

Bonding Social Capital in Low-Income Neighborhoods

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Abstract: Social capital has recently become a guiding theoretical framework for family interventions in low-income neighborhoods. In the context of the Annie E. Casey Foundation's Making Connections initiative, this research uses hierarchical linear modeling to examine how neighborhood characteristics and resident participation affect bonding social capital in low-income neighborhoods. Findings demonstrate that participation, homeownership, and neighborhood stability are associated with bonding social capital. Additionally, significant interactions exist between individual characteristics and neighborhood income on bonding social capital.

Key Words: bonding social capital, low-income neighborhood, resident participation.

Households in low-income neighborhoods, by themselves, often do not have the resources to meet the multitude of daily needs, and they are forced to seek help from others to meet these needs. Typically, government, private organizations, or religious institutions have provided support encumbered with rules and regulations designed to identify and assist the "worthy" poor (Jencks, 1992). This support generally requires households in low-income neighborhoods to meet eligibility criteria and follow expectations of the supporting agency. This approach to social service has not solved the problems of poverty and may actually work to sustain system dependency while undermining the sense of self-worth of individuals living in low-income neighborhoods (Jencks, 1992; Schiller, 2001).

In contrast, programs that promote community participation and indigenous leadership and empower decision-making processes may provide more sustainable positive outcomes for families living in low-income neighborhoods (Jencks, 1992; Mancini & Marek, 2004; Schiller, 2001). Indeed, families from some low-income neighborhoods have successfully mobilized their resources and used their collective power to influence the direction and decisions

affecting their neighborhoods or communities (Friere, 1994; Medoff & Sklar, 1994).

One explanation for how neighborhood residents can effect change is offered by the emerging theoretical work on social capital. Social capital is the network of trusting relationships that exist in a community that creates benefits for community members. A central element of social capital theory is the basic idea that people invest in social relationships with the expectation of some return. Lin (2001) describes four ways in which an investment in social capital achieves some return. First, social capital facilitates the flow of information in a network of relationships. Second, the social ties in a network of relationships influence the use of resources that exist within that network of relationships. Third, the social network provides a credential that makes the members of the network credible. Last, the network provides support or public reinforcement that a member of the network has claims to the resources of the network. Social capital is an underlying theory for numerous initiatives aimed at alleviating poverty and related detrimental outcomes (Annie E. Casey Foundation [AECF], 2002; Ford Foundation, 2004; U.S.

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Social Capital Applied to Low-Income Neighborhoods

A review of the social capital literature shows that the concept is used in a variety of ways. Alongside Lin's work, scholars in varied disciplines provide slightly different interpretations of the concept (Bowen, Martin, Mancini, & Nelson, 2000; Chaskin, 2001; Fukuyama, 2001; Krishna & Shrader, 1999; Lochner, Kawachi, & Kennedy, 1999; Putnam, 2000; Rohe, 2004). Lending some conceptual clarity to the varied definitions, Woolcock and Narayan (2000) outline four common views of social capital: (a) the communitarian, (b) the institutional, (c) the synergy, and (d) the networks view. Of these, the networks view is especially salient in an application of social capital to low-income neighborhoods because it emphasizes intra- and extracommunity relationships.

From a networks perspective, intracommunity ties are bonding social capital (social capital that exists within a neighborhood) and extracommunity ties are bridging social capital (social capital that exists between a neighborhood and other neighborhoods or organizations) (Bowen et al., 2000). Using our earlier definition of social capital, bonding social capital is the network of trusting relationships, or social cohesion and trust, among members of a neighborhood; bridging social capital is the trusting network of relationships between members of a neighborhood and outside organizations and institutions. The networks view attends to both intra- and extracommunity relationships, recognizing that neighborhoods function both as closed systems that serve the needs of the individuals in the system and as open systems that build relationships with policymakers, service organizations, and local businesses.

The distinction between bonding and bridging social capital is especially pertinent for families living in low-income neighborhoods. For example, from a bonding social capital perspective, a family that has overspent its monthly budget because of an unexpected car repair can rely on neighbors for help with both transportation and expenses to get through the month. From a bridging social capital perspective, an entire neighborhood's lack of fiscal

and human resources to provide after-school programs for adolescents can be relieved when neighborhood residents communicate the need to the local school board and the school board allocates funding for needed programs. The intracommunity ties provide an explanation for how families in a neighborhood find resources to meet the emergency needs of the unexpected car repair, whereas the extracommunity ties provide an explanation for how the neighborhood accesses resources to develop an after-school youth program.

Although theory and research suggest the positive effects of bonding social capital for residents of low-income neighborhoods, scholars have also noted its possible negative effects (DeSouza Briggs, 1998). One example of a negative outcome related to bonding social capital is when a gang member commits a crime to establish, or strengthen, his or her gang affiliation. In addition, even though social capital in low-income neighborhoods has the potential to transform family outcomes, it is important to remember that low-income neighborhood conditions are products of systemic forces including discrimination and exploitation (Kubisch et al., 2002). These systemic forces present families with impediments to self-sufficiency and self-reliance. Therefore, individuals with strong bonded relationships will still need support and assistance in influencing institutional-level change (Kubisch et al.).

Variations in Bonding Social Capital

Utilizing the networks view of social capital, this research examines how neighborhood-level contextual variables and the individual characteristics of gender, race, and resident participation explain varying levels of bonding social capital in low-income neighborhoods. The neighborhood-level contextual variables (i.e., density, income, stability, homeownership, and education) are predicted to have a positive relationship with bonding social capital; when neighborhood density, income, stability, homeownership, and education increase, bonding social capital is also expected to increase. The individual-level variable resident participation is also predicted to have a positive relationship with bonding social capital; an increase in resident participation is expected to lead to an increase in bonding social capital. The nature of these relationships between the neighborhood and individual predictors and

bonding social capital are discussed next, as well as the empirical support for our expectations about the nature of these relationships.

Neighborhood Predictors

Current evidence links neighborhood conditions to social capital. Using cross-sectional data from the British census, McCulloch (2003) found that concentrated affluence was a significant predictor of social capital for women. Neighborhood density also influenced the development of social capital (Magdol & Bessel, 2003; McCulloch; Putnam, 2000). A more densely populated neighborhood provided residents more opportunities to engage and build relationships, whereas a less dense neighborhood provided fewer opportunities for engagement. Leyden (2003) provided support for this assertion by studying neighborhood types and showing that more "walkable" neighborhoods were associated with higher levels of social capital.

Homeownership also affects the development of social capital (Rohe & Basolo, 1997; Rollins, Saris, & Johnston-Robledo, 2001). Homeowners have an investment in the community and therefore a financial incentive to build relationships and make the neighborhood a better place. Further, the goal of many residents in low-income neighborhoods is to "move up" into a better neighborhood. Therefore, the migration or stability of residents in the neighborhood also influences social capital (Drukker, Kaplan, Feron, & van Os, 2003; Magdol & Bessel, 2003; McCulloch, 2003; Rollins et al.).

Overall, this research supports the theory that neighborhood-level variables influence the development and supply of social capital. However, current empirical evidence does not specifically address bonding social capital and its application in low-income neighborhoods. Further, current research suffers from methodological limitations including inexact measurement of social capital and limited generalizability because of nonrepresentative sampling.

Individual Predictors

In addition to neighborhood conditions affecting the development of bonding social capital, research suggests that resident participation may be critical to the development of bonding social capital. Numerous social programs and initiatives have emphasized the contribution of resident participation for neighborhood development (AECF, 2002;

Castelloe, Watson, & White, 2001; Friedmann, 1992; Friere, 1994; Medoff & Sklar, 1994; Rubin, 2000; Schleifer, 1991; Wilkinson & Quarter, 1995). In low-income neighborhoods, resident participation may be stimulated by an influx of resources (from a government or foundation program) or as a response to a crisis (e.g., deteriorating public health of the community because of industrial pollution, an underachieving and dangerous school, or a natural disaster). Participation empowers community groups to be self-reliant (Adams, 1975) and to build local governance structures (Adams; Cuoto, 1999). In addition, participation was cited as playing a critical role in the formation of social capital, especially through creating and sustaining voluntary organizations (Cuoto).

In addition, according to national statistics, women, as well as individuals from racial and ethnic minority groups, represent a disproportionately high percent of the impoverished (U.S. Census Bureau, 2000). Consequently, these variables have been included in the analyses in order to explore their relationship with low-income neighborhoods and bonding social capital.

Purpose

This study examines how neighborhood and individual characteristics affect bonding social capital. We hypothesize that neighborhoods and neighborhood characteristics account for a significant portion of the variation in individual's bonding social capital. Also, we hypothesize that increased neighborhood density, income, stability, homeownership, and education are related to increased bonding social capital, and increased resident participation is related to increased bonding social capital.

Method

The Making Connections Survey

Data for these analyses were drawn from baseline surveys conducted by the AECF as part of Making Connections, a community change initiative involving a 10-year commitment by the Foundation and partners in 10 cities. In 1999, during Phase I, Making Connections began working with low-income

neighborhoods in 22 cities around the country. One purpose of this phase was to assess the fit between the AECF's philosophy of neighborhood transformation and family development and the practice and capacity of the targeted cities, in order to move cities to Phase II of the program. AECF assessed evidence of (a) key external stakeholders embracing the idea of neighborhood transformation and family development, (b) local leadership embracing this same idea, (c) collaborative work by local organizations to build a network of connections for families, and (d) whether neighborhoods had the capacity to collect data (AECF, 2001). The 10 cities moved into Phase II were Denver, Colorado; Des Moines, Iowa; Indianapolis, Indiana; San Antonio, Texas; White Center, Washington; Hartford, Connecticut; Louisville, Kentucky; Milwaukee, Wisconsin; Oakland, California; and Providence, Rhode Island.

An integral component of the Making Connections initiative is a longitudinal survey of residents in participating neighborhoods. The first wave of the survey was conducted jointly by the National Opinion Research Corporation at the University of Chicago and the Urban Institute. Respondents in the current analysis represent probability samples of approximately 800 households in designated Making Connections neighborhoods in Phase II cities. In selecting survey respondents, first a focus child was selected at random from the household. Then, the adult in the household who knows the most about that focus child was interviewed for the survey.

The Making Connections survey is a combination of original items as well as items and scales validated by previous studies. The final product constitutes a 45-min, in-person survey covering: (a) neighborhood connections; (b) neighborhood actions, services, and amenities; (c) organizations and volunteerism; (d) family hardship; (e) the focus child; (f) income and assets; and (g) demographics.

Sample

Making Connections targets specific low-income neighborhoods in each of the Phase II cities (AECF, 2002). To construct a proper sampling frame, local stakeholders in each Phase II city were asked to use census blocks to construct boundaries designated as Making Connections neighborhoods. After assessing the necessary power to conduct pertinent statistical analyses, the survey team selected a probability sample of 800 residents within the selected boundaries of each city.

Included in the analysis are 413 neighborhoods from 10 cities. Census block groups within the designated Making Connections sampling frame represent neighborhoods. The mean number of survey respondents from a neighborhood is 16. The bottom quartile of survey respondents from a neighborhood is between 1 and 6, and the upper quartile of survey respondents from a neighborhood is between 20 and 201. Although this stratified sample has limitations in terms of generalizability, it is also unique and rich in terms of the number of neighborhoods available and the regional and cultural diversity of the cities. The data provide a unique opportunity for discovery into the development of bonding social capital in low-income urban neighborhoods.

Measures

Variables for this analysis were created using data from the Making Connections survey and from the 2000 U.S. Census. Cases with data missing at random were deleted listwise, which included less than 15% of the cases. The sample included 6,551 residents from 413 neighborhoods.

Dependent variable: Bonding social capital. Bonding social capital was measured using a scale of social cohesion and trust first derived from the Project on Human Development in Chicago Neighborhoods (PHDCN) (Sampson, Raudenbush, & Earls, 1997). Subsequent studies have helped to establish the reliability and validity of the PHDCN scale (Dorsey & Forehand, 2003; Drukker et al., 2003; Lochner, Kawachi, Brennan, & Buka, 2003; Rankin & Quane, 2002; Subramanian, Lochner, & Kawachi, 2003). Measured on a 5-point Likert scale where 1 equals *strongly disagree* and 5 equals *strongly agree*, the five items measuring bonding social capital are as follows: "I live in a close-knit neighborhood," "People in my neighborhood are willing to help their neighbors," "People in my neighborhood generally don't get along with each other," "People in my neighborhood do not share the same values," and "People in my neighborhood can be trusted." The coefficient alpha for the bonding social capital scale was .70. The scale was transformed into a *z* score, with a mean of 0 and standard deviation (*SD*) of 1. The minimum bonding social capital score was -3.12 , and the maximum was 2.56.

Neighborhood-level independent variables. Neighborhood density, income, stability, homeownership, and education were included in the analysis. All

neighborhood-level variables were taken from the 2000 U.S. Census using census block groups to represent neighborhoods (Geolytics, 2002). On average, for neighborhoods in the sample, neighborhood density was about 10,000 people per square mile, neighborhood income was approximately \$25,000 per year, the mean year in which residents moved into the neighborhood was 1992 (a measure of neighborhood stability), about 45% of neighborhood residents were homeowners, and 54% of residents had a high school degree or higher education.

Individual-level independent variables. Resident participation was measured as a dichotomous variable where “yes” was equivalent to a resident participating in neighborhood activities and “no” was equivalent to a resident not participating in neighborhood activities. Resident participation was derived using three items. Residents who served as an officer for a local community group, volunteered within the past 12 months, or attended a community festival during the past year were coded as “yes” for resident participation. Residents who did not respond in the affirmative to any of these three questions were coded as “no.” Forty-eight percent of the sample participated in neighborhood activities. Gender and race/ethnicity were also included in the analysis as control variables. The frequencies for the race/ethnicity variables were “White” (25%), “Black” (34%), “Hispanic” (28%), “Asian” (7%), and “other race” (6%). Sixty-six percent of the sample were women.

Data Analysis

The present study is premised on the assumption that social capital exists both as an individual-level resource and as a neighborhood-level resource. The nested structure of social capital at both levels has analytic consequences that must be addressed through hierarchical linear modeling (HLM) (Raudenbush & Bryk, 2002). In a nested design, sampling units are dependent upon the higher level variable. For instance, individuals in the present study were nested within neighborhoods. Every individual in the sampling frame was chosen because they belong to a particular neighborhood of interest. Therefore, individuals were not chosen entirely independently but, at least in part, because of their residence in a particular neighborhood.

HLM attempts to disentangle the covariance of individual-level differences from that of neighborhood-

level differences. The results are estimates of individual effects controlling for neighborhood influences and estimates of neighborhood effects controlling for individual influences. In addition, by estimating the unexplained variance of both individual and neighborhood effects, HLM allows for the estimation of the intraclass correlation (ICC). The ICC explains variation in the dependent variable that is attributable to neighborhood differences.

Using HLM and maximum likelihood estimation, three models were tested to assess the relationship between neighborhood-level contextual variables, resident participation, and bonding social capital in low-income urban neighborhoods. The first model was a *fully unconditional* model or empty model. This model provides information that can be used to assess the ICC. The second model was an *intercepts as outcomes* model, which returns estimates of individual effects and neighborhood-level effects on bonding social capital. The third model was an *intercepts and slopes as outcomes* model. In addition to providing information about the individual and neighborhood-level effects on bonding social capital, this model provides estimates of cross-level interactions on bonding social capital. Similar to interaction effects in linear regression, cross-level interactions in HLM describe the joint effect of an individual characteristic and neighborhood characteristic on the outcome variable bonding social capital. In this approach, each of the neighborhood-level predictors was tested systematically on each of the individual-level characteristics to assess the effect of neighborhood on the individual-level characteristics. For example, the race variable Black was tested at the neighborhood level to see if neighborhood density, income, stability, homeownership, or education had a relationship with Black residents, bonding social capital. All models were tested using the HLM software (Raudenbush, Bryk, & Congdon, 2000).

Results

Results with robust standard errors for the three models (the fully unconditional model, the intercepts as outcomes model, and the intercepts and slopes as outcomes model) are provided in Table 1. In the analysis, all neighborhood-level variables were centered on their mean for ease of interpretation. For example, the mean percent of homeowners in

Table 1. Final Estimates for Three Models Predicting Bonding Social Capital

Variable	Fully Unconditional Model		Intercepts as Outcomes Model		Intercepts and Slopes as Outcomes Model	
	Unstandardized Coefficient	SE	Unstandardized Coefficient	SE	Unstandardized Coefficient	SE
Intercept	.031	.020	-.063	.037	-.065	.037
Resident participation (yes)			.214*	.025	.212*	.025
Gender (female)			-.108*	.025	-.104*	.025
Race (White)						
Black			.105*	.037	.108*	.037
Hispanic			.158*	.041	.151*	.040
Asian			.114	.076	.108	.071
Other			.073	.059	.067	.059
Neighborhood density			-.002	.002	-.003	.002
Neighborhood income			.003	.002	-.005	.003
Neighborhood stability			-.012*	.004	-.011*	.004
Neighborhood homeownership			.005*	.001	.005*	.001
Neighborhood education			.001	.002	.003	.002
Neighborhood income by Black					.008*	.003
Neighborhood income by Hispanic					.011*	.004
Neighborhood income by gender (female)					.005*	.002
Neighborhood education by Hispanic					-.006*	.003
Individual-level error variance	.93		.91		.91	
Neighborhood-level error variance	.08		.04		.04	

Note. Comparison groups are listed in parentheses.
**p* < .05.

a neighborhood was 54; but in the analyses, the mean percent of homeowners was centered to 0. Therefore, in the analyses, a value of -10 indicated that neighborhood homeownership was 10% lower than the mean, or approximately 44%.

Fully Unconditional Model

The intercept, or the mean bonding social capital score for all the neighborhoods, was .03; the ICC was .08. An ICC of .08 indicates that 8% of the variation in bonding social capital is attributable to differences in neighborhoods.

Intercepts as Outcomes Model

From this model (considered at the individual level), resident participation, gender, and race/ethnicity

had statistically significant relationships with bonding social capital. Participating in neighborhood activities was related to an increase of .21 *SD* units on the bonding social capital scale. In addition, being female was associated with a .11 *SD* unit decrease in bonding social capital. When considering race/ethnicity affiliation, Blacks, as compared to Whites, were related to a .11 *SD* unit increase in bonding social capital, and Hispanics, as compared to Whites, were related to a .16 *SD* unit increase in bonding social capital.

At the neighborhood level, homeownership and stability had a statistically significant relationship with bonding social capital. A higher percentage of homeowners in a neighborhood were associated with higher bonding social capital. Surprisingly, neighborhoods that were less stable (where residents have

lived in the neighborhood for a shorter amount of time) had higher bonding social capital.

Intercepts and Slopes as Outcomes Model

Resident participation, gender, race/ethnicity, neighborhood stability, and homeownership were again found to have a significant relationship with bonding social capital. However, the effects of gender were complicated by a cross-level interaction with neighborhood income. For females, compared to males, higher income neighborhoods were associated with higher bonding social capital. Similarly, the effects of race/ethnicity were complicated by cross-level interactions with neighborhood income. For Black and Hispanic respondents, as compared to White respondents, high-income neighborhoods were associated with higher bonding social capital. Also, contrary to what might be expected, for Hispanic respondents as compared to White respondents, neighborhoods with a lower percentage of residents with a high school education were associated with higher bonding social capital.

Discussion

The three HLM models testing the relationship of neighborhood context and resident participation on bonding social capital in low-income urban neighborhoods suggest some interesting findings. Maybe the most surprising is that neighborhood differences account for only 8% of the variation in bonding social capital in the sample. Although this finding appears to raise questions about the conceptualization of bonding social capital in low-income neighborhoods, a fairly straightforward explanation is likely adequate. The sampling frame for this study is low-income neighborhoods participating in the AECF Making Connections initiative. The AECF was purposeful in selecting neighborhoods that demonstrated characteristics such as institutional and political support that would increase the probability of program success. Therefore, it is likely that the homogeneity of low-income neighborhoods in the sample is one potential reason for the low variation in bonding social capital at the neighborhood level. If the sample included neighborhoods with varying economic conditions, or if, over time, the sample neighborhoods become more diverse as a consequence of the initiative, higher variation in

bonding social capital due to neighborhood differences may become evident.

An alternative explanation for the low ICC is that families in low-income neighborhoods establish their cohesive trusting relationships outside the neighborhood in which they live (Cuoto, 1999; Wuthnow, 1998). Families may have strong bonding social capital within their religious community, whose members may cross neighborhoods. Or they may have strong bonding social capital with family members who do not live in their proximal neighborhood. This alternative explanation suggests that familial, religious, or other “communities” may be appropriate places to intervene when trying to build bonding social capital for low-income families. Future research needs to examine the types of communities in which low-income families build bonding social capital.

Next, resident participation is the strongest predictor of an individual’s bonding social capital score. This supports Putnam’s (2000) finding that more active and civically engaged individuals experience higher levels of social capital. This result also suggests that empowering approaches to low-income neighborhood development (approaches that emphasize and encourage engaging neighborhood residents) can have an impact on the development of bonding social capital for families.

Overall, women experience lower levels of bonding social capital. Also, residents identifying as White, as compared to residents identifying as Black or Hispanic, experience lower levels of bonding social capital. However, the effects of gender and race are clouded by an interaction with the relative wealth of the neighborhood. Said differently, when comparing women to men, as the relative wealth of a neighborhood increases, women experience higher levels of bonding social capital. Also, when comparing Black and Hispanic residents to White residents, as the relative income of a neighborhood increases, Black and Hispanic residents experience higher levels of bonding social capital. Although this finding allows for a number of different and interesting interpretations, one conservative, yet suggestive, interpretation is that the relative wealth of low-income neighborhoods has substantial effects on the development of bonding social capital across gender, racial, and ethnic groups.

A more suggestive explanation lends insight into the role poverty plays with individuals from typically oppressed groups such as women and minorities.

For example, researchers have addressed the role of poverty and stigmatization in undermining women's agency (Scarborough, 2001). Research has been definitive in explicating the difficult path single mothers on welfare must take to escape poverty (Edin & Lein, 1997; McPhee & Bronstein, 2003; Nicolas & JeanBaptiste, 2001). The cross-level interaction between race and gender at the individual level and neighborhood poverty support the idea that women, as well as those identifying as Black or Hispanic, may be more isolated in the lowest income neighborhoods and may be more connected and experience greater agency as the relative wealth of the neighborhood increases. Future research should examine more specific hypotheses about the nature of the relationships between gender, race/ethnicity, and relative neighborhood wealth; the findings could subsequently provide insight and clarity to the interpretations here.

Considered independently at the neighborhood level, neighborhood density, income, and education do not seem to have an effect on bonding social capital, whereas neighborhood stability and homeownership do. As neighborhood rates of homeownership increase, so does bonding social capital. This supports our hypothesis and the common belief that homeownership programs and investment in neighborhoods are positive approaches to developing trust and a network of relationships for families. Contrary to our hypothesis, our findings suggest an inverse relationship between neighborhood stability (measured as the median number of years residents live in a neighborhood) and bonding social capital; as neighborhood stability increases, bonding social capital decreases. One explanation for the lower bonding social capital in more stable neighborhoods could be that, over time, families learn to distrust, and therefore isolate themselves from, their neighbors. The relationship between neighborhood stability and bonding social capital may be peculiar to the particular set of neighborhoods participating in Making Connections, but it also may reflect social attachments that are rooted in racial, ethnic, or other communities rather than geography.

Implications for Further Research

When interpreting these results, it is important to keep in mind that this is a cross-sectional analysis. Therefore, any conclusions about a causal relationship

between variables are conjecture. Despite this limitation, this analysis is a good starting point to examine the relationship between the popular concept of bonding social capital and its relationship with low-income neighborhoods. Identifying a relationship between these variables should be seen as a first step, leaving examination of the causal nature of the relationship between these variables to subsequent research.

Although the straightforward conceptual framework and analyses used to test complex community-level relationships demonstrate that gender, race, and ethnicity play a significant role in the experiences of individuals in low-income neighborhoods, more research must be conducted to fully understand the effects of the relative income of low-income neighborhoods for individuals from these groups and how the concept of community is understood for residents of low-income neighborhoods. Several questions for future research emerge from our findings. First, in the context of low-income neighborhoods, do families from different racial or ethnic groups experience social capital differently? Second, does the *relative* income of a low-income neighborhood affect the development of bonding social capital for families?

There are also additional questions about bonding social capital not addressed by the present study that have important implications for families. How does migration in and out of low-income neighborhoods influence the development of bonding social capital? How is bonding social capital different for families that develop trusting relationships in places outside of their neighborhood? Can extraneighborhood relationships replace the benefits associated with neighborhood bonding social capital? Answers to such questions have important implications for the continued development of social capital theory, and they will inform the future work of policymakers and practitioners.

Implications for Policy and Practice

The implications from these findings are quite significant. Antipoverty programs and community change initiatives must address the isolation experienced by some families in the poorest neighborhoods and should develop programs that build connections in these neighborhoods. Promoting resident-driven intervention models is one approach to building neighborhood connections. Homeownership programs are

another intervention approach to building connections and, subsequently, reducing the isolation families experience in some low-income neighborhoods.

Findings from the present study demonstrate that resident participation in neighborhood activities is important for the development of bonding social capital. Policies and programs that seek to build social capital should focus on family participation. Bowen et al.'s (2000) "Community Capacity Model" illustrates how community members develop social capital by sharing responsibility for the welfare of the community and by addressing community needs. One way AECF is seeking to promote such participation is through local learning partnerships (LLPs). Each Making Connections site has an LLP, comprised of neighborhood stakeholders, that is charged with gathering and analyzing data and making the data and results available to the community (AECF, 2002). By seeking community members to work on LLPs and by making data and results available to families in the community, Making Connections enables participation and empowers families to make informed decisions about their neighborhood programs and policies.

Despite evidence citing their importance, intervention models have realized limited success in increasing resident participation. Although some case studies demonstrated success using community organization models (Castelloe et al., 2001; Medoff & Sklar, 1994), there is no program manual or standard intervention to develop resident participation. Considering this, policymakers must continue to be creative and flexible in their programing and diligent in their pursuit of promising practices.

Additionally, policies and programs should address the need for homeownership in low-income neighborhoods. One intervention that has proven successful in helping families to achieve home ownership is the use of individual development accounts (IDAs) (Sherraden, 2000). IDAs are matched savings accounts for low-income families, with the match generally being met through a government or foundation program. Families' IDA investment can be used for home ownership or other asset development goals (Sherraden, 2000).

The U.S. Department of Housing and Urban Development and local departments of housing and community development corporations offer other homeownership programs. In a land trust, families will be offered homes at a price below market value. In exchange, if a family chooses to move, they are

obliged to sell their home back to the land trust for a predetermined value. The land trust maintains a stock of affordable homes for purchase, while families are offered an opportunity at homeownership. Other programs focus on attractive mortgages for first-time home buyers or families living below the national poverty line, or offer low-income renters the opportunity to purchase homes through tax-free savings accounts or rent-to-own programs.

Although the U.S. government provides a wide range of homeownership opportunities, many of the policies and the resulting application procedures are complex. This results in families having poor access to these programs or simply distrusting the opportunity. One of the best ways families can receive thorough information on homeownership is by visiting the local department of housing and asking about programs in their area (Empowerment, Inc., 2005; Medoff & Sklar, 1994; U.S. Department of Housing and Urban Development, 2004).

The ability to study neighborhood context as a factor influencing individual and family outcomes is relatively new, and rich data from a probability sample of low-income urban neighborhoods' residents are rare. It is hoped that present findings contribute to a growing body of knowledge about low-income neighborhoods as a context for family life and inform the work of policymakers and practitioners whose aim is to help families living in these neighborhoods.

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