blogging community unifies and commits participants. As Wenger (1998) noted, the three main characteristics of a CoP are mutual engagement, negotiation of a joint enterprise, and a shared repertoire. For the debt blogging community, mutual engagement is the

134
interaction between and among the members. The act of engagement alone brings individual bloggers together and unites them for a singular cause, which is the negotiation of a joint enterprise. As members try, adopt, accept, and reject practices, they shape the community. As this process continually develops, bloggers become more unified in purpose. Debt bloggers create their own repertoire of language, jargon, theories, stories, and perceptions that are understood by its members, which continually reaffirms the shared values.

Silva, Goel, and Mousavidin (2008) found that, although CoPs seldom dwell on power, the organization of the online community legitimizes a particular kind of power which aids in the unification process. This power is how the old-timers apply discipline techniques, such as ignoring or ridiculing posts, which are detrimental to the growth of the community. They found that this disciplinary power by old-timers is fundamental for a community weblog to have cohesion. Although their study utilized posts, comments, and threads from MetaFilter, a single community weblog with over 38,000 contributing individuals, the findings were consistent with this study of individual weblogs that are connected by an overarching community structure. As old-timers within the community serve to enhance the dialogue, this process unifies the participants and keeps the focus on the positive elements of the debt blogging process.

As the community continually evolves and changes, debt bloggers come and go. However, the overall structure of the debt blogging community, as viewed from a CoP perspective, is sustainable by bloggers that are unified and committed. Wenger, McDermott, and Snyder (2002) noted that today’s CoPs have unlimited potential to grow,
change, and transform. No longer viewed as a life-cycle approach akin to birth, maturation, and death, today’s CoPs, particularly VCoPs, have unrestricted possibilities. Blogging technology allows the community to be unified across time and space, no longer bound by logistical matters. Individual bloggers are committed to this virtual place where they are understood and accepted.

The commitment to the community is evident by dialogue between and among members and the show of concern when members fall away. When the author of We Need To Be Debt Free deleted his weblog, the community rallied with positive and supporting comments on their own weblogs. Although bloggers stated that his weblog was removed due to his employer finding out about his debt and weblog, he is still committed to the community and regularly posts comments on other debt blogger weblogs.

Removes Barriers.

In today’s society, debt is still a taboo subject. It is rarely, if ever, discussed openly even among closest friends or family members. Understanding this cultural context is important to viewing the barriers to becoming debt free. If a person cannot feel comfortable discussing debt, it is difficult to acquire the skills necessary to overcome the obstacles to achieve financial freedom.

Vygotsky (1978) emphasized the influence of culture and social contexts in learning and believed that thought develops from societal contact, then is acquired by the individual. The debt blogging community provides a new type of culture. This culture is a safe place to discuss debt and all of the secrets that are hidden from the rest of society.
Utilizing Vygotsky’s theory, the debt bloggers created a new context in which learning can occur. This virtual social context allows open discussions of debt, spending, emotions, and failures without being judged or looked down upon. Feeling safe within this new culture, individuals are able to remove barriers and discuss debt openly like never before.

Through the course of debt blogging, which in many ways is a cathartic process, individuals are able to anonymously disclose their feelings and emotions that may have been otherwise internalized. The shame and guilt that compounded during the process of getting into debt have now surfaced and need to be addressed. Not able to physically turn to others around them, the bloggers reach out to their community to discuss these raw emotions and to gain support for managing the next step in the journey of becoming debt free.

*Contributes to Personal Growth.*

Although collective learning within the debt blogging community can be captured by the understanding of CoPs, the individuals that encompass the community all have their own personal journeys. The blogging community and the process of debt blogging contribute to the personal growth of each debt blogger. As they participate in the community, they personally grow and construct meaning from the experiences.

Contributing to personal growth is the larger theme that comprises other concepts such as realizations, reflection, enjoying life again, and self-confidence. As the bloggers experience what Dewey (1966) calls “directed living,” they are actively living theory in practice.
The concept of personal navigation is a consistent theme within the theory of constructivism. Instead of one objective truth, individuals can find their own way, one which is right for them. The “right way,” according to von Glasersfeld (1995) is the way that has proven to be adequate within the context in which it was created. In other words, in that moment that a decision is made by a debt blogger, if it ultimately moves them towards becoming debt free, it is the “right” thing to do. Although many times it may be counter-intuitive to what financial professionals recommend, the bloggers find their own paths to achieving their goals.

Xiao et al. (2004) used the Transtheoretical Model of Change (TTM) for consumers trying to get out of debt and noted specific strategies that can be utilized to move across stages of change. The first three stages of the TTM are precontemplation, contemplation, and preparation. In each of these areas, the individual has not actively engaged in changing life activities. The fourth phase, action, occurs in the first six months of the change process; the maintenance stage is after six months, but fewer than 18 months. The change stage results in changed behavior for more than 18 months. Nearly all the bloggers in this study were in the action or maintenance stage of their change process. Although the processes of change (change strategies) that moves a person through the action and maintenance stage is captured within the debt blogging community, this is just a small piece of how a person gets out of debt. Xiao et al. stated that these change strategies involve reinforcement management, a helping relationship,
counter-conditioning, and stimulus control. In addition, social liberation occurs throughout all stages of the change process.

The analysis of the data for this study demonstrates that debt bloggers utilize multiple methods to change their behaviors. Although many of these methods are not recommended in the financial literature or by financial professionals, oftentimes finding their own approach is a catalyst to becoming debt free. While not an ideal way of paying down debt, through trial and error, the individual is frequently able to find a means that works best for his or her situation. Shuffling credit card debt to lower interest rates, obtaining creative loans, and cashing in retirement funds have all been used by debt bloggers. Regardless of how debt bloggers manage the getting out of debt process, the nature of the community allows them the freedom to personally navigate their own way.

*Inspires/Helps Others.*

Inspiring and helping others should not be a surprising finding within the framework of debt blogging communities. This is consistent with Hsu and Lin’s (2008) quantitative study of online Taiwanese weblog message boards, which found that altruism affected a weblog user’s attitude. This study identified that people may participate in blogging to actively increase the welfare of others. Although the authors noted that this may be based on the Taiwanese culture, Josefsson (2005) found this to be true of patient online communities, which are composed of discussion boards and email lists. Josefsson established that patient online communities allow for patients to help others, which is an equally important coping strategy. Reeves (2000) noted that a central
aspect of the patients’ use of the Internet was that it facilitates helping others, which is what patients found most rewarding.

Regardless of whether the technology involves blogging or discussion boards, the Internet is able to connect individuals from geographically dispersed areas. The community members are able to support each other regardless of physical location or where they are in the debt blogging process. They depend upon each other for help, inspiration, and, ultimately to give back to others within the community when they are able.

Conclusions for Research Question Two

The second research question, “How do individuals who blog their experiences in getting out of debt use their debt blogs?,” yielded 20 categories which were then reduced to six final themes: (a) document financial life, (b) articulate options, (c) reach out, (d) express self, (e) build communities, and (f) promote accountability. These findings, with the exception of promote accountability, are consistent with the literature in providing motivating factors for blogging.

Nardi, Schiano, Gumbrecht, and Swartzs (2004) interviewed bloggers and found similar motivational themes: documenting the author’s life, providing commentary and opinions, expressing emotions, working out ideas through writing, and forming and maintaining communities. Studies by Zappan (2005) and Herring, Scheidt, Write, and Bonus (2005) consolidated “expression of emotions” and “working out ideas through writing” into a single “self-expression” motivation. This is consistent with the findings of this study as “express self” comprises reflection, working out ideas, and expressing
frustrations. In addition, Huang, Shen, Lin, and Chung (2007) added “information seeking” as a motivator after examining aggregator weblogs, which feed numerous individually related weblogs posts into a single overarching weblog site. Although debt weblogs are not aggregators, this finding falls as a subset of a larger theme of “reaching out.” For this study, “reaching out” encompasses both seeking guidance and asking opinions, which is an integral part of problem solving with regard to managing the getting out of debt process.

Although no other studies to date have identified promoting accountability as a motivating factor, this study identified it as a predominate use of the debt weblog. Since other studies to date investigated blogging from a large and varied scope, they may not have selected or identified weblogs that were set up to address a particular problem. For bloggers getting out of debt, accountability is a prevailing theme that is integrated with other uses, such as building communities or documenting their financial lives.

The notion that debt bloggers use their weblogs to promote accountability affects two areas. First, they are accountable to themselves to blog and post entries (internal accountability). Once the weblog is created, there is a sense of duty to use it. Once a blogger sets up the weblog and engages in the community, he/she feels internally obligated to contribute additional postings. Even if the news is of backsliding or status quo, the bloggers are committed to adding to their weblogs. Second, this accountability extends to other members (external accountability). Once the blogger is accepted into the community and has regular followers and commenters, the blogger feels not only obligated internally to post, but also for others. There is a sense of duty that comes with
being a member of the debt blogging community. Fellow bloggers are waiting for updates, whether it is from RSS feeds or by clicking on their websites, and the community is actively engaged by reading and posting on each others’ weblogs. This second component of external accountability is sometimes sufficient enough to keep debt bloggers posting entries even though they are having a difficult time pursuing debt reduction. They feel accountable to let others know they are still trying.

Another key finding is the idea that expressing self is more encompassing in debt blogging than conceptualized in the literature. Expressing self, as stated earlier, can include reflection, working out ideas through writing, and expressing frustrations, but it also includes the overall look and design of the weblog. No study to date discussed the look of the weblog in terms of expressing self. In this study, it is paramount. For example, Tricia from Blogging Away Debt discussed how she changed the look of her blog as she changed and developed. Her weblog is highly organized with tabs and archives. Her blog has white space and links to pertinent financial literacy content. She balances her checkbook to the penny and utilizes Quick Books. She also provides a Quick Books Frequently Asked Questions section on her weblog. In contrast, the author of Nine Circles of Debt conveys a sense of gloom and doom. Ominous dark purple and black colors, with a picture of a cloudy sky are the first introduction a reader has to her weblog. She continues to struggle to get out of debt, and this is conveyed through the visual representation of her weblog. The colors, look, design, and fonts of debt weblogs are all manifestations of where the author is on his or her journey of getting out of debt.
Since the weblogs capture only a moment in time, only a single view can be described and detailed. Unless the blogger describes the changes (such as Tricia did), the reader would not understand the developments over time unless they were followed in real time as they were occurring. This visual self-expression provides insights to what has been overcome (or not overcome) as well as the blogger’s outlook to the future. Tricia is cognizant of her changes; however, it is unknown if other bloggers are as intuitive. Nine Circles of Debt may not have yet connected her inability to pay down her debt with her dark and dejected weblog format.

Conclusions for Research Question Three

The third research question, “What is the role of commenter in the debt blogging process?” was a bit more categorical and functional in nature. Although there was no existing literature to pull from to start coding, the emerging themes were easily identified and noted. Sixteen categories were initially developed, which collapsed into seven final themes. These themes include (1) supporter, (2) challenger, (3) confirmer/mirror, (4) admirer, (5) seeker of help, (6) provider of information/advice, and (7) connector of community.

Due to the structure of comments, it is sometimes difficult to determine if commenters have their own debt blogs or if they are just passer-bys of the community. Regardless of their status, many entries spawned very similar comment responses. For example, if a blogger was going off track, several comments may be a wake-up call or a message to challenge the blogger to think differently. This was also the case for supporting comments in which the blogger achieved a particular goal. The comments
would be congratulatory in nature. The more comments left for a particular entry, the more the comments were of similar nature. Other weblog entries would be about a particular situation or experience. For these entries the comments may be few, but of a more personal nature. For example, if a blogger wrote about the challenges of talking with his or her children about money issues, another blogger may write a comment about his or her own experiences with that same situation. This entry would not spawn an overabundance of comments, but those that are left are seemingly more personal and thoughtful.

The key finding to this research question has little to do with the role of commenter, but more to do with how the commenters interact with the blogger. Unlike discussion boards, in which a person logs in with a particular name, weblogs vary in structure. Regardless of the comment, the nature of a weblog allows dialogue among community members. This is an ongoing discussion that often will track over time. In order to truly gain insights to its meaning, however, one would need to be able to extract the dialogue between members. Due to the adaptable structure of the weblogs, bloggers are able to select how comments are left on their weblogs. For some weblogs, commenters can be completely anonymous. For others, commenters need a valid email account with, minimally, a pseudonym. Even for weblogs set up with pseudonym commenters, many people have multiple email accounts. Although it may be one single person behind multiple comments over multiple weblogs, depending on how they register comments, it may be virtually impossible to track. However, understanding the dialogue
among specific members of the community would be an interesting phenomenon to study if the technology were to become available.

Discussion

This study impacts a variety of areas of research in the literature. First, in terms of social constructivism, it adds to the growing literature about communities of practice (CoP), specifically, virtual communities of practice (VCoPs). Although much has been studied regarding CoPs, there is little research in terms of blogging communities and what is collectively learned by its members.

This research extended research beyond discussion boards and static Internet technology to the dynamic and fluid nature of Web 2.0. Now mainstream in society, researchers are just tapping into this new world. As more of a person’s self is created digitally, more research needs to be done on the differences between one’s true self and the virtual representation that is created. The bloggers were open and free to discuss intimate details of their emotions, such as fear, guilt, and the sense of failure. They provided details of their personal spending and rationalizations of why and how they spend money. The bloggers seem starved to talk about their issues, yet embarrassed due to the social stigma surrounding consumer debt. In the safety of the debt blogging community, they divulged their true selves in hopes to learn how to overcome their struggles with credit cards.

Although some bloggers learn to control discretionary spending and make it out of debt, others continue to struggle and remain in a recurring cycle. Surprisingly, bloggers do not distinguish between those who will make it and those who will not.
Although often apparent to a reader who is actually making progress versus repeating a cycle, each person has a valued part in the debt blogging community. Judgments are not welcomed, yet critical assessments are welcomed. Such tacit rules are learned quickly by the members and are embedded in the context of the community. Viewed as a VCoP, the debt blogging community is self-monitoring, self-functioning, and always transforming. As members come in and out, and as they pay off their debts and change the focus of their weblogs, the community continues to evolve and change. By just reading the weblogs, it is clear those individuals who began their weblogs in massive amounts of consumer debt and paid it off over a period of several years are not the same people they were at the beginning. They changed, and they had an impact on their readers who followed along on their journeys.

A second area this study impacts is the role of technology in the learning process. Blogging allows individuals a voice and becomes a catalyst for learning and reflecting. This study illustrates how blogging can be used as an informal learning method for problem-solving. With perspectives on adult learning continually changing and adapting over time, understanding the role of technology will become an integral component of the next generation of adult learning theory development.

In today’s society, it is difficult to separate technology from daily living. It is embedded in our lives and is a central component of how learning occurs in our culture. As technology continues to advance, it will be interesting to see if the debt blogging community as a type of VCoP will continue to develop and change or whether it will fade
as an Internet trend. Regardless, new technology will result in new ways to learn, and educational researchers need to be willing to venture into these new areas.

In a third area of impact, this study provides insights to the getting out of debt process. It is more than a rote prescription of steps and procedures, but instead a course of action that is developed and tested by each individual. Consumers are flooded with pop psychology and supposed financial experts to help them through financial problems. Best-selling books and dedicated television shows are praised as time-tested methods to financial success. However, each of these methods is based on a preconceived notion of “best practice,” or the most efficient way to pay off debt.

As found in this study, there is no one way to get out of debt, and what works for one person certainly cannot guarantee success for another. Debt, money, and spending have just as much, if not more, to do with psychology as financial understanding. Until the societal focus shifts from an authoritarian rule-abiding methodology to a collective, tolerant, and accepting approach, little can be done to help individuals make sense of their situations. Success in getting out of debt is less about following rules and more about personal empowerment. Although in many ways they are influenced by various outside sources, each individual must find his or her own path. In order to be effective in helping individuals get out of debt, more needs to be researched about the means of overcoming various obstacles and setbacks, whether it be psychologically or financially based.

Finally, this study utilized a fairly new qualitative methodology. It addresses some of the many challenges of Internet research and provides insights for other
researchers who choose observational netnography as their framework of study. The Internet provides a vast amount of information, but researchers are challenged by how to access it, ensure its validity, and extract the true essence of the meaning behind the data. In pure observational netnography, there is no member checking. Researchers using this methodology must rely heavily on other validation methods such as seeking discrepant views and ensuring triangulation of data.

Although there are a number of challenges in observational netnography, it is an unobtrusive method to gain insights into online communities. The individuals in this study already have a significant burden placed on them by their debt. It is unknown if adding a researcher to this dynamic would intensify the pressure to make progress in their debt reduction. By utilizing this method, new information was gained without intruding on the bloggers daily growth and development. Perhaps the intervention of a researcher may accelerate the learning; however, until more is understood about the getting out of debt process, this methodology was appropriate and suitable to this population.

Ethically, the idea of lurking in online communities has been discussed in the literature, albeit mainly from closed discussion forums. Although it may be argued that public weblogs are similar, they do have distinct characteristics that set them apart from other internet communication genres. The bloggers in this study want their weblogs to be read, and they post questions to their readers and solicit advice. There was something that triggered these individuals to create their weblogs and begin the debt blogging process, which is an open venue for readers and commenters alike.
Although still fairly new, observational netnography can be beneficial as long as it is treated with the same rigor and respect as other techniques in qualitative research. In the case of this study, it was paramount to respect the writings, thoughts, and ideas represented in the weblogs. Data were more than transcribed words, but instead rich and fluid interactions among community members. The designs, colors, and sounds that emanated from the weblogs themselves represented components to this study that cannot be underestimated. It is naïve to believe that data from observational netnography represent a collection of words from the Internet. The data encompass everything surrounding those words that can be used to understand the culture in which the community functions. Researchers need to be aware of the complexity of observational netnography in contrast with more traditional data collection techniques and face-to-face methodologies.

Challenges of the Study

This particular study was difficult due to the technological complications inherent in Internet research. Currently, qualitative software is unable to capture links and embedded content within the weblogs, which caused multiple steps to fully extract the content. As coding occurred within the qualitative software, simultaneously, Internet access was needed to backtrack to specific weblog entries for content that was not transferable. Depending on how the blogger archived content, this entailed searching, filtering, and/or substantial scrolling to find the needed entry. On some occasions, it took multiple clicks through links to find the content that was being discussed or addressed.
Considering the massive amounts of posted entries, the time involved was nearly three times what was originally anticipated to fully collect and code the data.

In addition, the rich displays of colors, fonts, and designs are an important element of the weblogs. They often mirror the feelings and emotions portrayed through the writings of the blogger. This component is a new twist on traditional ethnographies where researchers must utilize all their senses to make keen observations of their surroundings. In the case of weblogs, these unique characteristics and manifestations can change as the bloggers changes their templates or designs. However, by only capturing it in a static moment, there is a missed opportunity to view it as a morphing component of their weblogs. This study was only able to capture these visual changes as described by the bloggers in their weblog entries.

Limitations and Delimitations

The focus of this study was delimited to anonymous debt reduction weblogs that were created to track progress of getting out of debt. According to the criteria established at the onset of the study, the bloggers needed to be within the United States and in debt due to fiscally irresponsible behavior.

Although the study was designed to examine a specific debt blogging community, due to the fluid dynamics of virtual communities, specifically anonymous bloggers, there was no way to fully capture it in its entirety. This study was able to research specific bloggers and their roles within the community as well as comments that were available on their sites. Although it provided insights into individuals getting out of debt, it is not
representative of any particular group of people of a specific gender, race, job sector, or geographic location.

Due to the delimitations, weblogs were excluded that may have added to the richness of the data. For example, there were several debt bloggers who resided outside of the United States who were not included in the study. It is unknown if they face similar issues in getting out of debt as those in the United States. Many commented as part of the community and seemed to struggle with many of the same issues. Another consideration was how an individual got into debt. For this study, a criterion was that the debt came from irresponsible fiscal behavior. For the study, the term was defined as “any financial behavior that lacks common sense.” As this study suggests, what is common sense for one person is not necessarily common sense for another. Just because a blogger justifies his or her behavior, it does not mean his or her behavior is rational.

Suggestions for Future Studies

There are several different areas that emerged from this study that merit future studies. One of the first areas of interest would be to interview debt bloggers about their experiences within the debt blogging community. Although the weblog data was rich with stories, having a person reflect on specific entries, key moments, and the total experience could be an invaluable addition to the research. This may also provide insights to the intent of the weblog as well as who the real person is behind the HTML code.

One of the assumptions in this study is that the bloggers are not filtering information because they are anonymous. It would be understandable for individuals
who have their identities tied to their weblogs to exclude information, but it is still unknown whether anonymous debt bloggers intentionally omit or alter any information they post to their weblogs. The assumption in this study is that they are not filtering information and are providing their true selves online. Interviewing bloggers may provide additional information about any type of filtering process, be it conscious or unconscious, as well as how their weblog reflects who they are as individual people.

As previously suggested, researching all members of a debt blogging community may provide additional insights to behavior of the community and its unique cultural components. There are very few debt bloggers that are not anonymous who disclose their getting out of debt process publicly for all their friends and family to read. There may be distinctions between those who disclose all of their personal financial selves online versus those who choose to go through the process anonymously. It would also be important to investigate blog community members outside of the United States or even those that got into debt due to legitimate reasons. These findings may or may not hold true across different populations that are also involved in the debt blogging community.

Another area for study is that of other blogging communities that focus on the management of a particular lifestyle issue. For example, obese individuals who are blogging their experiences about losing weight would be an interesting comparison in terms of the nature of the community and learning processes involved. Unlike individuals trying to break free from a nicotine or cocaine addiction where there needs to be total abstinence, individuals trying to lose weight must learn to manage their lifestyles while still eating. An investigation of this nature may have similarities to individuals
trying to get out of debt who must learn how to manage their lifestyles while still spending money.

Although blogging is now being debated as a literary genre, it would be interesting to understand more about the types and subsets of weblogs on the Internet today. It is possible that various blogging communities have their own genres of blogging which share similarities in the ways, methods, and nature of weblogs. For example, although learning many occur within a community of photography bloggers, it may be structured quite differently than in a community of debt bloggers.

Finally, from a technological point of view, more research needs to be done to understand the complexity and structure of weblogs. Viewing a weblog as a virtual community of practice in theory is ideal; however, due to its structure, it is difficult to study. Qualitative software needs to catch up to technology so that fluid Web 2.0 content can be captured without losing links, embedded content, and the richness of the Internet. As technology continues to advance, researchers are left with existing methods that are unable to fully appreciate the interconnectedness of the web.

Conclusion

This study is much richer than understanding consumer debt or the financial component of getting out of debt. It is about how people come together to support each other during a difficult time in their lives. This debt blogging community has roles and responsibilities that are tacit and deeply embedded. Although anonymous, many of the individuals are personally connected with each other through the shared experiences that unify them. The weblogs and the supporting community allow for personal navigation...
for problem solving. This is a particular highlight of adult learning theories, especially constructivism. The internal construction of reality is made by the individual, and this reality is developed by the meaning the individual makes from experiences. In social constructivism, this knowledge is situated within society and influenced by the surrounding culture.

In today’s modern world, consumer debt is a hidden and taboo subject. The façade of an overspent, superficial lifestyle can only hold out for so long before collapsing. These bloggers have realized this problem and are taking steps to address it. Their willingness to share their experiences and to be accountable for their actions through weblog postings and comments suggests interest in personal growth. Although they may still continue to struggle with needed changes in lifestyle and new patterns of spending, these challenges do not diminish their willingness and desire for change.

Adult learning, from the constructivist theoretical perspective, is about personal growth and development. This debt blogging community demonstrates the power of adult learning and the personal struggles inherent in the process. For some, they achieved their goals – to be debt free. For others, they continue to wrestle with adapting to a new way of being. Regardless of the outcome, each individual is finding his or her personal way through the process, relying on the support and commitment from the community and the relationships that have been forged within it.
List of References
List of References


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APPENDIX A

Virginia Commonwealth University Internal Review Board Approval Letter
DATE: May 4, 2009

TO: Michael D. Davis, PhD
    SOE, Department of Teaching and Learning
    Box 842020

FROM: Lloyd H. Byrd, MS  
      Chairperson, VCU IRB Panel E
      Box 980568

RE: VCU IRB #: HM12155
    Title: Blogging out of Debt: An Observational Netnography

On April 30, 2009 the following research study qualified for exemption according to 45 CFR 46.101(b) Category 4. This approval includes the following items reviewed by this Panel:

RESEARCH APPLICATION/PROPOSAL: NONE

PROTOCOL: Blogging out of Debt: An Observational Netnography, version 4/2/09, received 4/3/09

ADDITIONAL DOCUMENTS:
- None

The Primary Reviewer assigned to your research study is James Cotter, PhD. If you have any questions, please contact Dr. Cotter at jcotter@vcu.edu and 828-7247; or you may contact Donna Gross, IRB Coordinator, VCU Office of Research Subjects Protection, at dsgross@vcu.edu or 827-2261.

Attachment – Conditions of Approval
Conditions of Approval:

In order to comply with federal regulations, industry standards, and the terms of this approval, the investigator must (as applicable):

1. Conduct the research as described in and required by the Protocol.

2. Obtain informed consent from all subjects without coercion or undue influence, and provide the potential subject sufficient opportunity to consider whether or not to participate (unless Waiver of Consent is specifically approved or research is exempt).

3. Document informed consent using only the most recently dated consent form bearing the VCU IRB “APPROVED” stamp (unless Waiver of Consent is specifically approved).

4. Provide non-English speaking patients with a translation of the approved Consent Form in the research participant’s first language. The Panel must approve the translated version.

5. Obtain prior approval from VCU IRB before implementing any changes whatsoever in the approved protocol or consent form, unless such changes are necessary to protect the safety of human research participants (e.g., permanent/temporary change of PI, addition of performance/collaborative sites, request to include newly incarcerated participants or participants that are wards of the state, addition/deletion of participant groups, etc.). Any departure from these approved documents must be reported to the VCU IRB immediately as an Unanticipated Problem (see #7).

6. Monitor all problems (anticipated and unanticipated) associated with risk to research participants or others.

7. Report Unanticipated Problems (UPs), including protocol deviations, following the VCU IRB requirements and timelines detailed in VCU IRB WPP VIII-7:

8. Obtain prior approval from the VCU IRB before use of any advertisement or other material for recruitment of research participants.

9. Promptly report and/or respond to all inquiries by the VCU IRB concerning the conduct of the approved research when so requested.

10. All protocols that administer acute medical treatment to human research participants must have an emergency preparedness plan. Please refer to VCU guidance on [http://www.research.vcu.edu/irb/guidance.htm](http://www.research.vcu.edu/irb/guidance.htm).

11. The VCU IRBs operate under the regulatory authorities as described within:
   a) U.S. Department of Health and Human Services Title 45 CFR 46, Subparts A, B, C, and D (for all research, regardless of source of funding) and related guidance documents.
   b) U.S. Food and Drug Administration Chapter 1 of Title 21 CFR 50 and 56 (for FDA regulated research only) and related guidance documents.
   c) Commonwealth of Virginia Code of Virginia 32.1 Chapter 5.1 Human Research (for all research).
VITA

Wendy Ann Garland was born and raised in Alexandria, Virginia, where she graduated from Engleside Christian School. She worked full time in the financial industry and attended Northern Virginia Community College in the evenings, where she graduated with an Associate Degree in General Studies, cum laude. She relocated to Charlotte, North Carolina for work and continued her education at Pfeiffer University. Her employer moved her again to Richmond, Virginia, where she completed her Bachelors Degree in Business Administration, cum laude, from Strayer University. She continued on at that institution and completed her Masters in Business Administration with a 4.0 GPA.

After working over 10 years in the financial industry, she left the corporate world to pursue her Ph.D. in Adult Learning. During this time she worked as a graduate assistant and adjunct faculty for Virginia Commonwealth University and also taught business courses at John Tyler Community College and Bryant and Stratton College.

Dr. Garland recently accepted the position of Director of Teaching and Learning Resource Centre for the University of Technology in Lae, Papua New Guinea and will relocate in January 2010. She is married to Carl Garland and they have two daughters, Chloe and Cassandra.