

# ***Social Capital and Social Geography***

**By Jo Anne Schneider**

**The Annie E. Casey Foundation  
2010**

### ***About the author***

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## *Acknowledgements*

This report draws from the stories of many people who use the public assistance system in Milwaukee and Philadelphia as well as staff at numerous non-profits, I wish to thank them for sharing their stories and dedicate this report to them. Particular thanks to the Philadelphia Private Industry Council, Silver Spring Neighborhood Center, and the Nonprofit Center of Milwaukee for financial and in-kind support as well as sharing data used in this report.

The maps in the report were originally created by the Temple University Social Science Data Library and Michael Barndt at Nonprofit Center of Milwaukee. Todd Clausen at the Non-profit Center of Milwaukee created the final maps that appear in this report. I wish to thank the staff at both centers for their careful work on this project.

This report is part of a larger book project for the Annie E. Casey Foundation on the role of social capital and non-profits in social welfare policy and finding solutions to poverty. I wish to thank the foundation for its generous support, with special thanks to Audrey Jordan and Ralph Smith for their support and guidance along the way.

# *Executive Summary*

## *Introduction*

Family economic strategies do not exist in a vacuum. They are influenced by government and non-profit programs, the nature of the local economy, demographic factors like race/nationality or gender and geography. This report explores the interplay between economy, race/nationality, social capital and geography. Some scholars and policy makers blame the physical geography of a city for poverty of individuals living in racially segregated, impoverished neighborhoods. Others suggest that *social geography* - defined as social networks based on face to face relationships that span neighborhoods - is more influential than where one lives. The full report illustrate trends in local communities through maps of neighborhood characteristics as well as maps that trace where people work and organization use in comparison to where they live. In addition to looking at family survival strategies, the report explores the impact of non-profits' strategies to recruit program participants and connect them to other institutions in agency activities and family outcomes. This executive summary provides a synopsis of the report and its key recommendations.

This report compares the role of physical geography and social geography in people's survival strategies. It draws on research conducted in Philadelphia, Pennsylvania and Milwaukee, Wisconsin from 1992 through 2001 published in *Social Capital and Welfare Reform* (Schneider 2006). The report combines research focused on employment and training conducted in Philadelphia, research on social service agency use from Milwaukee with analysis of survey data collected for the Annie E. Casey foundation's Making Connections Initiatives and interviews with people involved in Milwaukee's Making Connections neighborhood. Appendix A provides an outline of research projects used in this report.

This research joins with other studies to show that social geography has a much stronger influence on families than physical geography. Neighborhood has less impact on family outcomes because many people connect with institutions outside of the part of the city where they reside. Organizations like social service agencies, government agencies and faith communities find their clients and members in several ways: 1) personal connections, 2) targeted outreach to specific communities, and 3) referrals from other non-profits and government agencies. Once families find institutions that meet their needs, they refer their family and friends, creating links to particular organizations regardless of where they are located. The report addresses two questions:

- How segregated are these two cities in terms of race/nationality, class, poverty, educational attainment and employment strategies?
- Is physical geography or social geography more important in determining economic outcomes?

## ***Basic Concepts***

This report relies on several concepts regarding the role of connections in family strategies and the types of people who live in neighborhoods with high levels of poverty like the Making Connections communities. Boxes 1 through 3 define these concepts and more detailed descriptions are outlined in Appendix B.

### **Box 1: Basic Concepts**

**Social capital:** *the social relationships and patterns of reciprocal, enforceable trust that enable people and institutions to gain access to resources like social services, jobs, or government contracts.*

**Human capital:** *education and skills needed to fulfill a goal.*

**Cultural capital:** depends on the setting, for example appropriate dress at home, work and church may differ.

**For individuals:** *knowing how to act, dress, talk, and otherwise present oneself in order to fit in.*

**For Organizations:** *institutional style needed to gain access to funding and other resources.*

**Social Geography:** social networks based on face to face relationships that span neighborhoods.

**Community:** groups sharing similar culture, class, or neighborhood that form the basis for social capital networks. A racial or ethnic group or neighborhood may include several communities.

**Civic Engagement:** People working together for the common good.

A connection represents social capital only if it helps individuals or organizations access resources they need to achieve their goals. For example, Marjorie, a participant in Milwaukee's resident leadership program, grew up on welfare in a housing project in another part of Milwaukee. While she has developed relationships with people in her neighborhood, one organization – the Boys and Girls Club – has been her major source of advice, support and employment throughout her life. Others may have many connections, but the people and institutions in their networks do not have the resources they need to achieve particular goals. Those people or organizations also have social capital, but the connections may not work in all circumstances. In yet other instances, a person may know many people or institutions, but not have trusting ties with them. These weak ties do not necessarily represent social capital because an individual or organization may not be able to depend on them to get access to resources. Developing social capital that helps families achieve their goals also involves building economic capital, human capital, cultural capital, civic engagement, and political empowerment for local residents. Human capital, cultural capital and civic engagement are related concepts that work in tandem with social capital.

### **Box 2: Three Types of Social Capital**

**Closed (Bonding) social capital:** networks among similar groups of individuals or institutions such as race and class-based groups.

**Bridging social capital:** established, trusting relationships that cross boundaries of race, class, culture, or philosophy, regardless of power relations.

**Linking social capital:** established, trusting relationships among people or institutions where one person or organization has power over the other.

The report also discusses three kinds of social capital that operate differently: Closed, bridging and linking social capital (see box 2). All three are equally important for families to succeed. Closed networks are the most easily formed, including people trusted for many years. But closed networks can keep people in the same economic conditions as before because most members have the same resources and information. Bridging networks also involve long term trust, but are more difficult to form because they cross cultural boundaries. Linking social capital includes both personal connections like mentors with more power or resources than the people they assist or institutions like government or foundations that provide essential supports to community based organizations. Linking relationships also involve reciprocity. For example, funders expect effective, quality services for their grants and mentors hope that the people they work with will reflect well on them by doing well in their lives or providing the same assistance to others.

### ***Family Work Types***

As outlined in box 3, my research on families identifies differences among five worker type based on the work experience and educational attainment of adult family members. Detailed descriptions of these five worker types are in Appendix B. Families in each group also share educational characteristics and similar strategies for interacting with community organizations, social service agencies, faith communities and government. Families in each type often belong to closed social capital systems of people from the same work experience type, but also participate in bridging networks through faith communities and other institutions.

### Box 3: Worker Types

**Limited or no work experience.** This group included long term welfare recipients with limited work histories. People had either never worked in their adult lives or held a few jobs for less than one year. Limited work experience adults often fell into one of two categories: 1) Designated caregivers for other family members 2) People with disabilities or addictions.

**Low-skill workers:** These families cycle between work and welfare, usually spending one or two years working or on welfare at a time. People work in jobs that require limited skills or short term training such as cashiers, retail sales people, nursing assistants, security guards or childcare workers.

**Displaced workers/Stable working class:** These families are the traditional working class. Men work in factory or blue collar jobs, women in factories, clerical or entry level social welfare positions. They stay for long periods in jobs paying family supporting wages and benefits. However, when the large employers that have provided jobs to these families for years close, they are often at a loss to find work that can offer similar pay and benefits to their previous employment.

**Rising Educated Middle Class.** Families in this group had at least one adult member who had completed some college and worked in a professional, technical or white collar managerial position. In many cases, these people were first generation college and had limited social and economic resources in hard times.

**Migrants and refugees:** These families include undocumented immigrants, legal immigrants, refugees and Puerto Rican citizens. They are all groups who do not speak English as a native language, often arriving in the United States with a variety of resources. These people fell into two subgroups: highly educated and skilled and people with low-skills and limited education.

### *Understanding the Role of Physical versus Social Geography in Outcomes*

The next section outlines the academic research on the role of place and social geography in outcomes for low income families. It discusses *Neighborhood effects*, or the impact of neighborhood conditions on the people who live there, and the challenges that people living in impoverished neighborhoods have finding good jobs nearby. The section also outlines critiques of this literature and provides illustrations of the connection between neighborhood effects, employment and education for neighborhood residents using maps from Philadelphia and Milwaukee.

Taken together, research on neighborhood effects and census maps of Philadelphia and Milwaukee suggest that segregation by race and income may make a difference in family outcomes. But understanding how family members find work and services illustrates a much more complex picture. The remainder of this report looks carefully first at information available from a survey or Making Connections residents, followed by in-depth looks at where people find work and who uses social service agencies.

### *Social Geography, Social Capital, Work types and Neighborhood in the Making Connections Wave One Survey*

The next section provides an analysis of the Making Connections wave one survey data organizing information by worker type as well as looking at data that provide insights regarding social capital, social geography and neighborhood effects. Taken together, this picture of worker types suggests that the Making Connections neighborhoods are very diverse in terms of

the types of work experience, education level, number of immigrants, and resident age. The diversity of worker types in these neighborhoods suggests that they also include households with a wide range of social networks and patterns for using services because families from different types generally have different social capital networks as well as using varying strategies to meet their needs. This diversity further suggests that Making Connections programs can not develop one-size-fits-all strategies to improve family outcomes, but should tailor programs to address the unique needs of each family type. Further, since each Making Connections community is different from the others, worker type analysis should be done for each community individually.

### ***Social Capital and Civic Engagement***

Making Connections families rely on their social networks of family and friends as well as social capital through organizations to find work and get help when they are in need. However, since the wave one survey did not include any information on people helping each other with food, transportation, child care and other supports, it is difficult to understand the levels of social capital among neighbors in these communities. The study did ask if people helped each other or trusted their neighbors. My analysis found that the stable working class, elderly and rising educated middle class felt neighbors trusted and helped each other, but low skilled and limited work experience people felt a lack of trust.

The analysis reveals that low skilled workers feel that they can't trust their neighbors or expect help from them. This suggests that people may have developed closed networks within their neighborhood to share resources. Interviews in Milwaukee support this view. Even this limited picture of the ways that Making Connections families rely on their social networks for aid suggests that social capital is important for Making Connections families. They are like most other families in using the people and organizations they trust to find information and resources. The Making Connections initiative would do well to foster closed, bridging and linking social capital among people in these neighborhoods, to community-based organizations that can provide assistance, and to other organizations and individuals throughout the city and region.

In order to better understand the role of worker type in civic engagement, I compared worker types on a series of questions about civic action, volunteering, views of their neighborhood, and a composite measure of civic engagement called the *community change dimension* developed by a researcher at the Urban Institute. The rising educated middle class are far more likely to participate in civic activities than other groups, with 35 percent volunteering, 63 percent making an effort to volunteer and be active, and 67 percent active in their neighborhood. The stable working class also participated more often in civic activities, with 20 percent volunteering often (27 percent Milwaukee) and 53 percent making an effort to volunteer and be active (57 percent Milwaukee). These patterns were even stronger when examining leadership and comfort talking with political and religious leaders to improve neighborhood conditions.

The same patterns held true for the composite community change measure, with the rising educated middle class far more likely to engage in civic involvement to better their neighborhood than others. The stable working class also engaged in community change activities, but other groups did not participate in these activities. Many issues in the lives of poor, immigrant and elderly families may contribute to these differences. People living below the poverty level and people earning less than \$30,000 per year also appeared less civic than those



with more stable incomes, suggesting that the poor may of necessity focus more on meeting their own needs than community improvement activities.

This information suggests that developing civic involvement, especially for low skilled, limited work experience, and immigrant groups, should be a priority for Making Connections initiatives and other efforts to improve low income communities. However, program staff will need to address barriers of time, income and language to encourage these groups to become more involved in civic action. According to the wave one survey, leadership training efforts draw the rising educated middle class (16 percent) more often than any other group. Stable, low income workers participated 13 percent of the time, limited worker experience 2 percent and the other groups between 8 and 10 percent of the time. While training may help rising educated middle class become more active, the fact that they generally already have these civic skills suggests that programs should make an effort to include people from other work experience types.

### ***Social Geography versus Neighborhood***

The wave one survey included very little information on families' connections inside or outside their neighborhood. Information on where people attended church and, for leaders, where their organizations was located offered the only clues on this issue.

The rising educated middle class (44 percent) went to religious services outside of their neighborhood more often than any other group, while the elderly (40 percent) most often attended services in their neighborhood. Other groups were divided evenly between attending faith communities inside or outside the neighborhood. In Milwaukee, differences among groups were much greater. Rising educated middle class (65 percent) were still most likely to attend church outside the neighborhood, but half of the low skilled workers, stable, low income and elderly also traveled outside the neighborhood to church. Immigrants, limited work experience and stable working class families were divided evenly between where they attended church and not attending at all. People who attended church in their neighborhood were much more likely to participate in civic activities, suggesting that faith community involvement might be a catalyst for civic engagement. Those who actively sought help were much more likely to go to church outside of their neighborhood, while those who either didn't attend religious services or belonged to a faith community in their neighborhood were much less likely to seek assistance from organizations or other individuals.

Counts of the number of connections that families have outside of their neighborhood suggest that most families are not isolated completely in their Making Connections community. In the Making Connections cities overall, the elderly (51 percent), limited work experience (35 percent) and immigrants (35 percent) more often had no connections outside the neighborhood while most other households had some connection outside of their home community. Social isolation was less strong in Milwaukee, with only 39 percent of the elderly and 23 percent of the limited work experience with no connections.

Information on income and benefits suggests that improving economic outcomes for Making Connections families needs to involve more than connecting people to better jobs, but improving availability of benefits for everyone. As with national policy efforts, Making Connections initiatives need to work with city wide leaders to address this critical need. The fact that Kingsley and Cigna (2005) found that most Making Connections families do have access to health care despite lack of health insurance, suggests that many families must be relying on public clinics or emergency rooms for care. As with programs to improve income, findings on

use of services suggests that Making Connections families in different worker types need varying levels of assistance and different kinds of help to access supports. Limited work experience and immigrant families have the most need and the least access, suggesting that programs should be developed particularly to meet their needs.

### ***Milwaukee Making Connections Worker Types***

Milwaukee Making Connections neighborhood is very diverse, with several populations that potentially have created their own closed social capital networks. Interviews with people connected with Making Connections Milwaukee suggests that the Hmong have a strong resource sharing network among themselves, but generally do not mix with other groups. Making Connections initiatives are attempting to connect them with others in the neighborhood. Likewise, the rising educated middle class may either relate to others in the neighborhood or belong to closed networks that span the neighborhood, the city, or both. Given different education levels among the various groups, Making Connections Milwaukee will need to develop several strategies for workforce and income development in this neighborhood. Civic engagement and community development initiatives have a potential strong core among the rising educated middle class and stable working class, but may need to build bridges between these groups and other neighborhood residents.

### ***Neighborhood or Social Geography: Employment Paths in Philadelphia***

The next section of the report uses data from the Rapid Attachment Study to understand the connection between where people live and where they work. The project involved statistical analysis and maps from a database of people in a welfare to work program in Philadelphia. Research that emphasizes place sometimes presumes that people should live close to their jobs. Researchers who focus on the role of neighborhood often presume that place equally affects social capital. In this view, people who live in either stable working class or middle class neighborhoods would have better access to both jobs and schools that bridge into more stable “mainstream” work settings.

Maps on residence of people from different worker types partly support this view. The most impoverished families live among people like themselves and the stable working class/displaced workers tend to cluster in neighborhoods with more economically stable people. On the other hand, both stable working class/displaced workers and the rising educated middle class live in neighborhoods with many low-skilled workers and limited work experience households. This finding suggests that neighborhood is not the sole cause of career trajectories.

Rapid Attachment study patterns show how physical and social geography combine in work strategies. Both low wage workers and displaced workers used social capital networks which led them to employment in different parts of the city. People also relied on physical geography to find jobs in their neighborhood. When pressured to find jobs quickly, physical geography - in this case in the form both of neighborhood based jobs and work located near the social service agency offering the welfare to work program - won out over social geography.

Chrystal, a low skilled worker, illustrates this connection between social geography and physical geography. Chrystal first found jobs outside of her neighborhood cleaning hotels in the suburbs through her cousins. Tired of traveling to work for low wages, she next found a job at a corner store in her neighborhood. Realizing that this kind of work did not offer living wages, she enrolled in a nursing assistant training program and again found work outside of her

neighborhood. In the first instance, social geography offered employment as people inside her social capital networks referred her to work. Her second job depended on physical geography as she found work in her neighborhood. The third job combined cultural capital, social capital and the nature of local labor markets. In this case, a cousin suggested that she become a nursing assistant. She followed this advice and found a nursing assistant training program through a newspaper. The program placed her in a job in an area where low-skilled health care jobs were readily available. However, this placement still did not offer stable wages and working conditions, so Chrystal returned to welfare and another training program.

Taken together, this research suggests a link between physical and social geography. People find work through social capital networks often connected to people they know. However, neighborhood appears less important than the social capital networks that individuals develop to find work. Neighborhood may influence social, cultural, and human capital, but people in these communities are not completely limited by their environment. The fact that many people work outside of their neighborhood also suggests that place is only partly a constraining factor.

### ***Implications for Initiatives to Improve Economic Conditions in Low Income Neighborhoods***

Changes in where work is located suggest that initiatives to situate workplaces where poor people live will have limited success. Most people who obtained stable employment worked outside of their neighborhood and the bulk of jobs found through the welfare to work program were not in local neighborhoods either. Like employees, employers rely on social networks to find employees and do not necessarily hire from within the neighborhood. Service sector employers like local stores and restaurants are more likely to hire local residents, but these jobs often offer low pay and benefits.

Given the strong role of social networks in employment, initiatives should strengthen links between neighborhood residents and employers throughout the locality. Sometimes these links are created through training programs with ties to employers. In other cases, on the job training programs or other internship opportunities serve the same function. Rather than create job clubs for unemployed people, agencies would better facilitate linking people to jobs by connecting individuals seeking employment with people who already hold jobs in a particular field. Creating social capital through mentorship programs or other similar mechanisms often works best.

Given that stable working class/displaced workers quickly moved beyond their neighborhoods to find stable work, creating bridging social capital for neighborhood residents early in life becomes an important strategy. Studies of neighborhood effects suggest that indirect effects of school and neighborhood culture do make some difference for individuals. Learning to move between neighborhood and work cultures and networks as children and young adults would facilitate movement into stable jobs later.

While nonprofit programs may not have strong links to employers, they often become a first place that people seek education, recreation and other services. Understanding how families link to social service agencies is the first step in promoting stronger employment. The next section looks at this issue.

## *Nonprofits, Neighborhood and Social Geography*

Strategies to improve families' lives often overlook the critical role of organizations in developing social capital and providing resources. For example, various types of social service agencies shaped the employment and education strategies for the Milwaukee Making Connections residents interviewed for this report. Marjorie, described earlier, reported "My mom was a great mind but she wasn't very educated on, you know, ways to better her life." She described barely getting through high school and running with gangs to fit in. Looking for a way out of the projects and poor prospects, she joined a Boys and Girls Club as it opened in her area. The Boys and Girls Club became the center of her life and remains an important institution for her today. She commented that "There I was introduced to a whole 'nother world." Social capital to find work and other resources came from this one organization.

Others use organizations at critical points for resources, but rely on family and friends for social capital at other times. For example, Mike, another Milwaukee Making Connections resident, went to a program for summer employment for his daughter, discovering that the agency also had resources to help him find a job. Agency networks placed him in early positions in Milwaukee and he has used other nonprofits throughout his life. Earlier, a prominent African American organization provided scholarships for college. As with Mike, introductions to organizations often come through neighborhood based or personal social networks.

Networks among organizations also become important both to help residents develop bridging social capital outside their neighborhood and to facilitate city-wide organizations in their attempts to work with local residents. Milwaukee's employment development initiative shows both tendencies. Consultants responsible for this initiative have strong ties among the various organizations providing employment and training supports in this city. However, initial links into the neighborhood were weak. Further, information on the various supports like credit repair, transportation and child care that families need is often fragmented. To solve this problem, the initiative started "closing the gap" meetings that brought together all the various agencies associated with employment and training to provide information on various topics. While these meetings do not create social capital in and of themselves, networking associated with the meetings can lead to social capital development.

Each organization relies on networks among residents for some of its program participants. These may be closed networks or draw from several sets of networks in a community. For example, the Milwaukee Institute for Resident Leaders initially recruited through neighborhood organizations and churches for participants. None of the participants I interviewed had heard of Making Connections before being recruited for this program or a related program through their personal or organizational networks. However, later classes of the program have increasingly relied on word of mouth referrals from previous participants. As such, the program has developed strong closed links through several networks in the neighborhood.

Since this program is rapidly becoming the core source for participants in other Making Connections programs, it both becomes a key bridging link for these families and runs the risk of becoming tied to a few sets of closed networks in this Making Connections neighborhood. In order to combat this potential problem, the program needs to carefully evaluate its networks and

renew or create pipelines into other parts of the neighborhood either through organizations or other mechanisms.

The potential for organizations to become closed networks themselves is a continuing problem for community based institutions. Closed networks may provide strength for an organization but also limit its reach and scope in the community it serves. For example, Making Connections residents felt that many of the community based organizations “belong” to one closed network and that organizations sometimes feel that they are in competition with each other. Remedying this problem involves fostering social capital among organizations through a series of initiatives to encourage connections slowly and incentives to work together.

How exactly do residents find organizations to meet their needs? How do organizations recruit participants? Does neighborhood or social geography influence who participates in an organization? In order to understand this issue better, I next use information from a community based organization in another part of Milwaukee, Silver Spring Neighborhood Center. Silver Spring Neighborhood Center is an organization with strong ties throughout Milwaukee that uses its bridging social capital to bring an array of programs to residents of its neighborhood. Through partnerships with a local university, it offers social work supports and a health clinic to neighborhood residents. It also is a site for a county social service program aimed at keeping children out of foster care. Through partnerships with Milwaukee Area Technical College (MATC), it offers GED programming and had an alternative school through a partnership with the city school district. It served as host for a larger non-profit providing Wisconsin’s welfare to work program (W-2). Youth programs partnered with a wide variety of organizations inside and outside the neighborhood, including the police athletic league, boy and girl scouts. Through government contracts and wide array of private funders, the organization offered child care, energy programs, parenting and senior programs. They had developed a network of child care providers within their neighborhood that they offered training and other resources. Their food pantry drew support from local churches, schools and businesses. Through these various programs, they offered comprehensive services to their neighborhood as well as serving as a bridge that brought many different organizations together to help them provide services.

However, not all Silver Spring Neighborhood Center program participants came from their local neighborhood. In fact, for many programs, more than half of the people lived outside of the community the agency was created to serve. Two mechanisms led people to this agency – word of mouth referrals through other program participants and referrals from the city-wide institutions responsible for different programs.

Silver Spring Neighborhood Center offered two types of programs during the study period: government contracted programs and core programs like youth programs, adult basketball, seniors programs, the health clinic and day care were funded through a combination of grants and program fees. These programs are open to anyone on a first come, first serve basis. While focused on serving the needy, food pantries and give away programs for school supplies and holidays also were generally available to anyone who walked in the door. On the other hand, participants in the alternative school, the child welfare program, and the welfare to work program were sent to the agency by government sponsors based on need or participant characteristics. The adult education programs were also available to anyone needing assistance, but referrals often came through MATC, the sponsoring agency.

The youth programs show the largest impact of neighborhood word of mouth recruitment. The majority of the children come from the housing project or the poorer sections of the community. Families that participate in the children’s programs are most likely to be

involved in multiple activities. The children outside of the neighborhood predominately come from other African American neighborhoods in the city. These children are predominantly relatives or friends of other participants or participants who have moved away from Silver Spring. Those who live farther away come to the organization because they had earlier established firm ties to the agency.

Social capital links among parents encouraged children to attend the program. These links were strengthened through agency social capital connections to several of the elementary schools. The organization had agreements to pick children up from school at several public elementary programs as part of a formal wrap around services agreement. Children that started out in the day care were likely to also continue with the agency through these types of programs. The same children also attended summer camp and other activities in the organization.

On the other hand, participants referred by government programs come from a much wider range and are more scattered across the northwest quadrant of the city. The adult education program has the widest range of participants. Concentrations in Silver Spring include many people who are enrolled simultaneously in W-2 activities and adult education as a welfare-to-work strategy. Others are sent to Silver Spring Neighborhood Center because it is the closest adult education site for MATC.

Examining the participants from this one agency highlights the dynamic interplay between agency choices and social capital referral mechanisms both from various institutions and among other participants. The maps and interviews suggest that social geography supersedes physical geography in determining who uses the core programs the agency offers to participants. White residents living nearby shun the center and even Uptown residents ignore its resources unless someone tells them about it. On the other hand, African American families who have used the center for generations continue to participate in its programs even after they have moved away. This contributes to developing closed social capital networks among these children and homogenous cultural capital.

The adult programs, in contrast, have shifted toward efforts to help the needy using W-2 and related programs; much of the agency adult participant base has followed suit. Here funding strategies influence the population using the agency. This is particularly true for the mandated programs like W-2 as people come to the organization primarily because of government or larger social service agency referral systems. The government prime contractors who refer participants to adult education and TANF both used geography when sending people to Silver Spring Neighborhood Center for services. Both of these service delivery areas were much larger than Silver Spring Neighborhood Center's defined agency service area. These government contracted programs relied on connections to institutions to determine who used the program. The social geography of the agency referral system largely determined agency use for these programs.

### ***Why do People Use Organizations Outside of their Neighborhood?***

Silver Spring Neighborhood Center's experience also sheds light on why people would continue to use an agency once they move away from the neighborhood. Most of the families that continue to use the agency despite living at a distance come for three reasons. First, they like the quality of agency programs and are comfortable with its culture. Parents who attended the center themselves as children report coming back for this reason, as well as families who live in other sections of Milwaukee who have brought their children there year after year. This comfort with agency programming both keeps families coming back if they live outside of the neighborhood and encourages people using the center to encourage their friends and family to

use the center too. Agency reputation among members of several closed social capital networks proves a strong draw for this organization.

Second, the agency offers quality services at a price that its program participants can afford. People reported using the day care center, in particular, because it was one of the only affordable day care centers in the northern section of the city. A few participants reported the same reasons for using the agency computer classes.

Finally, and most important, the participants who used the center for multiple programs or kept coming back despite living elsewhere had developed a community at the center. The presence of strong closed social capital networks within the center became the most important draw. Families continued to use the center because this was an important community for them. In contrast, people who had come to the agency for a mandated service like W-2 or had attended an adult program but not developed friendships with others in the program were least likely to use the agency again regardless of where they lived.

The ability of organizations to serve as communities of social and practical support appears as an important factor influencing continued attendance in both other organizations in Silver Spring and in my other studies. People who had moved out of a neighborhood also reported the same major reason for continuing to attend church outside of the community where they lived.

Living close to the agency is most important for groups that have limited transportation options. At Silver Spring Neighborhood Center, this was particularly true for participants in the after school programs for children and youth as well as the elderly. Both groups needed to attend facilities near where they lived for this reason. However, community was also important in sustaining membership in these programs. Both the youth and adult programs at Silver Spring Neighborhood Center included only people from selected social networks in the surrounding neighborhood. For example, only white elderly attended the seniors program.

### ***Conclusions: Fostering Change in Low Income Neighborhoods***

Mapping where people work, live and use social services suggests that place based solutions are not enough to change the lives of low income families. Several facts stand out from this research:

- **Most families already have connections outside of their neighborhood.**
- **Placing workplaces and social service agencies in the neighborhood is not enough to connect people to those jobs and services.** Consistent patterns suggest that people find employment and organizations to fulfill their various needs through networks, not simply because something is located nearby. In fact, families report ignoring services located in their neighborhood until someone they know suggests that they use the organization. While families may be aware of nearby employers, they may not have links into those organizations. Many studies of employers in low income neighborhoods show that they often have negative opinions of neighborhood residents based on stereotypes.
- **People sustain connections to organizations outside their neighborhood when the community developed within the organization remains important for both social connections and social capital.** People also travel outside their neighborhood for organizations that provide high quality services.
- **People rely on networks to fulfill most of their needs.**

- **Organizations play an important role in families' survival strategies.** The interviews that accompanied mapping studies report families using organizations both as links to employment and other needs and to provide resources. Sometimes these organizations become sources for social capital.
- **Organization networks are as important as individual networks.** Reports from both the Making Connections neighborhood and Silver Spring Neighborhood Center suggest that networking with other organizations is an important part of any resource development strategy. Silver Spring Neighborhood Center is able to provide a wide array of services through partnerships with other organizations. The same appears true in the Milwaukee Making Connections Neighborhood. In fact one of the goals of the Resident Leadership program is to provide local residents with information on where to turn to solve problems in the community. The various strategies appear more successful when they work together, referring residents between programs.

Taken together, a picture emerges of residents actively using their networks and organizations known through their connections to meet their needs. Resident strategies, in turn, can shift the direction of agency programming. This is most evident in Silver Spring Neighborhood Center day care programs where social networks brought in African American residents, the agency changed its programming to highlight African American culture as a result, which brought in more African Americans. We can also see residents staying away from agencies that “belong” to closed networks or do not meet their needs. For example, several interviews in Milwaukee Making Connections neighborhood reported community development agencies that only served a small part of the neighborhood because they were controlled by a small network. Focus groups to explore asset development found that many residents preferred one bank with a family friendly atmosphere over several others located in the neighborhood.

The research also suggests that many people in a neighborhood may be unfamiliar with available services. The survey revealed immigrants unaware of community centers and other services nearby. All of the various research used here reports people do not know about various programs available nearby. One telling example is the fact that none of the resident leadership program participants interviewed for this report had heard about Making Connections before someone they knew told them about the initiative. These people are far more active information seekers than the average resident in these communities. If they were unaware of the initiative despite standard advertising through flyers and other mechanisms, these techniques are clearly not working for many residents.

Several strategies could improve the lives of low income neighborhood residents:

- **Use network strategies to connect people to organizations and jobs.** The most effective strategies build on what already works for neighborhood residents. Since people already rely on networks to meet their needs, identifying networks within the community and connecting with those networks to offer services remains the best way to reach local residents. However, initiatives need to be careful to understand all of the various closed networks within a community and reach into each of them. Otherwise, programs can become identified with one closed network.
- **Target cohort initiatives to reach beyond one small group through strategic use of networking.** This second strategy builds on the suggestion above. Making Connections has recently chosen to focus on cohorts – or small groups of families within a neighborhood- providing multiple programs to foster significant change. This strategy makes sense and can make a significant difference. Cohort programs have the potential



to reach beyond the families that participate as they share information with others in their social networks. However, cohorts need to include people from multiple networks if they are to reach beyond one small portion of the neighborhood. The most effective cohort strategies will ensure that they reach into several networks in order to achieve this goal.

- **Build social capital both inside and outside the neighborhood.** Understanding that many families already look outside their neighborhood for church, education or work facilitates initiatives to build bridging and linking social capital for low income residents. The first step in this strategy involves identifying where people go to fulfill their various needs. Working with these institutions to provide additional information and create links between families and new institutions is one strategy to fulfill this goal. Another involves strengthening ties between organizations outside the neighborhood used successfully by some neighborhood residents and local organizations that serve other residents with similar goals.

A community college initiative partnered with local organizations provides one example of ways to achieve this goal. In one Philadelphia example, a community based agency offered community college courses at its location as a more comfortable way to introduce neighborhood residents to college. However, the program was not designed simply to bring services inside the neighborhood. Instead, students were encouraged to branch out to the main campus through visits and other mechanisms. The idea here involved using the local program as a first step to move people beyond their neighborhood in order to succeed in school.

Faith communities also provide similar supports, but usually on a more informal basis. One often successful strategy involves mentoring where older church members support people attending school or starting a job. Partnerships between churches with members from different class background can achieve similar goals if the churches develop trusting, long term relationships among members. This strategy is also at the core of such programs as Big Brother/Big Sister and similar initiatives.

- **Pay careful attention to the role of organizations in communities, fostering networks among organizations as well as individuals.** Successful place based initiatives pay as much attention to the organizations in the target neighborhood as the residents. These organizations are often sources of social capital for at least a portion of community residents. Congregations serve both as places that people find support and their major source for social capital. One key strategy for community development initiatives involves developing networks among the institutions in a community to meet various goals. Organization networking needs to happen at several levels: leaders, staff and participants. Part of this involves understanding who each organization reaches within the community and how much of their participant based comes from elsewhere. Information on networks within organizations can help understand both their reach within the community and their limits.
- **Initiatives to bring services into a neighborhood should also develop bridging and linking social capital for both the organizations and their participants.** Silver Spring Neighborhood Center is a fine example of an organization that strategically partners with organizations throughout the city to provide a comprehensive set of services to people in one geographical area. However, chapter 9 of *Social Capital and Welfare Reform* shows that the families that make most use of the services available in the agency are least likely to become self-sufficient. Instead, these residents develop strong social capital among themselves and meet their basic needs, but never move beyond what is available through

this comfortable environment. The more successful strategies both provide services inside a neighborhood and make a conscious effort to build social capital for their participants to other resources both within and outside of the neighborhood where they are located.

While improving conditions in low income neighborhoods unquestionably enhances the lives of people who live there and may bring in other residents with additional resources, focusing on geography alone does not appear to make significant change. Neighborhoods are only the backdrop for families' strategies as they rely on networks and organizations to meet their needs. Viewing neighborhoods as a concrete entry point to families' networks, understanding that those networks may span beyond neighborhood boundaries and only include a small portion of neighborhood residents, is the first step in targeted change within low income areas.

In this strategy, place in and of itself is no longer the focus. While initiatives may improve neighborhood based schools, housing and infrastructure, they do not presume that these improvements will necessarily translate into better outcomes for neighborhood residents. Instead, physical neighborhoods serve as a base for family networks. Identifying key networks of people living in this area, and connecting them to improved employment, schools and other programs becomes the key goal for initiatives. Understanding that families will necessarily reach beyond physical neighborhood becomes part of this strategy. Better linking local institutions to others throughout the city is another part of this strategy.

Physical neighborhoods still play an important part of the strategy. They set the boundaries for identifying networks and form a starting place to identify organizations that play a role in change. Infrastructure and institutional improvement becomes a by-product of efforts to impact residents' lives through their networks rather than a primary focus of initiatives. Combining improvements to physical space and targeted interventions through networks likely offers the most effective long term results.

# ***Social Capital and Social Geography***

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## *Introduction*

Family economic strategies do not exist in a vacuum. They are influenced by government and non-profit programs, the nature of the local economy, demographic factors like race/nationality or gender and geography. This report explores the interplay between economy, race/nationality, social capital and geography. Some scholars and policy makers blame the physical geography of a city for poverty of individuals living in racially segregated, impoverished neighborhoods.<sup>i</sup> Others suggest that *social geography* - defined as social networks based on face to face relationships that span neighborhoods - is more influential than where one lives.<sup>ii</sup>

This report compares the role of physical geography and social geography in people's survival strategies. It draws on research conducted in Philadelphia, Pennsylvania and Milwaukee, Wisconsin from 1992 through 2001 and published in *Social Capital and Welfare Reform* (Schneider 2006). It combines research focused on employment and training conducted in Philadelphia, research on social service agency use from Milwaukee with analysis of survey data collected for the Annie E. Casey foundation's Making Connections Initiatives and interviews with people involved in Milwaukee's Making Connections neighborhood. In addition to looking at family survival strategies, the report explores the impact of non-profits' strategies to recruit program participants and connect them to other institutions in agency activities and family outcomes. Appendix A provides an outline of research projects used in this report.

This research joins with other studies to show that social geography has a much stronger influence on families than physical geography. Neighborhood has less impact on family outcomes because many people connect with institutions outside of the part of the city where they reside. Organizations like social service agencies, government agencies and faith communities find their clients and members in several ways: personal connections, targeted outreach to specific communities, and referrals from other non-profits and government agencies. Once families find institutions that meet their needs, they refer their family and friends, creating links to particular organizations regardless of where they are located.

After defining basic concepts used in this report, I first outline patterns of racial/national segregation and income for these cities. Next, the report examines survey results from the Making Connections wave one data in order to understand lessons available through this national study regarding the impact of neighborhood and social geography on family outcomes. Final sections look at the role of social and physical geography in two aspects of family strategies: work patterns and social service agency use. Work patterns are explored using data from Philadelphia while social service agency use relies on a case study from Milwaukee. I connect lessons on these two topics to information from Milwaukee's Making Connections community to suggest the role of social networks and neighborhood for Making Connections neighborhoods. Conclusions address the connection between social capital and place in understanding family strategies as well as suggesting concrete actions for neighborhoods like the Making Connections communities. This report addresses the following questions:

- How segregated are these two cities in terms of race/nationality, class, poverty, educational attainment and employment strategies?
- Is physical geography or social geography more important in determining economic outcomes?

## ***Basic Concepts***

This report relies on several concepts regarding the role of connections in family strategies and the types of people who live in neighborhoods with high levels of poverty like the Making Connections communities. More detailed descriptions of the concepts used in this report are outlined in Appendix B.

### **Box 1: Basic Concepts**

**Social capital:** *the social relationships and patterns of reciprocal, enforceable trust that enable people and institutions to gain access to resources like social services, jobs, or government contracts.*

**Human capital:** *education and skills needed to fulfill a goal.*

**Cultural capital:** **depends on the setting, for example appropriate dress at home, work and church may differ.**  
For individuals: *knowing how to act, dress, talk, and otherwise present oneself in order to fit in.*  
For Organizations: *institutional style needed to gain access to funding and other resources*

**Social Geography:** **social networks based on face to face relationships that span neighborhoods.**

**Community:** **groups sharing similar culture, class, or neighborhood that form the basis for social capital networks. A racial or ethnic group or neighborhood may include several communities.**

**Civic Engagement:** **People working together for the common good.**

## ***Social Capital, Social Geography and Civic Engagement***

### ***Social Capital***

*Social capital* is the social science term for building relationships that help people and community-based organizations access the resources they need to meet their goals. Building social capital is a slow process that involves people developing trusting relationships with both other people and organizations. Families and organizations both develop networks of others with similar goals and interests that they exchange information, goods and services with on a regular basis.

A connection represents social capital only if it helps individuals or organizations access resources they need to achieve their goals. For example, Marjorie, a participant in Milwaukee's resident leadership program, grew up on welfare in a housing project in another part of Milwaukee. While she has developed relationships with people in her neighborhood, one organization – the Boys and Girls Club – has been her major source of advice, support and employment throughout her life. Likewise, the resident leadership program introduced her to many opportunities. Others may have many connections, but the people and institutions in their networks do not have the resources they need to achieve particular goals. Those people or organizations also have social capital, but the connections may not work in all circumstances. In yet other instances, a person may know many people or institutions, but not have trusting ties with them. These weak ties do not necessarily represent social capital because an individual or organization may not be able to depend on them to get access to resources.<sup>iii</sup> Developing social

capital that helps families achieve their goals also involves building economic capital, human capital, cultural capital, civic engagement, and political empowerment for local residents. Human capital, cultural capital and civic engagement are related concepts that work in tandem with social capital.

### *Closed (Bonding), Bridging and Linking Social Capital*

#### **Box 2: Three Types of Social Capital**

**Closed (Bonding) social capital:** networks among similar groups of individuals or institutions such as race and class-based groups.

**Bridging social capital:** established, trusting relationships that cross boundaries of race, class, culture, or philosophy, regardless of power relations.

**Linking social capital:** established, trusting relationships among people or institutions where one person or organization has power over the other.

Scholars note that there are three kinds of social capital that families, organizations and communities use to meet their goals. Each kind of social capital works slightly differently and involves different kinds of networks: 1) closed or bonding, 2) bridging, and 3) linking social capital. Closed social capital involves strong ties within communities, such as a cohesive neighborhood or ethnic group. The Hmong community in the Milwaukee Making Connections neighborhood is a good example of a closed social capital network. Members of the community know each other through belonging to the same tribal refugee group, and members have helped each other find housing, schools and work in Milwaukee. In fact, the Making Connections neighborhood has seen an influx of Hmong residents as people from this closed network have encouraged each other to move to the neighborhood. Closed social capital can also develop among institutions. For example, relationships may be formed among all of the African American organizations serving a particular type of community in order to identify resources. In a neighborhood, all of the organizations with similar philosophies serving that neighborhood may work together to achieve their goals.

Scholars and practitioners use *bridging social capital* to refer to relationships that cross boundaries. For example, people from different racial or class backgrounds that develop friendships through school or work that turn into long term sharing relationships. Established connections between a community based organization offering training and the community college or employers would be another kind of bridging social capital. The Philadelphia employment example discussed later in this report shows how bridging social capital works for participants in a training program. The placement organization placed the program participants with employers from its established networks that it felt would meet their needs. In order to protect their long term relationships with these employers, program participants who did not have appropriate skills or poor attitudes were seldom referred to employers in the organizations' networks.

Linking social capital includes trust based connections between an organization or government office and the people it serves. Not all relationships between people using a program and organization staff would be linking social capital, only the few times when staff and the

person receiving service trust each other. For individuals, linking social capital could also include a strong relationship between a student and a faculty member or an employee and a boss where the person in power helps the student or employee forward their career. In exchange, the employee might help the person in power with a special project or find other good workers. Linking social capital can also refer to relationships between community-based organizations and government or other funders.

### ***Civic Engagement***

Examples of *Civic engagement* include neighbors working together to solve a community problem or volunteering at church or nonprofit. Involvement in political activities also can serve as a form of civic engagement. As I explain in detail elsewhere, while many people become involved in civic engagement through their social networks, civic engagement and social capital are not the same thing because people do not always rely on the resources of their social networks when they get involved in civic activities.<sup>iv</sup> People sometimes volunteer or contribute to organizations that they learned about through the newspaper or the internet rather than their social networks. For example, strangers may come together to attend a town meeting on crime in their community based on a flyer distributed throughout the neighborhood. While people may develop social capital from these civic activities, they may not see others involved in a civic event after their participation is over.

### ***Social Geography***

*Social geography* is another term for social capital, but involves networks that cross neighborhoods. Social geography may involve closed, bridging, or linking social capital. For example, in the Milwaukee community based organization example discussed in the social service section below, African Americans from the same closed racial social networks, but who live in neighborhoods across the city, are the primary users of the day care program in the agency. They found out about the program through word of mouth referrals from other parents. In addition, people who attended the program as children but have moved away continue to bring their children to this facility. On the other hand, children in the after school program are drawn chiefly from the neighborhood through bridging relationships between the social service agency, area schools, and the nearby public housing projects' resident council. Finally, the GED program gets its participants primarily through linking ties as the community college and welfare systems refer clients to the agency's GED program.

### ***Family Work Types***

As outlined in Box 3, my research on families identifies differences among five worker type based on the work experience and educational attainment of adult family members.<sup>v</sup> Detailed descriptions of these five worker types are in Appendix B. These families also share educational characteristics and similar strategies for interacting with community organizations, social service agencies, faith communities and government. Families in each type often belong to closed social capital systems of people from the same work experience type, but also participate in bridging networks through faith communities and other institutions.

### Box 3: Worker Types

**Limited or no work experience.** This group included long term welfare recipients with limited work histories. People had either never worked in their adult lives or held a few jobs, each lasting less than one year. Limited work experience adults often fell into one of two categories: 1) Designated caregivers for other family members 2) People with disabilities or addictions.

**Low-skill workers:** These families cycle between work and welfare, usually spending one or two years working or on welfare at a time. People work in jobs that require limited skills or short term training such as cashiers, retail sales people, nursing assistants, security guards or childcare workers.

**Displaced workers/Stable working class:** These families are the traditional working class. Men work in factory or blue collar jobs, women in factories, clerical or entry level social welfare positions. They stay for long periods in jobs paying family supporting wages and benefits. When the large employers that have provided jobs to these families for years close, they are often at a loss to find work that can offer similar pay and benefits to their previous employment.

**Rising Educated Middle Class.** Families in this group had at least one adult member who had completed some college and worked in a professional, technical or white collar managerial position. In many cases, these people were first generation college and had limited social and economic resources in hard times.

Migrants and refugees: **These families include undocumented immigrants, legal immigrants, refugees and Puerto Rican citizens. They are all groups who do not speak English as a native language, often arriving in the United States with a variety of resources. These people fell into two subgroups: highly educated and skilled and people with low-skills and limited education.**

In many cases, each family type's strategies for finding employment are based on their closed social capital networks. For those like the stable working class who have access to employment that offers family supporting wages and benefits, these networks yield stable careers and income. Others whose friends and family only include people in the low skilled or limited work experience category find that they have few social resources to secure stable, family supporting work. Elderly households tend to participate in the same sharing networks they developed when they were working, often relying on the resources of their younger family members to meet many of their needs. The elderly also develop a unique set of support systems through friendships with other older people and senior centers, faith community programs, and other social service or government agency programs designed specifically to serve the retired population. All types rely on social geography to meet their needs. I next discuss the research on the role of physical geography in outcomes for families and individuals.



## *Understanding the Role of Physical versus Social Geography in Outcomes*

Poverty researchers have long claimed that impoverished neighborhoods influence deteriorating social and economic conditions for their residents. The impact of where one lives on poverty and other outcomes is called *Neighborhood Effects*. Researchers describe dilapidated housing in neighborhoods with poor schools, few social institutions like churches and non-profit organizations, and limited work opportunities. More low income people tend to live in these neighborhoods, crime and illness levels are higher, and many people have low education and skills. Some researchers think that these factors combine to lead to continued poverty as people with limited skills and opportunities cannot escape their impoverished surroundings. Neighborhood decline influences dropout rates and teen pregnancy, problems that create barriers to stable employment.<sup>vi</sup>

In *The Truly Disadvantaged* and *When Work Disappears*, two recent books focusing on the plight of inner city African American men, William Julius Wilson suggests that changes from factory to a service economy, movement of jobs to the suburbs and overseas, movement of middle class African Americans to better neighborhoods, and the continued deterioration of inner city institutions combine to lead to devastated neighborhood full of people who lack the human, social and cultural capital to escape poverty. Describing neighborhoods with few working males, Wilson states that lack of employed role models encourages alternative cultural styles which hurt the employment prospects of people living in these communities.

Neighborhood poverty is also connected to social isolation. Social isolation refers to *limited ties to people or institutions that could foster positive change*. Recent reports on social networks for Making Connections residents rely on the notion that there are few ties between poor neighborhoods and other parts of the city.<sup>vii</sup> Some studies show links between the nature of individual's social networks and their employment prospects.<sup>viii</sup> As with the limited work experience and low-skilled workers, people in impoverished neighborhoods only have equally poor friends and relatives to rely on to find work. Massey and Denton's influential book *American Apartheid* suggest that segregation creates the same effect for all African Americans.

### ***Jobs and Poor Neighborhoods***

Most researchers concerned about impoverished neighborhoods note that few employers are located where poor people live. Kain first proposed a *spatial mismatch* between the residence of center city dwellers and the placement of jobs in a classic article entitled *Housing Segregation, Negro Employment and Metropolitan Decentralization*. A spatial mismatch means that jobs and the people that need them are located at a distance from each other. The theory presumes that impoverished neighborhoods became poor because residents have difficulty finding work due to distance and transportation problems. Numerous studies of spatial mismatch conducted in later years yielded mixed results, with some supporting this idea and others showing more of a mix in locations for employment. Spatial mismatch studies generally use statistics from the U.S. census or other sources to model employer and employee location patterns. Research shows the difference between job location and neighborhoods where various groups of people live. Some studies include data on travel to work and public transportation routes. While most analysis focus on the disconnect between African American neighborhoods

and suburbanized employment zones, others show finely grained employment sub-markets that draw men and women, as well as different kinds of workers.<sup>ix</sup> Holzer's review of this literature in 1991 shows that spatial mismatch does appear to be a factor in African American and white employment patterns, however the importance of spatial mismatch for employment prospects is not clear.



This map of transportation routes and costs in Philadelphia illustrates the practical problems faced by inner city residents seeking work in the suburbs. As in many cities, public transportation was originally designed to move people from their residential neighborhoods to jobs, shopping or recreational facilities in the center city. In order to get to neighborhoods across town or the suburbs, people often had to travel into the center of town and change to an outbound bus or train. However, public transportation routes developed to fit earlier city patterns did not change when the employers moved to the suburbs. As a result, people lacking reliable cars must rely on increasingly costly and time consuming public systems. For example, in Philadelphia, we found that getting to work in the 1990s often meant an hour and a half ride each way, several connections and a monthly cost of nearly \$100.

Studies that examine spatial mismatch using surveys of employers show that geography connects with other factors to influence work patterns. In a study of fast food restaurants in Atlanta, Inlandfelt and Young show that African American youth are more likely to work near where they live, and least likely to find jobs in suburban restaurants away from public transportation lines. In a study of employers, Turner found that African Americans located jobs in firms owned by people of their same race regardless of their location. White employers

committed to affirmative action also hired more African Americans. However, wages in the African American owned firms appeared to be less than in white controlled firms. This study suggests that poorer economic prospects for African Americans may be due to the nature of the firms that hire them as well as geographic factors. The connection between employer and employee race may also suggest race based social capital at work in the employment process.

### ***Critiques of Neighborhood Effects and Spatial Mismatch Studies***

Recent reviews of these studies point out several problems with the assumption that living in a poor neighborhood necessarily hurts families' chances to develop stable income and other positive outcomes:

- These studies show that poor people, crime, joblessness and other negative conditions cluster together, but they do not really show that neighborhood conditions cause these problems.
- Most of this research focuses on African Americans, and may not apply to other groups.
- While these studies sometimes look at social networks, they only look at networks within neighborhoods.
- Some studies measure civic engagement or people helping each other (*collective efficacy*), but find that higher levels of collective efficacy only work in some situations.
- Presumptions that poor neighborhoods lack institutions are based only on the presence of organizations in a neighborhood. There is no way to tell if people use organizations outside of the neighborhood where they live.

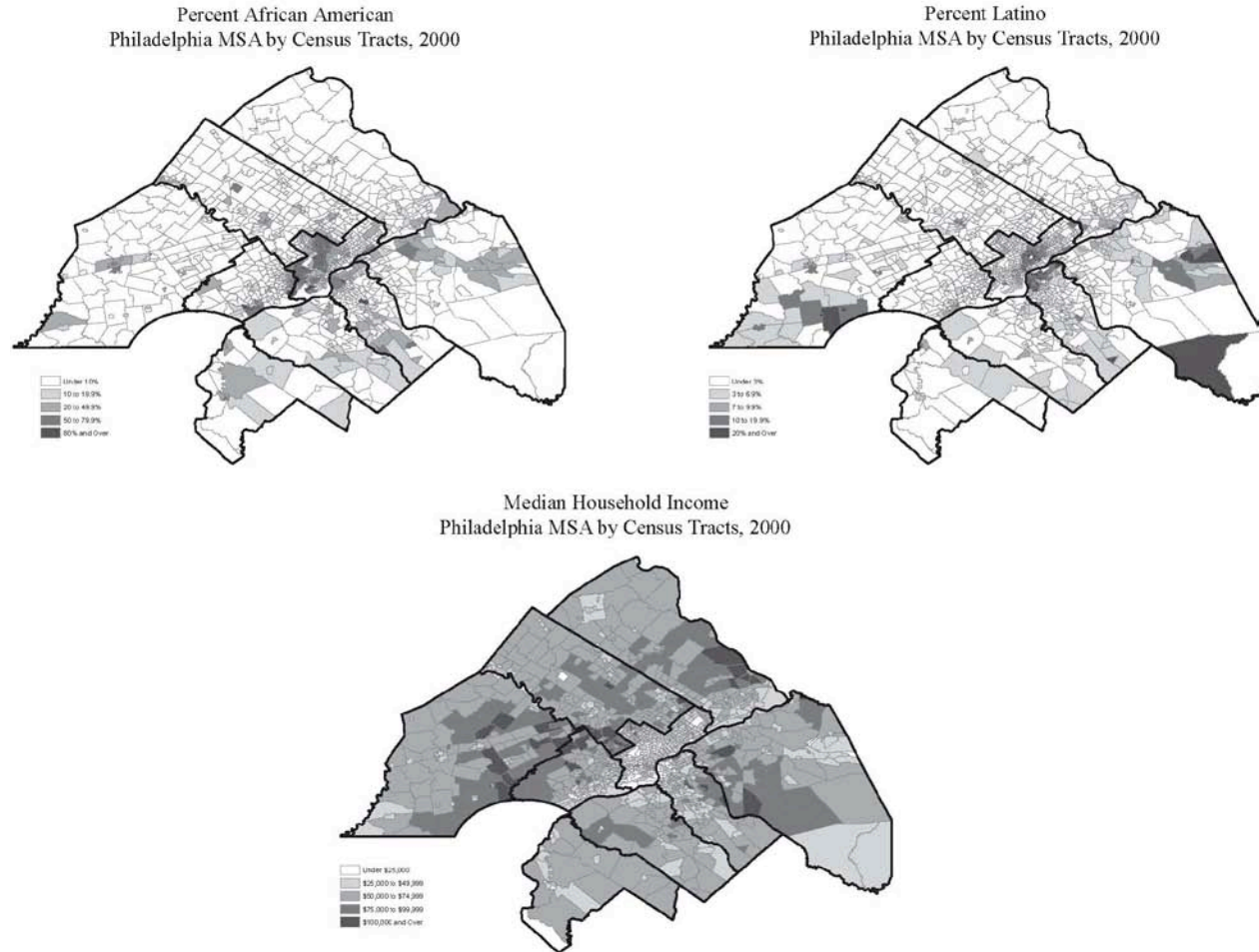
Many recent studies show that there is income diversity within neighborhoods and that families try to find alternatives through their networks to get away from problems in poor neighborhoods. Jargowsky's observes that even the ghettos, barrios and white slums he documents in his national study of urban poverty contain many working people. While the streets in impoverished neighborhoods may be dominated by blight, crime and drugs, these communities provide homes to both people following "mainstream" American lifestyles as well as those participating in the informal economy. In *Streetwise*, Anderson describes "street" and "decent" families with very different cultural attitudes and styles living in the same neighborhood. As Stack showed in her early research, people move back and forth between the nuclear family "norm" and resource sharing networks essential to low income families depending on current economic circumstances. As Newman's work suggests, welfare dependent and working families are often intertwined, with child care arrangements often anchored to the availability of a limited work experience relative or friend who has the time to provide free or low cost day care.<sup>x</sup>

These recent studies raise questions about the connection between place and poverty. Does neighborhood geography determine family survival strategies, is social geography more important, or do these factors combine to yield different paths? In order to address these issues, I first illustrate the social geography of Philadelphia and Milwaukee.

### ***Philadelphia***

The employment situation in Philadelphia documents the income, education and work experience disparities highlighted in the spatial mismatch literature. Census maps of Philadelphia and surrounding region show stark racial and economic divisions between city and suburbs. As

in most of the U.S., the African American population is concentrated in urban areas. Latinos are concentrated in both urban and rural agricultural areas. These are different populations. Rural agricultural workers now include many Mexicans while the urban Latino population consists primarily of Puerto Rican citizens.



Source: U.S. Census 2000

Nonprofit Center of Milwaukee - 2008

Taken together, these maps show that the worlds of city and suburb are dramatically different in terms of experience with class, race and nationality. The map for median income reveals that most of the middle class and wealthy live outside the city while much of Philadelphia lives below the poverty level. Most of the jobs are located in the suburbs too. To someone in the suburbs, the city likely represents poverty and crime with a thick overlay of race.

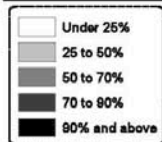
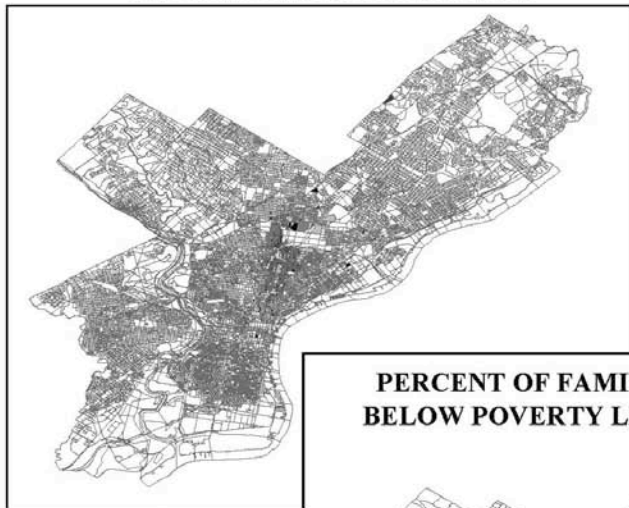
The city residents seeking suburban jobs are often viewed as less educated, “foreign” and untrustworthy. To a city resident of color, the suburbs are vast, unknown and unknowable white territory. These are two separate worlds. The need to bridge these worlds requires work on both sides.

For example, Mark, an African American engineer with an Associate's degree, was hired by a global high technology firm in their suburban Philadelphia office. Their Pennsylvania operations consisted primarily of white workforces. He commented, “You deal with him [a white employee] different than what you deal with [Mark] coming from Philadelphia in the

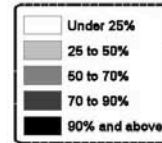
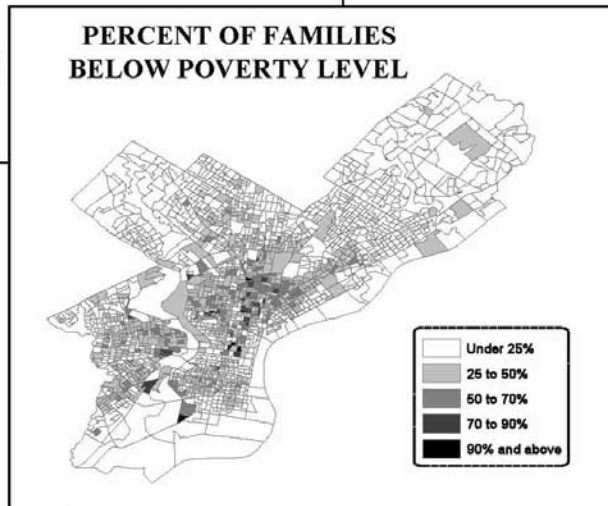
north.” He explained that the U.S. born whites in his company seemed uncomfortable with African Americans. With the exception of some European co-workers who “didn’t understand race,” he was ostracized by his peers and disliked by his supervisor.

Mark’s strategy to work with his colleagues did not help. Relying on cultural capital from the African American community, he explained that “what I find out in this society, this is which black people always have to do, black people always have to go and deal with white people. White people never come in our direction, right?” His resentment at the ongoing social isolation of his workplace showed in his interactions with his co-workers. In addition, since he felt lonely at his workplace, he sought friends from among the stable working class African Americans employed on the shop floor in his company. Seeking out African Americans from outside his work group as friends only increased the distance between Mark and his white co-workers. By the end of his 14 years at one suburban plant, he reported that he had no friends in his work group. Neither Mark nor the whites in his office understood how to cross the racial and class divide created by a combination of different closed social capital, cultural capital and city/suburb differences.

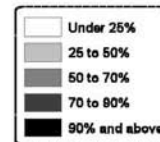
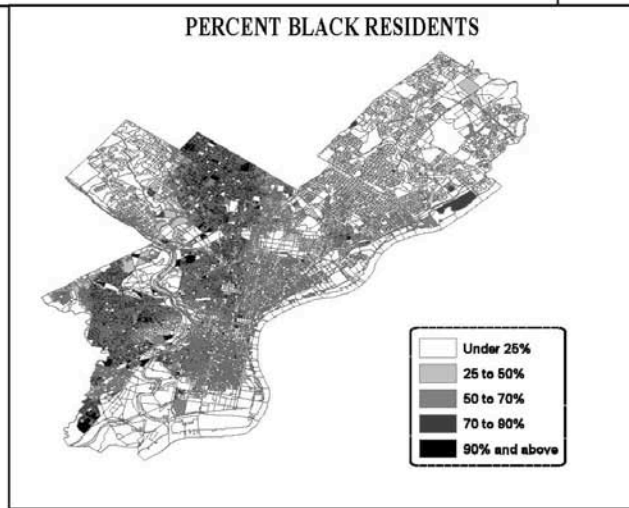
### PERCENT LATINO RESIDENTS



### PERCENT OF FAMILIES BELOW POVERTY LEVEL



### PERCENT BLACK RESIDENTS



## PHILADELPHIA COUNTY

Source: U.S. Census - 2000  
Nonprofit Center of Milwaukee, 2008

The city maps show even further segregation by race and class. The African American map reveals extreme segregation between African American and white areas. Many African Americans live in neighborhoods that are 90 to 100 percent African American. People must cross into very different worlds in order to work.

Individual stories illustrate the effect of social isolation on some people. For example, Margaret, who had limited work experience, had trouble meeting the requirements of her

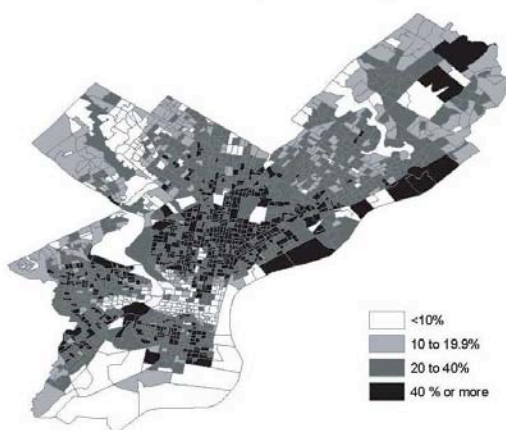
community service job required by welfare reform due to social isolation.<sup>xi</sup> After she repeatedly refused to carry a package of books to another location, part of her agreed upon job duties, her agency supervisor discovered that she had never traveled outside of her neighborhood and was afraid to go to strange territory. Her agency resolved the problem by having another person at the agency travel with her until she felt comfortable taking the bus to the new neighborhood by herself.

The Latino population serves as a buffer between African Americans and whites. Segregation of Latinos is not as severe as for African Americans, the most dense areas are 40 percent and over, but research during the *Changing Relations Project* revealed that different blocks are often segregated by nationality and social networks are even more segregated.<sup>xii</sup> Women who do not work outside the home may have few opportunities to learn English and mingle with people from other races.

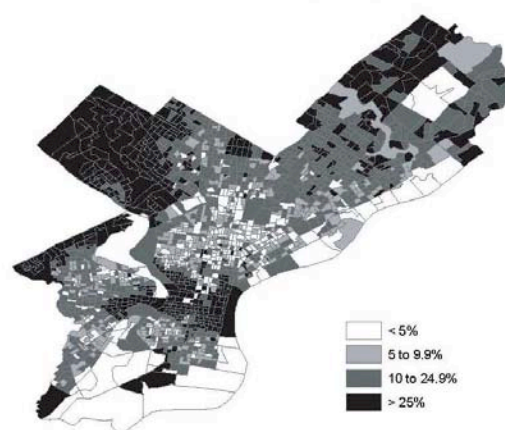
The same dense social networks also support the Asian population. At roughly three percent of the city population, Asians do not experience the kinds of residential segregation known by African Americans and some Latinos. The connection between nationality and social capital resources was particularly important for immigrants and refugees. For example, Myung Suk was a Vietnamese refugee who happily worked at a community service job placement in her integrated South Philadelphia neighborhood. However, she refused to go to another day care placement that could lead to a paying job because the agency was located in Kensington. That neighborhood has a reputation for both crime and racism. Known as a poor white and Latino neighborhood, Myung Suk felt that she would be out of place traveling into that area and feared for her safety.



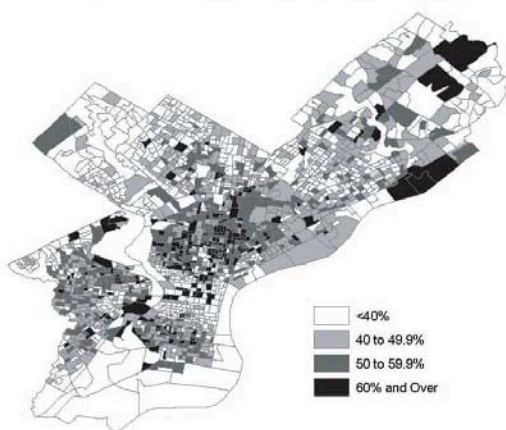
Percent with No High School Diploma



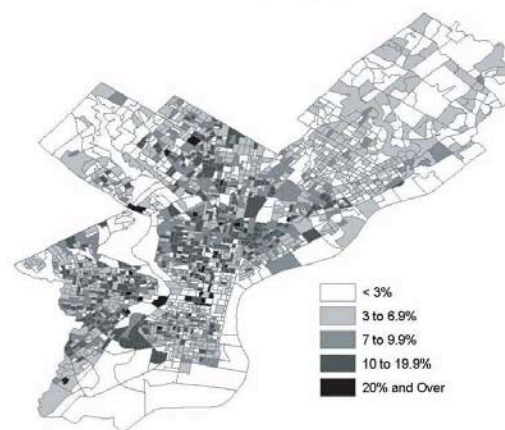
Percent with College Degree



Percent of Persons Who Are Not Working



Percent Unemployed



Source: U.S. Census 2000

Nonprofit Center of Milwaukee 2008

Refugees like Myung Suk live mostly within an immigrant community which provides support, work and information on the outside world. Like many refugees, her family was resettled within the impoverished community of color of the city. While Asians experience different expectations in school and the workplace than African Americans and Latinos, their socialization reflects the dynamics of the communities in which they were raised. Someone like Myung Suk would learn that neighborhoods like Kensington, are “unsafe” for someone from her neighborhood through her networks.<sup>xiii</sup> She would not have heard that other Asians had been moving to that neighborhood because they came from another country.

The poverty map shows that there are in fact middle class areas which are African American and Latino, but that much larger percentages of these populations live in poverty. Maps on education and unemployment show that the poor populations of color have lower educational attainment and higher unemployment. With a good economy and TANF welfare to work efforts, only a few largely African American sections of North Philadelphia, West Philadelphia and South Philadelphia as well as the poorer Latino neighborhoods in Kensington show unemployment rates of 20 percent or more. Despite the fact that many people in these neighborhoods were working, significant percentages of these neighborhoods remained in poverty. However, the segregated, impoverished African American neighborhoods of North

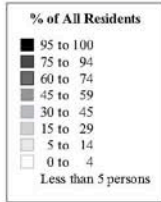
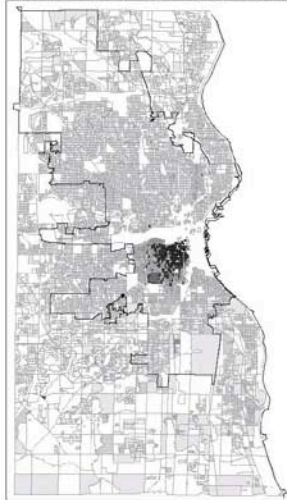


Philadelphia, West Philadelphia, and housing projects in the Northeast and South Philadelphia, as well as the Latino concentrations in Kensington, have a high percentage of discouraged workers - people who are neither working nor looking for work.<sup>xiv</sup> The same neighborhoods have large percentages of people not in the formal labor force.

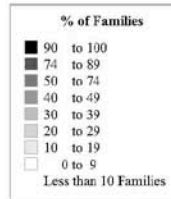
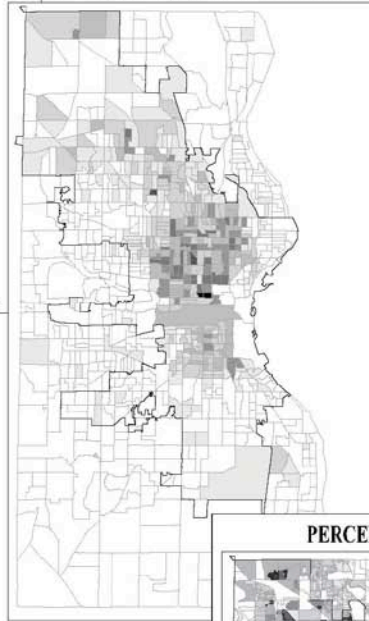
These same neighborhoods also have a higher percentage of people who have not completed a high school diploma than most other parts of the city. However, several white working class neighborhoods with large numbers of elderly also have more than 40 percent of their populations with less than a high school diploma. The map on percent with a college education show opposite trends with most of the poor African American and Latino areas showing less than 5 percent of the population with a college education. However, educational diversity within racial and national groups is also evident here as several largely African American and integrated neighborhoods show 20 percent or more of their population with a college education.

*Milwaukee*

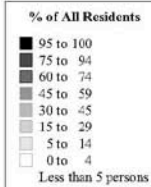
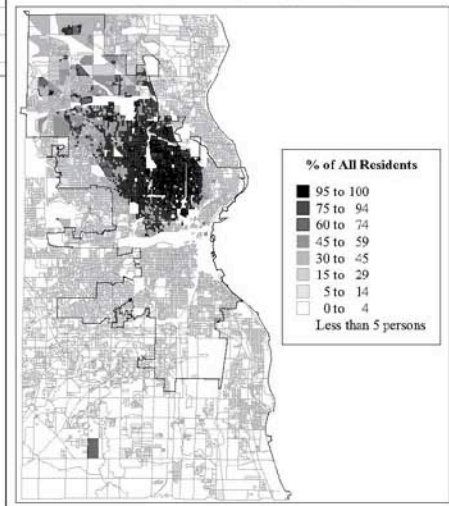
**PERCENT LATINO RESIDENTS**



**PERCENT OF FAMILIES BELOW POVERTY LEVEL**



**PERCENT BLACK RESIDENTS**



**MILWAUKEE COUNTY**

Source: U.S. Census - 2000  
Nonprofit Center of Milwaukee, 2003

Milwaukee patterns are remarkably similar to Philadelphia. For this reason, I show only race and poverty maps for this city. As in Philadelphia, African American neighborhoods show the most concentrated poverty and segregation. One section of the Northwest part of the city shows some integration between Latinos and African Americans. However, unlike Philadelphia, the Milwaukee Latino population is also concentrated in another almost completely segregated neighborhood in the south. Income in these segregated Latino neighborhoods is higher than in the African American ghetto; however, most families also have low to moderate incomes.

Social segregation in Milwaukee between races is greater than in Philadelphia, particularly among the working classes. Squires reports that overt discrimination against African Americans in mortgage lending and insurance continues today.<sup>xv</sup> Observations in Milwaukee consistently found that most people kept to their own race when developing friendship and social support networks.

Taken together, research on neighborhood effects and census maps of Philadelphia and Milwaukee suggest that segregation by race and income may make a difference in family outcomes. But understanding how family members find work and services illustrates a much more complex picture. The remainder of this report looks carefully first at information available from a survey of Making Connections residents, followed by in-depth looks at where people find work and who uses social service agencies.

### ***Social Geography, Social Capital, Work Types and Neighborhood in the Making Connections Wave One Survey***

The Making Connections Wave One survey data includes a wide range of information on families in the Making Connections neighborhoods as well as comparisons to families in the surrounding counties. Researchers working with these data have produced a series of papers on such topics as perceptions of services,<sup>xvi</sup> social networks and civic participation,<sup>xvii</sup> employment and income<sup>xviii</sup> and assets and debt.<sup>xix</sup> This section of the report builds on these earlier works to look specifically at differences among worker types and the impact of connections outside the neighborhood on family outcomes for the national sample.

In general, research on the Making Connections wave one data shows that families in the Making Connections neighborhoods have less assets and more debt than people in the surrounding counties.<sup>xx</sup> Making Connections neighborhood families also have less income, work fewer hours, are more likely to be unemployed and have lower educational attainment than residents of the surrounding areas.<sup>xxi</sup> While Hispanics and Asians do worse than whites and African Americans on income and benefit measures, immigrants from these groups are more likely to be working than others in the Making Connections neighborhoods.<sup>xxii</sup> Native born African Americans and Latinos are more likely to use public assistance than other groups, particularly immigrants.<sup>xxiii</sup> These findings are consistent with research that shows that immigrants tend to work more and use social services less than other groups.<sup>xxiv</sup> Observations that African Americans and native born Latinos (particularly Puerto Ricans) are more likely to use government aid systems, and that working class whites are less likely to use public assistance, is also consistent with the literature on this topic. The picture of use and satisfaction with an array of social services, as well as families' use of their social networks for support and their engagement in civic activities presented a far more complex picture.<sup>xxv</sup> I outline findings from earlier reports on these topics below as part of my discussion of the role of worker types on connections for Making Connections families.

#### ***Worker Types***

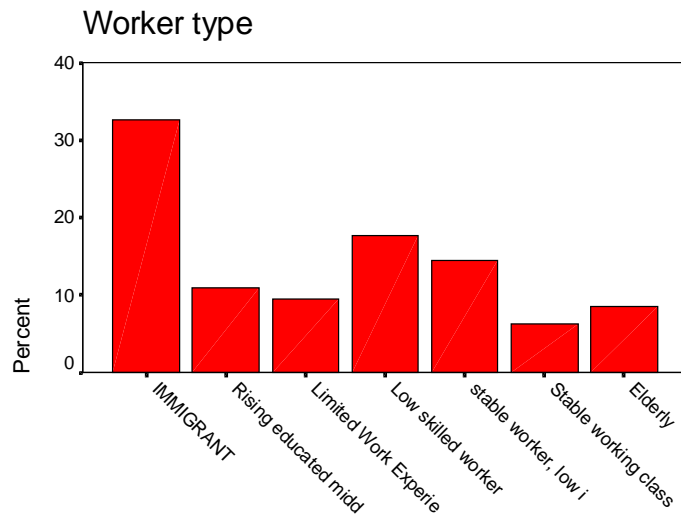
In addition to the five categories outlined under basic concepts earlier, I created a separate category called *Stable, low income worker* for families where the person interviewed had worked more than three years in his or her last job, but still earned less than \$30,000 per year. Since the survey did not include information on work history and type of employment, it

was not possible to place these families into either low skilled or stable working class categories. Given the large percentage of elderly households, I also created a separate category called *Elderly* for them. Discussion of the way these categories were created is available in appendix C. Since ways that family members found work, civic engagement and use of social services and social supports for the Making Connections wave one families were similar to families in my other research, these wave one categories appear to approximate similar categorizations in my other studies.<sup>xxvi</sup>

***Race and Education Levels of Making Connections Worker Type Families***

**Table 1: Worker Type, All Cities**

Worker Type	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1.00 Immigrant	1907	25.4	32.6	32.6
2.00 Rising educated middle class	639	8.5	10.9	43.5
3.00 Limited Work Experience	559	7.5	9.5	53.0
4.00 Low skilled worker	1039	13.9	17.7	70.8
5.00 stable worker, low income	851	11.4	14.5	85.3
6.00 Stable working class	363	4.8	6.2	91.5
7.00 Elderly	498	6.6	8.5	100.0
Total	5856	78.1	100.0	
Missing System	1640	21.9		
Total	7496	100.0		



**Figure 1: Percentage Worker Type, All Cities**

In general, Making Connections neighborhoods contain a large number of immigrants, elderly, and people earning low incomes. Table one shows the number of families in each worker type, while figure one provides the percentages in each category as a graph.<sup>xxvii</sup> The largest group of families overall are immigrants (32 percent), suggesting that Making Connections neighborhoods serve as home to a much higher percentage of immigrant households than in most neighborhoods. Most of these immigrants are Hispanic (65 percent), while most of the remainder is Asian (24 percent). In comparison, Jagowsky's study of high poverty neighborhoods found that only 17 percent were majority Hispanic neighborhoods which may include a large number of immigrants and 26 percent of neighborhoods were mixed African American, white and Hispanic. Less than 10 percent of the families in each of my other studies were immigrants.<sup>xxviii</sup>

Education levels for these immigrant families were fairly low, with 70 percent completing a high school diploma or less. Nearly half had not completed high school, with 26 percent having completed eight grades or less, another 19 percent who had not completed high school, and 25 percent with a high school diploma. However, immigrants living in Making Connections neighborhoods also included some people with higher education, with fourteen percent who had attended college and 7 percent with a college degree or more. As discussed under *Income, Wages and Benefits* below, immigrant households also had low incomes and limited access to public assistance.

This suggests that Making Connections neighborhoods include a unique population mix more characteristic of rapidly changing, transient neighborhoods than long standing segregated high poverty neighborhoods discussed in much of the literature on poverty and place. Usually, long-term, high poverty urban neighborhoods are predominantly African American. For example, 42 percent of the impoverished neighborhoods in Jagowsky's study are mostly African American, while the maps of Philadelphia and Milwaukee in the last section show that most high poverty neighborhoods primarily have African American residents.<sup>xxix</sup> Given the large number of immigrants, Making Connections programs need to make sure that they meet the special needs of immigrant groups.

The next largest group was low skilled workers (18 percent). This is typical of poor neighborhoods as they often contain families with long work histories who struggle to find jobs that pay enough to support their families. Overall, 41 percent of these families were African American, 20 percent Hispanic and 29 percent white. As in my other research, education was not the major reason that low skilled families had trouble finding stable work paying family supporting wages. Only 20 percent had not completed high school, 42 percent had a high school diploma or GED, six percent had attended trade school and 30 percent had gone to college for three years or less.

Stable workers with low incomes were the next largest group with 14 percent. Most of these families were African American (43 percent), followed by Hispanics (21 percent) and whites (23 percent). As with low skilled workers, the majority had a high school diploma or a GED (44 percent), with 22 percent who had less than a high school education and 34 percent who had attended either a trade school or some college. Comparing these families on income, civic engagement and social service use to patterns in my earlier research suggests that this category contains a mix of stable working class families who now have low incomes due to lack of connections to good paying jobs and a poor economy and potential rising educated middle class households in the process of completing their education.<sup>xxx</sup>

Making Connections neighborhoods also include a higher percentage of rising educated middle class households than typically found in impoverished neighborhoods. Eleven percent of

the Making Connections neighborhood residents fell into this category. In comparison, three percent or less of the families in my statistical studies were rising educated middle class.<sup>xxxii</sup> Taking all of the Making Connections neighborhoods overall, the majority of these rising educated middle class families were white (58 percent), followed by African Americans (26 percent) and Hispanics (6 percent).

The high number of rising educated middle class families in Making Connections neighborhoods also suggests that these are changing neighborhoods. Like in earlier studies, educated families move into mixed race, changing neighborhoods seeking low cost housing and diversity.<sup>xxxiii</sup> Sometimes, the children of long standing neighborhood residents who have gained education remain in their family neighborhoods if they see opportunities to turn the neighborhood around.

The relatively high percentage of these families in Making Connections Neighborhoods provides a unique opportunity for this initiative as these families often can serve as a catalyst to turn communities around. As discussed later, rising educated middle class families are more likely to volunteer and participate in other civic engagement activities. These families can provide important models for others in these neighborhoods if programs foster social capital between rising educated middle class families and others facing more challenges. However, it is also important to recognize that rising educated middle class households can remain outsiders in changing neighborhoods, viewed as “gentrifiers” who plan to drive out the poorer residents. In addition, Making Connections programs need to guard against drawing this most educated group for most of its community improvement activities, a practice known in the social service world as “creaming” the most advantaged people for programs. For example, the largest percentage of individuals participating in leadership training were rising educated middle class (16 percent).

Only 10 percent of the households in Making Connections Neighborhoods fell into the limited work experience category, suggesting that the majority of families in these neighborhoods worked. Many of the limited work experience households in these neighborhoods were actually *discouraged workers*, or people who had worked earlier in their lives but had given up on finding employment. Only 7 percent had never worked and another 29 percent had held a job before 1996. The majority of these families were African American (42 percent), followed by whites (26 percent) and Hispanics (22 percent). Their education level was lower than in other groups, with 47 percent who had not completed high school and 31 percent who had a high school diploma or GED. As in my other research, the limited work experience category also included people with higher levels of education, with four percent who had completed college, 14 percent who had attended college, and 3 percent with a trade school education. While lack of a high school diploma probably hurt these individual’s chances for finding employment, education alone probably did not account for their limited work experience.

Stable working class families were the next largest group at 6 percent of the households overall. While fewer stable working class families lived in Making Connections neighborhoods than in my other research, combining these households with many from the stable, low income category would bring the percentage up to what is typical in my other studies. On the other hand, as the income maps in the last section show, impoverished neighborhoods often include a smaller percentage of stable working class families than other parts of a city. More white families fell into this category (43 percent), followed by African Americans (32 percent) and Hispanics (15 percent). This pattern is consistent with my earlier research. Education levels for the stable working class in Making Connections neighborhoods were unusually high, with 47 percent having attended one to three years of college, 35 percent with a high school diploma or

GED and only 12 percent with less than a high school degree. Traditionally, stable working class men do not attend college unless they seek additional skills after being laid off while stable working class women often earn an Associate’s degree or certificate in clerical or a social service field.<sup>xxxiii</sup> The large percentage of people in this category who have attended college may come from the fact that many women answered the survey (54 percent) or that men had received some additional education later in life.

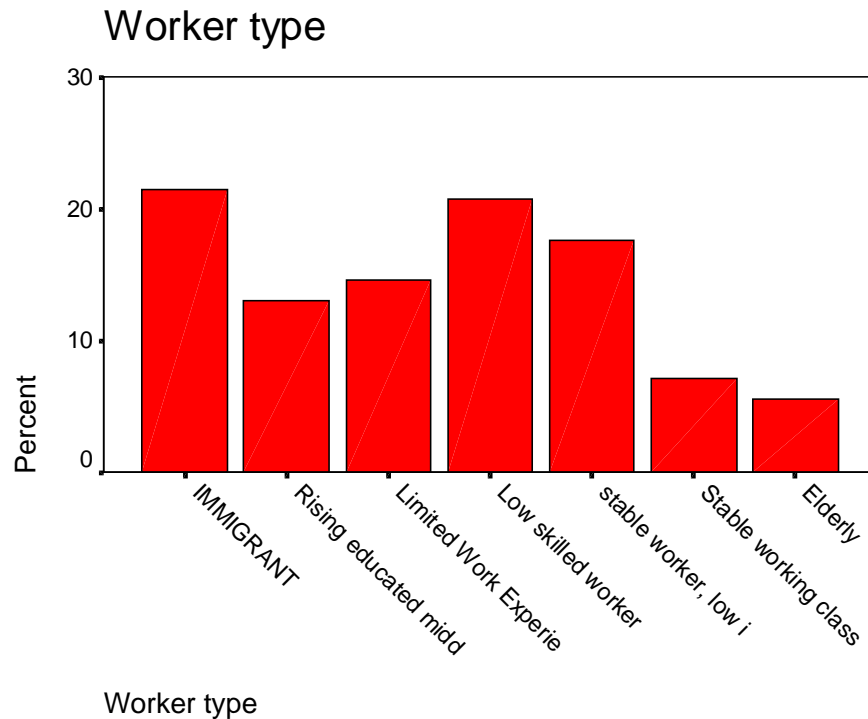
Finally, roughly 9 percent of Making Connections neighborhood households were elderly. Elderly households were mostly African American (40 percent), white (30 percent) and Hispanic (12 percent). Older people had completed less formal schooling, with 53 percent who had not completed high school. A full 23 percent had not finished eighth grade. Twenty-eight percent had a high school education, only 3 percent had graduated from college, while another 15 percent had attended college or a trade school.

Taken together, this picture of worker types suggests that the Making Connections neighborhoods are very diverse in terms of the types of work experience, education level, number of immigrants, and resident age. The diversity of worker types in these neighborhoods suggests that they also include households with a wide range of social networks and patterns for using services because families from different types generally have different social capital networks as well as using varying strategies to meet their needs.<sup>xxxiv</sup> This diversity further suggests that Making Connections programs can not develop one-size-fits-all strategies to improve family outcomes, but should tailor programs to address the unique needs of each family type. Further, since each Making Connections community is different from the others, worker type analysis should be done for each community individually. As an example, I next provide an outline of the worker type families in the Milwaukee Making Connections Neighborhood.

*Milwaukee Making Connections Worker Types*

**Table 2: Worker Type for Milwaukee Making Connections Neighborhood**

WORKTYPE	Worker type	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Immigrant	100	14.3	21.4	21.4
	2.00 Rising educated middle class	61	8.8	13.1	34.5
	3.00 Limited Work Experience	68	9.8	14.6	49.0
	4.00 Low skilled worker	97	13.9	20.8	69.8
	5.00 stable worker, low income	82	11.8	17.6	87.4
	6.00 Stable working class	33	4.7	7.1	94.4
	7.00 Elderly	26	3.7	5.6	100.0
	Total	467	67.0	100.0	
Missing	System	230	33.0		
	Total	697	100.0		



**Figure 2: Milwaukee, Percentage Worker Type**

Milwaukee Making Connections neighborhood is more typical of high poverty neighborhoods in rust belt cities of the Northeast and Midwest, with a large number of low income African American families. However, like other Making Connections neighborhoods, it includes significant diversity with a relatively high percentage of immigrants, rising educated middle class and elderly residents from several racial and ethnic backgrounds.

Immigrants are still the largest percentage of Milwaukee’s Making Connections neighborhood at 21 percent; however the majority of these immigrants are Hmong or other Asians (76 percent) with only 9 percent Hispanics. Like immigrants in other Making Connections communities, their education level is relatively low, with 42 percent who have not completed high school and another 29 percent with a high school diploma. However, these immigrants also include some educated people: 18 percent have attended college or a trade school while 11 percent have completed college or an advanced degree.

Low skilled workers (21 percent) are the next largest group in Milwaukee. This group is also mostly African American (86 percent) and 10 percent white. Education is fairly mixed for this group, with 31 percent who have not completed high school, 39 percent with a high school diploma, and 24 percent who have attended college but not graduated.

Stable workers, low income (18 percent), are the next largest group. Most of the people in this worker type are African Americans (85 percent), with a smaller percentage of whites (10 percent). Education patterns here are also similar to people in the other cities. Only 16 percent of the people in this group have not completed high school, 53 percent have a high school diploma or GED, and 31 percent have attended a trade school or college. As with other Making Connections neighborhoods, people in this worker type probably include a mix of stable working



class people who now earn low incomes due to lack of well paying jobs and aspiring rising educated middle class who have not completed their educations. Given the large number of people in this group in the Making Connections neighborhood, developing programs to foster social capital to aid people in this group to finish their educations and connect with good paying careers could be particularly effective in Milwaukee. Strategies may include developing mentoring, internship or on-the-job training programs that link neighborhood residents in this group to established employees and employers in their chosen field.

Milwaukee Making Connections neighborhood also includes a fairly large percentage of limited work experience families (15 percent). Most are African Americans (80 percent) or white (14 percent). As in other Making Connections communities, education for this group was fairly low, with 47 percent who had not completed high school, and thirty percent with a high school diploma or GED. However, not all limited work experience families lacked education: 23 percent had attended college or a trade school.

As in other Making Connections neighborhoods, Milwaukee drew a fair number of rising educated middle class families (13 percent). A much greater percentage of the rising educated middle class were white (40 percent) than in any other worker type, with the remainder mostly African American (55 percent). A relatively large percentage had graduate degrees or were completing graduate education (40 percent), suggesting that the rising education middle class in Milwaukee are very different than other neighborhood residents. They likely include professionals or students working at nearby universities and the center city business district. While they offer a leadership core for the community with a high level of education and potential bridging social capital to various city resources, other residents may view them as gentrifiers and an unwelcome presence in the neighborhood. Making Connections Milwaukee strategies should accommodate both possibilities, perhaps seeking to create bridging networks between these rising educated middle class residents and others in the community.

Only a small group of stable working class families (7 percent) live in the Milwaukee Making Connections neighborhood. As with most other worker types, this group is largely African American (82 percent) and white (15 percent). The stable working class is relatively well educated in this neighborhood, with 60 percent who have attended college, 21 percent with a high school diploma or GED, and 15 percent with less than a high school diploma. Since 80 percent of the stable working class interviewed in Milwaukee was women, the education level probably refers to women who had attended college or obtained an Associate's degree in clerical or human services.

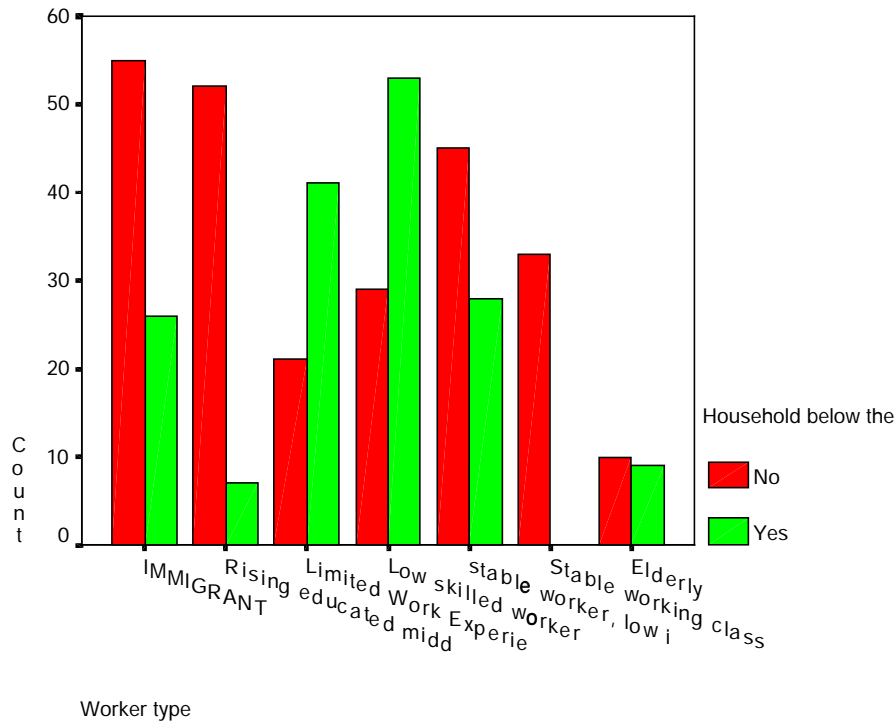
Finally, Milwaukee Making Connections includes a small group of elderly residents (6 percent). This group is mixed African American (62 percent) and white (35 percent). Most are poorly educated, with 68 percent who had not completed high school, 16 percent with a high school diploma or GED and only 13 percent who had attended a vocational school or college.

Taken together, Milwaukee Making Connections neighborhood is very diverse, with several populations that potentially have created their own closed social capital networks. Interviews with people connected with Making Connections Milwaukee suggests that the Hmong have a strong resource sharing network among themselves, but generally do not mix with other groups. Making Connections initiatives are attempting to connect them with others in the neighborhood. Likewise, the rising educated middle class may either relate to others in the neighborhood or belong to closed networks that span the neighborhood, the city, or both. Given different education levels among the various groups, Making Connections Milwaukee will need to develop several strategies for workforce and income development in this neighborhood. Civic

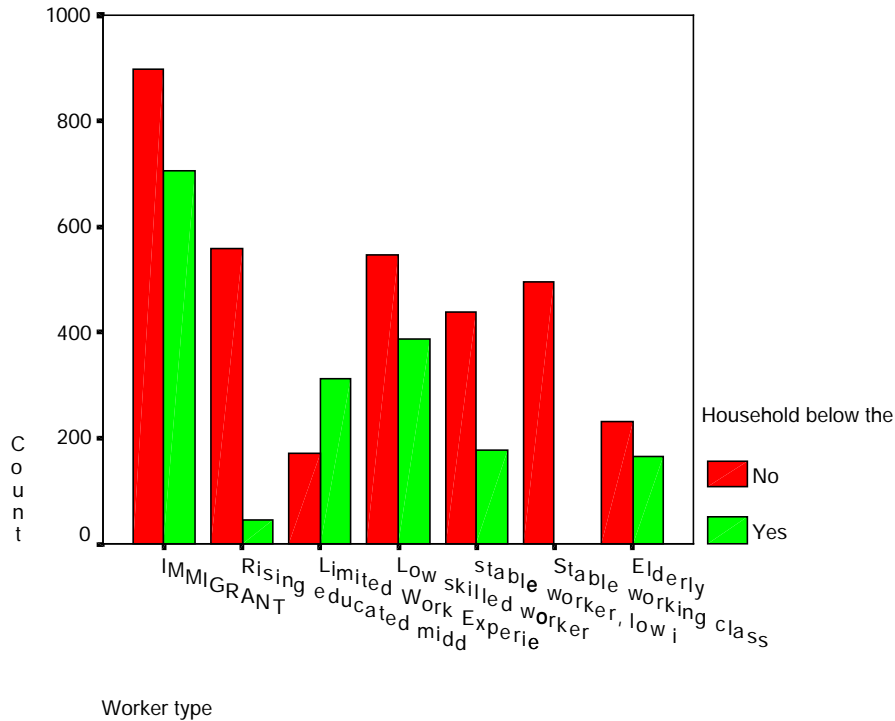
engagement and community development initiatives have a potential strong core among the rising educated middle class and stable working class, but may need to build bridges between these groups and other neighborhood residents.

I next turn to look more carefully at the income and benefits of Making Connections residents, both in all cities and Milwaukee. While worker types are based partly on income, benefit levels, pay raises and other aspects of economic stability differ among groups. Examining household income and benefits in more detail provides a better picture of the role of worker types in outcomes in Making Connections neighborhoods.

***Income, Wages and Benefits***



**Figure 3: Worker Type by Poverty Level, Milwaukee**



**Figure 4: Worker Type by Poverty Level, All Making Connections Communities**

While most people presume that college education leads to higher incomes and stable benefits, this was not always the case in Milwaukee Making Connections neighborhoods. Overall, 30 percent of the rising educated middle class earned less than 30,000 per year and 7 percent were below the poverty level. Roughly the same percentage earned less than 30,000 per year in Milwaukee while more of the rising educated middle class lived below the poverty level (12 percent). These families may include graduate students earning a low income while completing their educations or people who are having trouble finding good paying jobs to match their educational credentials.

On a more positive note, rising educated middle class people usually received raises, 68 percent overall and 76 percent of these families in Milwaukee had received a raise in the last year. They were also positive about their career prospects. In the Making Connections cities overall, 62 percent thought their prospects for advancement were good to excellent, better than any other group. However, Milwaukee rising educated middle class families were less optimistic, they felt their prospects were no better or worse than people from other groups living in the Milwaukee Making Connections neighborhood.

Likewise, the rising educated middle class did not necessarily have health benefits. Only 33 percent of the adults in this group in all of the Making Connections communities had health insurance from their job, with Milwaukee Making Connections rising educated middle class doing slightly better at 40 percent. The same patterns appeared for other benefits like retirement, vacation and sick leave. Only 32 percent of the rising educated middle class overall and 28 percent in Milwaukee had full benefits from their jobs. This would suggest people working in contract jobs or for organizations that do not provide benefits. Given the small percentage of rising educated middle class below poverty and limited benefits through work, few were able to

provide health insurance for their children. Less than 20 percent overall and 23 percent in Milwaukee had insurance for their families. Very few of the rising educated middle class received other government benefits like welfare or SSI.

The stable working class was most likely to have stable incomes and benefits. None had incomes below the federal poverty level. Overall, 75 percent had received a raise in the last year and 82 percent of the Milwaukee Making Connections stable working class had received raises. In the Making Connections cities overall, 54 percent thought they had good or excellent chances for advancement.

Despite more comfortable incomes and job stability, many of these families lacked health insurance. In comparison to other groups, the stable working class was more likely to have health insurance and other benefits, but still the percentage lacking these supports was quite large. Overall 56 percent had health insurance and 41 percent had full benefits. In Milwaukee, 56 percent had health insurance, but only 27 percent had full benefits from their job. However, only 30 percent of the stable working class families overall had health insurance for the entire family, with Milwaukee's stable working class doing only slightly better than the overall average at 41 percent.

These findings suggest that the traditional expectation that stable jobs include benefits is steadily eroding. The fact that these figures are much higher than the national average of people without benefits, currently at nearly 18 percent, suggests that Making Connections neighborhood residents are particularly at risk for problems related to lack of access to health care.<sup>xxxv</sup> If even the most advantaged families lack insurance, clearly addressing this issue remains a critical problem for the Making Connections initiative.

Families in the other groups lived in more risky economic conditions. Overall, 39 percent of the low skilled workers, 29 percent of the stable workers, low income and 44 percent of the immigrants lived below the poverty level. Low skilled workers (46 percent) and immigrants (50 percent) were also least likely to have received a raise in the past year, and over half felt that they had limited opportunities for advancement on their jobs. Conditions for low skilled workers were worse in Milwaukee, with 54 percent living below the poverty level. Stable, low income workers did about the same in Milwaukee while immigrants had slightly better incomes at approximately 30 percent below poverty. There was no difference from other groups in their chances for pay raises or advancement.

Access to health insurance and other benefits also appeared a problem for families in these three groups. Taking all of the Making Connections communities together, between 22 and 30 percent of families in these three groups had health insurance for adults from their jobs. Even fewer had access to full benefits, between 6 and 12 percent for immigrants, low skilled workers and stable, low income workers. Likewise, 20 percent or less of the families in this category had health insurance for the entire family. Milwaukee Making Connections residents in these three groups did slightly better than the Making Connections neighborhoods overall. Roughly 30 percent of the adults in these three groups had access to health insurance through their jobs. A small percentage of stable, low income workers (17 percent) received full benefits from their jobs, with less than 10 percent of immigrants and low skilled workers receiving full benefits through work. Between 19 and 23 percent had health insurance for the entire family.

Overall, limited work experience households (64 percent) were most likely to live below the poverty level, and to receive their income from either public assistance (23 percent) or supplemental security income (SSI) (41 percent) provided to the disabled or elderly residents living in the household. The percent of Milwaukee Making Connections limited work

experience households living below poverty was the same as for the national sample, but a higher percentage (60 percent) received income from SSI, and slightly lower percentage from welfare (19 percent). Only 3 percent of the limited work experience households overall had health insurance for the family, with Milwaukee families with slightly better access to health insurance at roughly 20 percent. Milwaukee's better access to health care probably resulted from access to Badgercare, Wisconsin's health insurance HMO for low income families. Taken together, these income and benefit levels for limited work experience households suggest that they are severely at risk. The high percentage receiving SSI suggests that many families in this group may include elderly or disabled people who need care or where the working age adults may not be able work without supports due to a disability. Strategies to raise incomes for these families should include addressing care giving needs as well as disabilities.

Finally, many elderly households also lived in poverty, with only 7 percent of these families overall and none in Milwaukee with household incomes above 30,000. Forty-two percent of the elderly households overall lived below poverty and 47 percent in Milwaukee.

Taken together, information on income and benefits suggests that improving economic outcomes for Making Connections families needs to involve more than connecting people to better jobs, but improving availability of benefits for everyone. As with national policy efforts, Making Connections initiatives need to work with city wide leaders to address this critical need. The fact that Kingsley and Cigna found that most Making Connections families do have access to health care despite lack of health insurance, suggests that many families must be relying on public clinics or emergency rooms for care. This issue deserves additional attention.

### *Transportation and Computer Access*

Many things can hinder people from finding and keeping stable work, but two key factors that are relatively easily addressed involve access to computers and reliable transportation. While computer use has become an essential form of communication and tool to find work in the United States, scholars and policy makers consistently report a digital divide where more urban poor and rural families lack computer access.<sup>xxxvi</sup> In Making Connections neighborhoods, computer access varied dramatically depending on the worker type. Overall, the rising educated middle class (95 percent) and stable working class (91 percent) almost all had access to computers, while the elderly (22 percent), limited work experience (49 percent), and immigrants (66 percent) were less likely to have access to computers. Low skilled and stable, low income families mostly had computer access with roughly 80 percent saying that they could use a computer at home, work or some other place. While the same general patterns were true for most worker types in Milwaukee, immigrants (88 percent) and the limited work experience (60 percent) had better computer access than in Making Connections communities overall. This suggests that providing computer access and instruction on using computers would be important for limited work experience, the elderly and some immigrants.

Strategies to get to work also impact on ability to find and hold onto good jobs. Access to a reliable car, having a driver's license or having access to fast and reliable public transportation all influence work experience. Analysis of time to work for this study found that people who used public transportation had much longer commute times, particularly in Milwaukee. The worker types that drove alone to work and had access to a reliable car generally had more education and better incomes. For example, overall 91 percent of the rising educated middle class and 94 percent of the stable working class had a car in the family. Percentages were

similar in Milwaukee. In contrast, only 52 percent of the limited work experience households, and roughly three-fourths of immigrants, low skilled workers, and stable low income workers had cars. In Milwaukee, most of the immigrants had cars (90 percent), but fewer of the limited work experience (42 percent), low skilled workers (67 percent) and stable, low income workers (65 percent) had access to a car in the household.

The same differences were true for driver's licenses. In the Making Connections cities overall, over 90 percent of the rising educated middle class and stable working class had valid licenses, compared to only 51 percent of the limited work experience and 66 percent of the immigrants. For other groups, percent with a driver's license was about the same as access to a car. The same differences appeared in Milwaukee, with most rising educated middle class and stable working class holding valid driver's licenses. Fewer immigrants (28 percent), limited work experience (43 percent), low skilled workers (53 percent) and stable, low income workers (56 percent) had licenses in Milwaukee. Differences in Milwaukee may be due to state law that allows revoking drivers licenses for other things besides driving tickets. For both Milwaukee and other Making Connections communities, helping low skilled, immigrant and limited work experience adults gain access to drivers licenses and cars may improve their work prospects.

Strategies to get to work stemmed from access to a car or ability to drive. Overall, most people drove to work by themselves in the Making Connections Cities, with Milwaukee residents even more likely to drive. Overall, Immigrants were most likely to participate in a car pool (14 percent), followed by low skilled workers (11 percent), but there were no significant differences among groups in Milwaukee. Overall, low skilled workers (19 percent) and stable, low income workers (16 percent) used public transportation, while stable working class people (5 percent) used public transportation less than everyone else. In Milwaukee, stable, low income workers (31 percent) used public transportation, followed by low skilled workers (23 percent). Only six percent or less of the other groups in Milwaukee used public transportation.

### ***Worker Types and Use of Services***

Wave one survey results on use of services and social supports show a complex picture. Kingsley and Cigna found that families in the Making Connections neighborhoods used a wide array of commercial (supermarkets), financial (banks and check cashing facilities), community services (parks, libraries) and family support services (child care, family counseling), educational services and government services like welfare, police and other government services. In contrast to assumptions that families in poor neighborhoods are less interested in services that can help them create stable lives, Kingsley and Cigna found that 82 percent of Making Connections families want or need banking services, 87 percent were interested in parks and playgrounds, 80 percent used libraries, and 44 percent were interested in adult education or community college.<sup>xxxvii</sup> Most families could find the services they needed, even if they were not available in their neighborhood and most were satisfied with the services.

Kingsley and Cigna found that some families did have trouble accessing the services they wanted. More than 10 percent of the families interested in a particular service said that they had trouble accessing or using employment services, community centers, after school programs, community colleges and adult education, family counseling and check cashing services. Families reported that they could not use employment services, welfare services, medical care, community centers, after school programs, and family counseling primarily because they did not know how to find them or they were too far away or too hard to get to. Language barriers were

also a problem for some families interested in using employment services, welfare, medical care or adult education. Check cashing services, medical care, and community colleges/adult education were too expensive for some Making Connections families.<sup>xxxviii</sup> Some families reported that welfare offices, employment services, medical services were too crowded. Some people felt that community college and adult education program schedules were too inconvenient. While 80 percent of the Making Connections families gave these services high satisfaction ratings, they were less satisfied with public services. Only 70 percent of families were satisfied with trash collection, 63 percent with police services, and 60 percent with street repair. This contrasted with generally high ratings for public services given by people in the surrounding counties.

In order to understand the ways that families accessed services in more detail, Manjarrez combined a number of questions in the wave one survey to create measures of help seeking, help giving behavior and civic engagement. The help seeking measure indicated whether or not families had used community services, social services, and financial services and got financial help from family and friends. This study found that Making Connections families were much more likely to use social and community services than people in the outlying counties and that those with more education were more likely to use social services than those with less schooling because they better understood how to access services. This finding is consistent with my other research.<sup>xxxix</sup>

Since most Making Connections families used the range of services discussed in the Kingsley and Cigna report, I did not examine the role of worker type for use of most individual services. I did look at the role of welfare offices in helping people find work, finding that low skilled workers and stable, low income workers found their last job more often through a welfare program than people in any other group. This fact is not surprising as families that move between welfare and work or had become displaced workers are most likely to participate in a mandatory job placement program though public assistance.<sup>xl</sup> However, the percentage of families placed through this program was small: only 3 percent of the low skilled and stable, low income families found their jobs through welfare, and less than 2 percent for the other groups.

I also looked at the role of worker type in help seeking behavior and barriers to use of employment services, welfare services, medical care, community centers, after school programs, and family counseling. Low skilled workers were much more likely to seek assistance from agencies, use community services, and get help from family and friends than any other group. Other groups were much less likely to use these services. This pattern is similar to those in my other research and other studies of the working poor. Low skilled families develop strong links to social service programs, faith communities and their family and friends to gain the resources they need to survive.<sup>xli</sup> Analysis of barriers to service provision found differences that are also consistent with other research. Immigrants often did not know how to find community centers and were concerned about using family counseling and welfare services due to language barriers. Most elderly people knew how to find community centers, perhaps because they participated in senior citizens activities at local senior centers. There were very few differences among the other groups.

Information on the ways that families use services suggests that Making Connections families understand that they need an array of services to meet their needs. Low skilled families with unstable incomes, but who actively seek to meet their needs through a combination of work, public and private supports, were most energetic in using available services. The most at-risk families – limited work experience families – sought help less often, although some did use

public assistance to survive. This suggests that limited work experience families most need help to access services. The fact that many families in this group do not have access to reliable transportation, may have disabilities or may be caring for others, may limit their ability to seek assistance. Likewise, immigrants had trouble using services either because they lacked information or due to language barriers.

As with programs to improve income, these findings on use of services suggests that Making Connections families in different worker types need varying levels of assistance and different kinds of help to access supports. Limited work experience and immigrant families have the most need and the least access, suggesting that programs should be developed particularly to meet their needs.

Most families rely on their social networks to meet their needs or find out about public services. I next examine the role of social capital for Making Connections families.

### *Social Capital*

Making Connections families rely on their social networks of family and friends as well as social capital through organizations to find work and get help when they are in need. They also give help to others in their network when they have the means to do so. Manjarrez's help seeking dimension shows that some families seek financial help from family and friends while the help giving measure indicates that some people who use banks help the more needy people in their network and are even more likely to provide information to strangers.

In order to understand the role of social networks for Making Connections families, I looked at differences among worker types in how they found work and the ways they sought and gave help to others. As in my other studies, people relied on family and friends most often to find work.<sup>xlii</sup> My earlier studies found that immigrants are most likely to rely on their social networks, followed by low skilled workers and the stable working class. Rising educated middle class people are more likely to use social capital through organizations like their colleges or a previous employer to find their next job. The strategies for Making Connections families differed slightly from earlier studies in their use of personal networks, but use of agencies, schools, previous employers and newspapers were largely the same.

Taking all of the Making Connections cities together, stable, low income people (48 percent) and stable working class (44 percent) used their friends and family most often to find jobs, followed by low skilled workers (41 percent) and immigrants (33 percent). Rising educated middle class relied on friends and family only about 1/4<sup>th</sup> of the time, perhaps because their family and friends did not have networks into the types of work they are trained to do. Findings for Milwaukee were similar to those for all cities together.

Rising educated middle class families often are first generation to achieve a college degree and may not know anyone in their original social networks with connections that can help them find a job. Instead, rising educated middle class people rely on their educational programs to find their first job: 5 percent of the Making Connections rising educated middle class found their last job through a school placement compared to 1 percent or less for all other groups. Jobs are also found through previous employers: nine percent of the rising educated middle class found their jobs through an employer referral.

Other groups also used their previous employers for help finding the next job. Stable working class (7 percent) sometimes relied on employers, or perhaps their unions, to find the next job. A few immigrants (3 percent) also found the next job through their previous employer.



This may suggest that immigrants have connected to a network of employers who hire immigrants from that country, sending their employees to someone else when they run out of work. Low skilled and stable, low income workers did not use previous employers to find another job, suggesting that they did not develop strong ties with their employers. This pattern is also consistent with my other research.

About the same percentage of people from all groups used the newspaper to find work, and a small number of people from each group (8 through 11 percent) found their jobs by calling or walking in to ask about a job. Well there was no difference among the various worker types in Milwaukee in the percentage that found their job by walking in, fewer immigrants in the Making Connections neighborhoods overall (5 percent) found jobs in this way.

Worker types also differed in the resources they relied on when they had financial difficulties. While there were no differences among worker types in Milwaukee in who sought financial aid from family and friends, strategies regarding whether a family sought assistance and from whom varied a lot in the Making Connections communities overall. Elderly (25 percent) and the stable working class (36 percent) turned to their family for help less often than other groups. Stable working class families sought financial help from friends far less often than any other group, only 14 percent of the time compared to between 18 and 24 percent for other groups. In keeping with a resource strategy that combines assistance from social networks, work and agency assistance, low skilled workers most often asked their family for help. Over half (57 percent) of the low skilled workers had borrowed from their family members. Immigrants, rising educated middle class, and stable, low income workers were in the middle, with approximately 40 to 45 percent of families in each of these groups asking their family for financial help in times of need.

The opposite patterns appeared for families who chose to borrow from a bank in an emergency. Overall, stable working class families (25 percent) used banks most often, followed by the rising educated middle class (17 percent). Only 12 percent or less of families in other groups sought loans from a bank. While findings from Milwaukee were not statistically significant, rising educated middle class families (25 percent) were much more likely to seek help from a bank than any other group. Less than 15 percent of families in the other worker types in Milwaukee used a bank when in need. This may suggest that stable working class and rising educated middle class have the incomes and knowledge of credit needed to use banks for loans. Others may not have access to these formal resources, relying instead on family and friends.

The help seeking measure indicates that that low skilled families rely on both their family and friends and formal agencies for help. No other group shows this pattern. Likewise, people below the poverty level seek help from both their informal networks of family and friends and formal agencies. Higher income families seek help less often than those with lower incomes. These findings reflect the fact that families with low incomes are more likely to need help than others, and those below poverty more often qualify for assistance than those that earn more than the poverty level. In fact, families who earn even slightly above poverty often do not qualify for government and some private aid.

Help giving also varies by worker type and income. The stable worker class helps others most often, followed by the rising educated middle class. Limited work experience families give help far less than others, perhaps because of their limited resources and need to assist others in their household. Since limited work experience families appear most socially isolated, they may also participate less in giving and receiving networks. Likewise, people living below the poverty

level are much less likely to give financial assistance to others while those with higher incomes more often helped people out. This fact makes sense for financial help.

However, the Making Connections wave one survey did not ask if people gave or received in-kind assistance like food, child care, transportation, clothing or other goods. The only question in wave one asks of people feels that neighbors help each other. Taking all of the Making Connections cities overall, the rising educated middle class (67 percent) and elderly (70 percent) felt that people help their neighbors most often, compared to between 50 and 60 percent for the other groups. There were no differences between groups in Milwaukee. The elderly (59 percent) and rising educated middle class (48 percent) most often trusted their neighbors while low skilled workers (28 percent) trusted their neighbors far less often. In Milwaukee, the elderly (65 percent) and rising educated middle class (51 percent) thought that people trusted their neighbors while the stable working class (65 percent) and the majority of people in the other groups disagreed that their neighbors could be trusted.

This information on trusting and helping neighbors is consistent with transient, diverse, changing neighborhoods. The fact that elderly residents feel most at home may mean that they still have connections to other long term neighbors, the rising educated middle class have mixed feelings and other groups are much less positive. Research on low income families show that they often share what they have with others.<sup>xliii</sup> Judging social capital by examining resource sharing for aid with food, childcare, transportation and other in-kind supports may show a very different picture.

Given the sense among low skilled workers that they can't trust their neighbors or expect help from them suggests that people may have developed closed networks within their neighborhood to share resources. Interviews in Milwaukee support this view. Even this limited picture of the ways that Making Connections families rely on their social networks for aid suggests that social capital is important for Making Connections families. They are like most other families in using the people and organizations they trust to find information and resources. The Making Connections initiative would do well to foster closed, bridging and linking social capital among people in these neighborhoods and to organizations that can provide assistance and to others throughout the city and region.

### ***Civic Engagement***

While families use social capital to meet a range of their personal needs, working together to better the community as a whole is called civic engagement. Sometimes families learn about opportunities to improve their community through their social networks as community improvement initiatives often rely on social capital through faith communities and community based organizations to find people to work on community-wide initiatives. The Making Connections wave one survey did not contain any information that would connect social capital to civic engagement. However, the survey does include much information on the civic activities of community members.

In general, Making Connections families participate less often in civic activities than people in the surrounding counties. Manjarrez found that less than one quarter of families had talked to a political leader, less than 15 percent had talked to a religious leader and just over one-quarter had volunteered or got together with neighbors to solve a problem. In comparison, county households volunteered 47 percent of the time and got together with others to solve a problem 36 percent of the time.

In order to better understand the role of worker type in civic engagement, I compared worker types on a series of questions about civic action, volunteering, views of their neighborhood, and Manjarrez composite measure of civic engagement called the *community change dimension*. The rising educated middle class are far more likely to participate in civic activities than other groups, followed by the stable working class. In all of the Making Connections cities rising educated middle class (35 percent) people volunteer most often, make an effort to volunteer and be active (63 percent), take a civic action (56 percent), are active in their neighborhood (67 percent), joined with neighbors to solve a problem (45 percent) and attend an organization meeting (41 percent). This pattern is even stronger in Milwaukee, with 40 percent of the rising educated middle class volunteering often, 79 percent make an effort to volunteer and be active, 67 percent have taken a civic action, and 71 percent are active in their neighborhood and joined with neighbors to solve a problem (52 percent). Clearly, the rising educated middle class are the core group for community improvement activities.

The stable working class also participated more often in civic activities, with 20 percent volunteering often (27 percent Milwaukee), 53 percent making an effort to volunteer and be active (57 percent Milwaukee), and 52 percent active in their neighborhood (62 percent Milwaukee) and 28 percent attended an organization meeting. Only 16 to 19 percent of people from the other groups volunteered, and approximately 40 percent felt that they were active in their neighborhood. While more elderly attended meetings (31 percent), less than 20 percent of low skilled workers, limited work experience and immigrants attended organization meetings. Milwaukee's limited work experience families were more likely to volunteer (26 percent), either due to community service requirements in the Wisconsin welfare to work program or due to a tradition of volunteering.<sup>xliv</sup>

These patterns were even stronger when examining leadership and comfort talking with political and religious leaders to improve neighborhood conditions. This was particularly true regarding public officials: 34 percent of the rising educated middle class overall and 44 percent of Milwaukee's rising educated middle class had spoken with a public official about a problem, compared 20 percent or less for the other groups overall and 30 percent or less in Milwaukee. Immigrants were least likely to talk with public officials.

Likewise, in all of the cities together, rising educated middle class (19 percent) spoke to religious leaders more often than other groups. This group took leadership roles most often, with 27 percent of the rising educated middle class overall serving as an officer and 17 percent serving as a leader. In Milwaukee, 27 percent of the stable working class had served as an officer, but both in Milwaukee and overall, 15 percent or less of the people from the other groups had taken leadership roles.

The same patterns held true for the composite community change measure, with rising educated middle class far more likely to engage in civic involvement to better their neighborhood than others. The stable working class also engaged in community change activities, but other groups did not participate in these activities. Many issues in the lives of poor, immigrant and elderly families may contribute to these differences. People living below the poverty level and people earning less than \$30,000 per year also appeared less civic than those with more stable incomes, suggesting that the poor may focus more on meeting their own needs than community improvement activities.

This information suggests that developing civic involvement, especially for low skilled, limited work experience, and immigrant groups, should be a priority for Making Connections initiatives and other efforts to improve low income communities. However, program staff will

need to address barriers of time, income and language to encourage these groups to become more involved in civic action. According to the wave one survey, leadership training efforts draw the rising educated middle class (16 percent) more often than any other group. Stable, low income workers participated 13 percent of the time, limited worker experience 2 percent and the other groups between 8 and 10 percent of the time. While training may help rising educated middle class become more active, the fact that they generally already have these civic skills suggests that programs should make an effort to include people from other work experience types.

### ***Social Geography and Neighborhood Involvement in Making Connections Wave One Survey***

Families rely on their social networks to fulfill many of their needs. Those networks may exist within neighborhoods, but often families connect to people and institutions outside of the place they live. The social geography of their networks provides powerful supports that can help families meet their needs despite poor conditions in their neighborhoods.

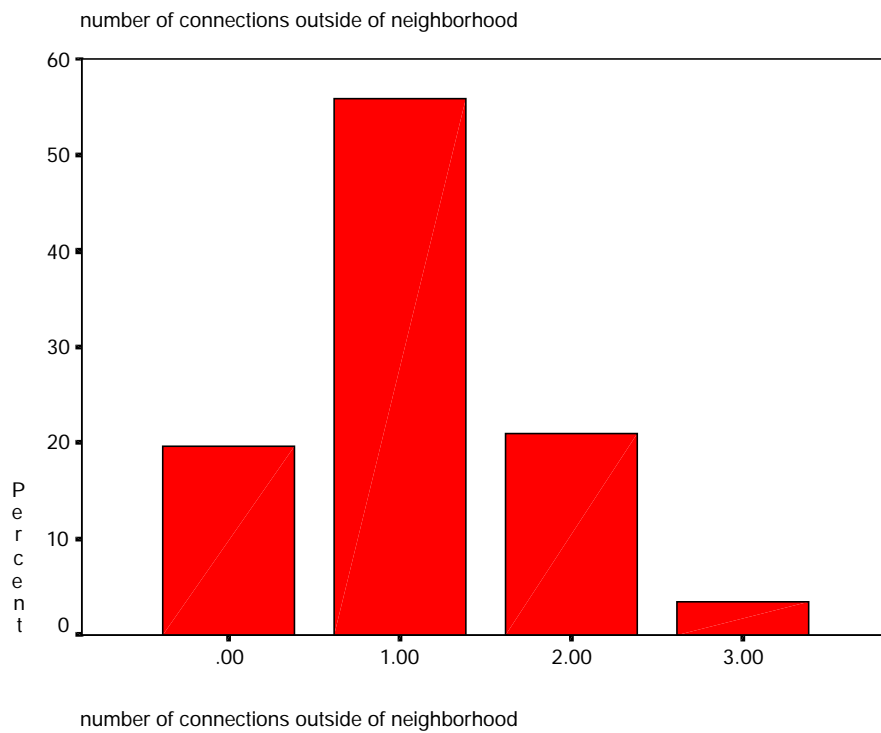
The Making Connections wave one survey offers only a few clues about the social geography of community residents. Survey data provides no ways to understand residents' networks within the neighborhood, but several questions show connections to institutions outside of the Making Connections community that often provide sources for social capital. Faith communities, in particular, often serve as places to develop social capital. Sometimes non-profit organizations provide the same resources.<sup>xlv</sup>

In order to glean some information on wave one residents' connections outside of their neighborhood, I looked at which families attended church or belonged to an organization outside their neighborhood and who had access to the internet. Counts of the number of connections outside the neighborhood provided some indication of orientation within or outside the Making Connections neighborhood. This information was compared to worker type and other measures of help seeking, help giving and civic engagement to understand family choices. Finally, I looked at the role that the number of connections played in economic success for families. Description of creation of the outside connections variable is in Appendix B.

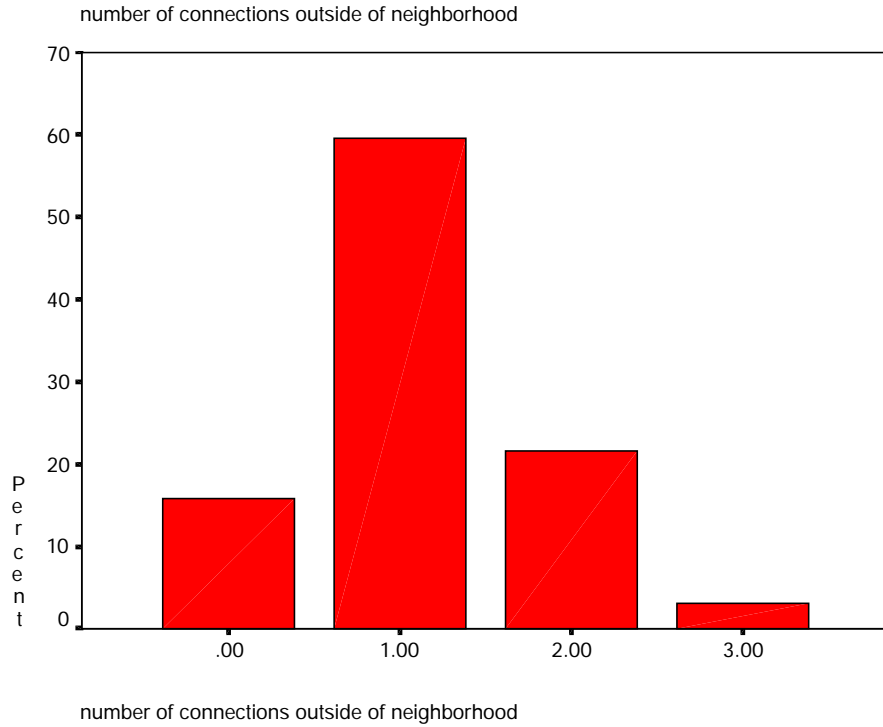
Approximately 70 percent of the Making Connections families attended religious services, and information on where they go to church provided the strongest clues for networks outside of their neighborhood. In the Making Connections neighborhoods overall, about the same number attended church in the neighborhood as outside, but in Milwaukee 45 percent attended church outside of the neighborhood they lived compared to 28 percent who went to church in their neighborhood. Only 24 percent of Milwaukee residents did not attend religious services anywhere. The rising educated middle class (44 percent) went to religious services outside of their neighborhood more often than any other group, while the elderly (40 percent) most often attended services in their neighborhood. Other groups were divided evenly between attending faith communities inside or outside the neighborhood. In Milwaukee, differences among groups were much greater. Rising educated middle class (65 percent) were still most likely to attend church outside the neighborhood, but half of the low skilled workers, stable, low income and elderly also traveled outside the neighborhood to church. Immigrants, limited work experience and stable working class families were divided evenly between where they attended church and not attending at all. People who attended church in their neighborhood were much more likely to participate in civic activities, suggesting the faith community involvement might be a catalyst for civic engagement. Those who actively sought help were much more likely to go to church outside of their neighborhood, while those who either didn't attend religious services

or belonged to a faith community in their neighborhood were much less likely to seek assistance from organizations or other individuals.

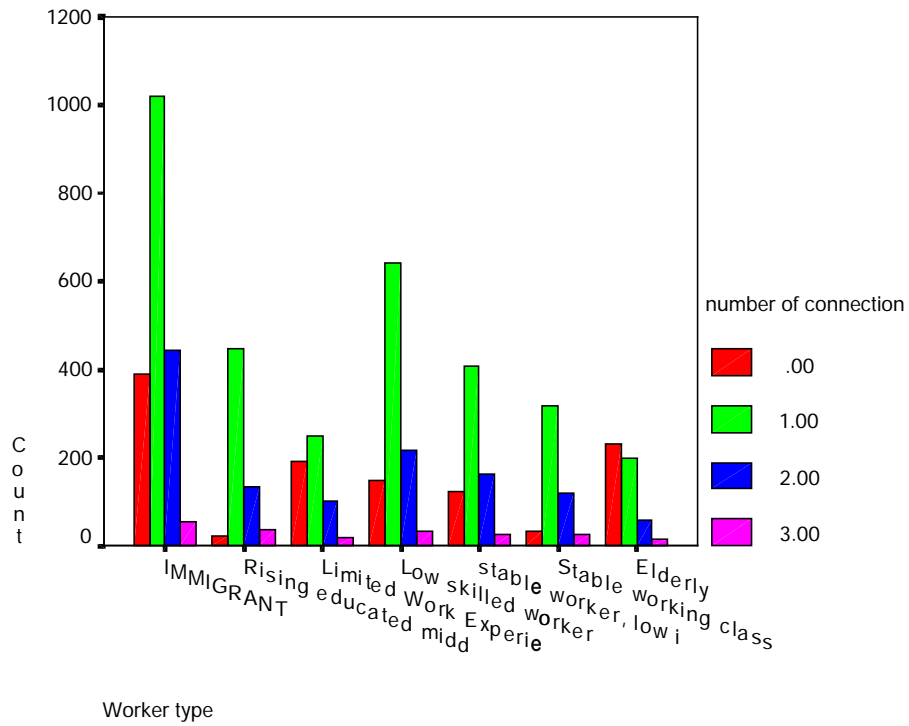
While the percentage of people who served as an officer in an organization was relatively small, the survey did ask if the organization was in the neighborhood. In general, there was no significant difference in the number of people who belonged to organizations inside or outside of the neighborhood. However, people tended to orient either inside or outside their neighborhood when looking at both church and organization membership. Eighty-eight percent of those who served as an officer an organization in their neighborhood also attended religious services near home. The relationship between location for church and other activities was less important for people involved in organizations outside of their neighborhood: half of the people in the entire survey and 61 percent of the Milwaukee Making Connections families that served as an officer in organizations outside of their neighborhood also attended religious services elsewhere in their city.



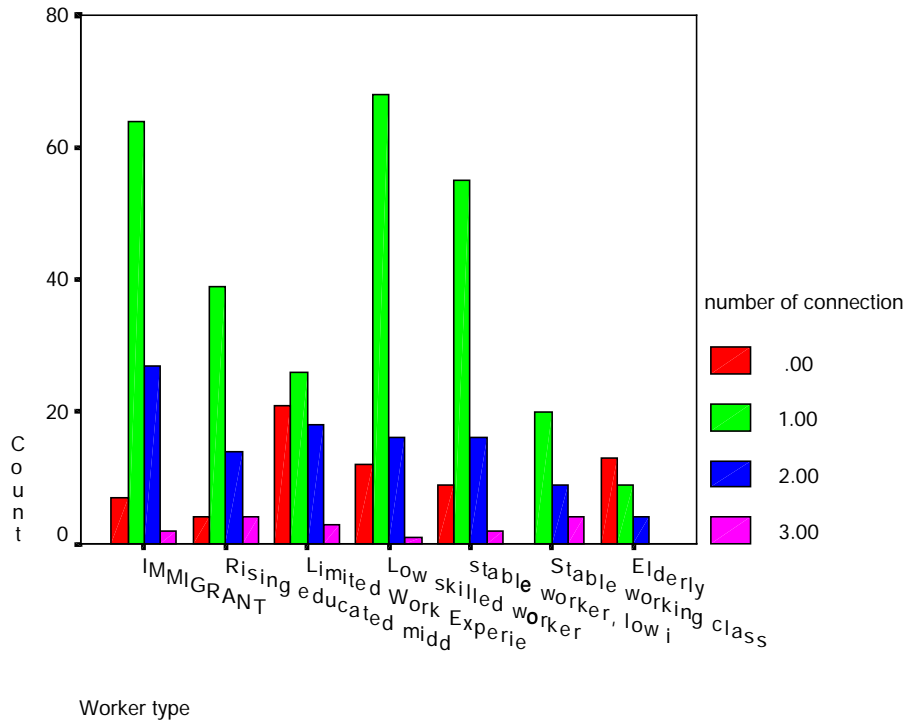
**Figure 5: Number of Connections Outside of the Neighborhood, All Cities**



**Figure 6: Number of Connections Outside of Neighborhood, Milwaukee**



**Figure 7: Worker type by Connections, All Cities**



**Figure 8: Worker type by Connections, Milwaukee**

Counts of the number of connections that families have outside of their neighborhood suggest that most families are not isolated completely in their Making Connections community. In the Making Connections cities overall, the elderly (51 percent), limited work experience (35 percent) and immigrants (35 percent) had no connections outside the neighborhood while most other households had some connection outside of their home community. Social isolation was less strong in Milwaukee, with only 39 percent of the elderly and 23 percent of the limited work experience with no connections. Still, most have only one connection outside of their neighborhood, most often access to the internet or attending religious services in another neighborhood.

The rising educated middle class were most likely to have three connections outside their neighborhood, with 8 percent of the sample overall and 14 percent of Milwaukee Making Connections rising educated middle class with three connections. In Milwaukee, 6 percent of the stable working class had three connections. Other groups had less than 3 percent with three connections in both Milwaukee and the overall survey.

Some scholars of social versus physical geography suggest that people isolated in poor neighborhoods have little opportunities for advancement and low civic participation. Bridging social capital, including bridging outside of one’s neighborhood, leads to a healthy society.<sup>xlvi</sup> However, the number of connections outside one’s neighborhood had little impact on families’ views of their future for themselves or their children. That said, 24 percent of families with no connections outside the neighborhood were concerned that their children might not succeed. Connections outside of the neighborhood did affect pay raises, the more connections a person had, the more likely they were to have received a pay raise in the last year. Finally, those with

more outside connections were more inclined to advocate for change in their neighborhood through civic engagement activities.

Given limited information in the Making Connections wave one survey regarding social networks inside or outside the neighborhood, this survey sheds only limited light on the role of social versus physical geography on family strategies. Research in Philadelphia and Milwaukee provides a clearer picture of household choices. I now turn to discuss these issues using findings from my research on these topics.



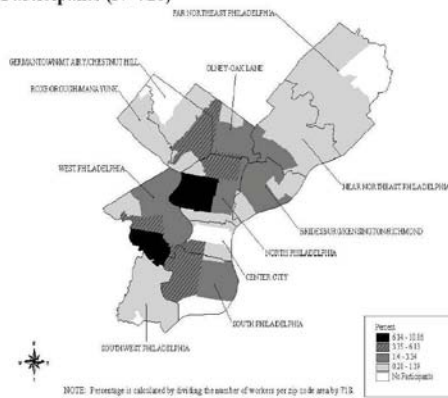
## *Neighborhood or Social Geography: Employment Paths in Philadelphia*

Mapping where people live and work, combined with people's stories about their work experience, reveals a mixed picture regarding the relationship between poverty and neighborhoods where people live. This section uses maps from the Rapid Attachment Study, an analysis of the administrative data base from one of Pennsylvania's pilot programs for its 1996 welfare reform initiative. The Rapid Attachment program required people who were on welfare to attend a six week program designed to help them find work. Given that the people in this program were all on welfare, the Rapid Attachment Study allows an opportunity to examine the connections between place, race and economic paths for people who are the greatest concern for policy makers seeking to move families permanently out of poverty. Since some of these families had developed stable career paths before plant closings brought them to welfare, this database also provides an opportunity to track whether or not neighborhood affects employment paths.

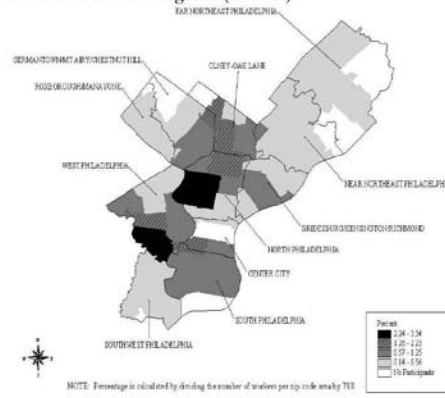
### *Neighborhood and Worker Type*

The Rapid Attachment study tracked the relationship between neighborhood and career paths through zip code data on neighborhood of residence and job locations. Given the small number of rising educated middle class people in the study and the fact that they did not cluster in any neighborhood, this group was combined with other groups when producing maps.<sup>xlvii</sup> Since information on time on the job was not available in this data base, the low wage population is divided into low skilled workers who had many jobs and those who held only 1-3 jobs.

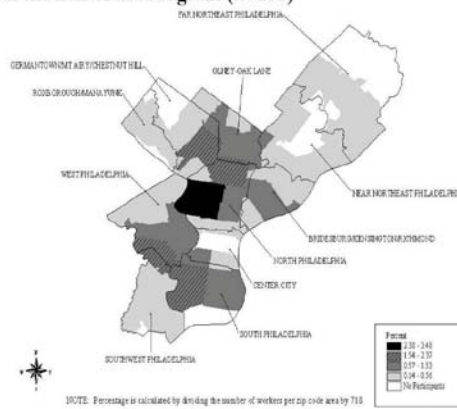
**Residential Distribution of all Participants (N=718)**



**Residential Distribution of Participants Employed at the End of the Program (N= 242)**



**Residential Distribution of Participants Unemployed at the End of the Program (N=236)**



This map shows where people who participated in the Rapid Attachment Study lived while enrolled in the program. The majority lived in the highly segregated, African American poor neighborhood of North Philadelphia and the slightly more economically mixed, but predominantly African American, neighborhoods of Fairmount and Kingsessing. Both Fairmount and Kingsessing border on neighborhoods that have a greater mix both in terms of race and class. The remainder of people in the program lived in neighborhoods housing a combination of limited work experience, low skilled worker and stable working class people. These included the majority white neighborhoods of Port Richmond and Manyunk as well as neighborhoods like Olney, Kensington and sections of South Philadelphia which had much racial/nationality mixing. Only a few participants lived in more affluent neighborhoods in the Northeast, Mt. Airy, Roxborough and Chestnut Hill, Northern Liberties or Center City.

The next two maps compare the residential distribution of people who did and did not find work by the end of their six weeks in the Rapid Attachment program. While more people living in less impoverished neighborhoods found work while engaged in this mandatory work first program, differences in residence were not statistically significant. The maps show that the majority of people in both groups lived in North Philadelphia or Fairmount.

*Rising Educated Middle Class*

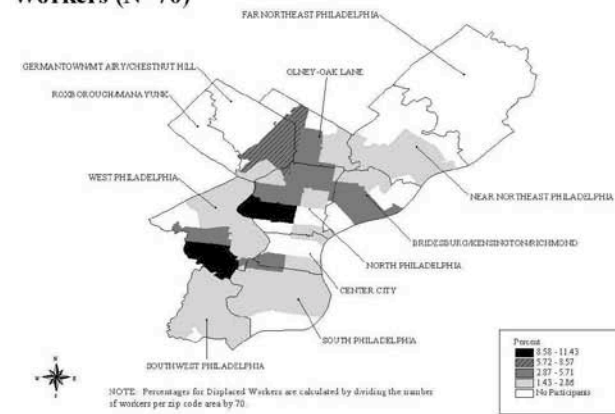
The stable working class and rising educated middle class often possess social capital that help them find jobs, in the form of connections to good jobs and educational programs, family resources which can sustain them in their careers, and social skills appropriate for the

“mainstream” labor market learned through growing up in a working or middle class environment. To a certain extent, the class and racial characteristics of the individual’s home neighborhood can indicate access to social capital which can help people find and retain jobs.

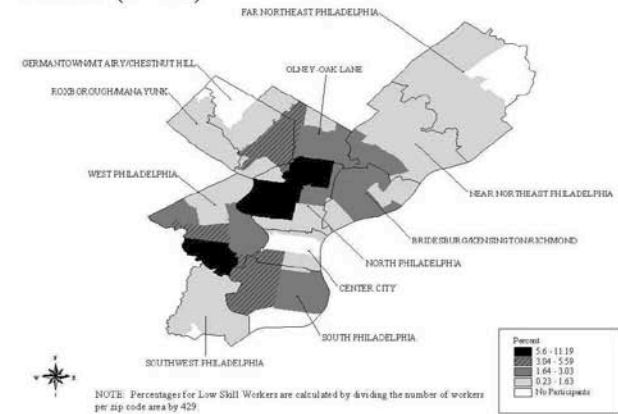
Analysis of residential distribution of the rising educated middle class participants in the Rapid Attachment study showed that these people lived throughout the city. However, none lived in the most heavily segregated, impoverished sections of North Philadelphia where the majority of people enrolled in this program lived. Some rising educated middle class people did live in the Fairmount neighborhood, which was closer to the community college and included more race/nationality and class mixing. Taken on face value, this would suggest that Wilson’s proposition that poor families in hyper-segregated neighborhoods do not succeed is correct. However, family interviews in Philadelphia revealed a number of stable working class and rising educated middle class families who lived in the most segregated African American neighborhoods.

**Stable Working Class/Displaced Workers**

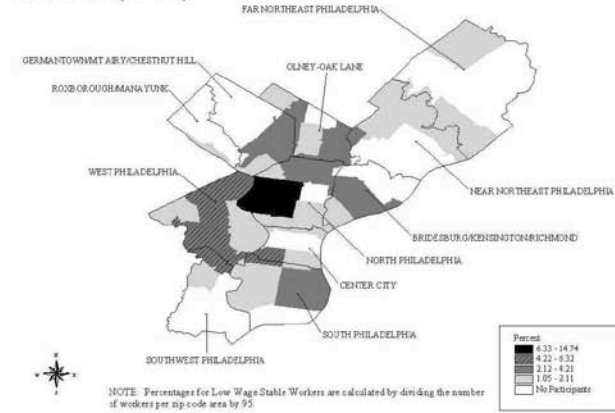
**Residential Distribution of Displaced Workers (N=70)**



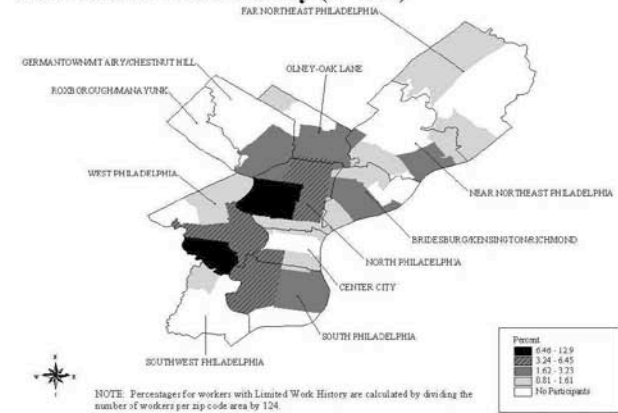
**Residential Distribution of Low Wage Stable Workers (N=429)**



**Residential Distribution of Low Skill Workers (N=95)**



**Residential Distribution of Workers with Limited Work History (N=124)**



Many of the displaced workers in the Rapid Attachment study were African American women with stable housing who were separated or divorced. Sixty-three percent lived in the stable working to middle class neighborhoods of Germantown (16 percent), Southwest

Philadelphia (14 percent), Fishtown, Bridesburg, Port Richmond and Frankford (13 percent), Olney (14%) and East Falls, Manyunk, Roxborough (6 percent). These findings suggest that many displaced workers came from neighborhoods with social capital that could aid them in their careers.

Despite the large number of displaced workers in neighborhoods with higher incomes and more education, analysis of worker type found no statistically significant differences across the four categories. As shown in this map of residential location of displaced workers, the highest percentages were found both in the high poverty neighborhood of Fairmount and the mixed to stable working and middle class section of Southwest Philadelphia. No displaced workers in this program lived in the middle class African American sections of West Philadelphia bordering affluent Montgomery County.

Taken together, the residential pattern of displaced workers suggests that they live in both neighborhoods with people with less stable incomes and areas where other stable working class people live. For those living in more impoverished neighborhoods, they would experience the same schools and street conditions as their less economically successful neighbors. As suggested by the family interviews, the stable working class in these neighborhoods relies on different social capital networks through friends, family and technical schools to find stable jobs. For example, Karen's family was a stable working class family who lived in North Philadelphia. Her brothers and their families found work through an established network of friends in construction and working for government. Karen followed several generations of friends and family to her first job as an operator for the telephone company. Family social networks carefully selected neighborhood residents and spanned outside of their neighborhood. The same was true for children, who attended schools and after school activities outside the neighborhood found through social networks. Notice also that none of the displaced worker families lived in Philadelphia's solidly middle class neighborhoods. As a result, they would have little neighborhood access to people able to find jobs in the more lucrative sectors of Philadelphia's economy.

### ***Low Skilled Workers***

Maps of the neighborhood locations for low waged and low skilled workers add to the mixed picture. Many lived in the high poverty neighborhoods of North Philadelphia/Kensington (19%) and Fairmount/Spring Garden (16%). However, people in these categories also lived in stable working to middle class neighborhoods of Mt Airy, West Philadelphia, South Philadelphia, Olney/Oak Lane, Port Richmond/Bridesburg and Manyunk/Roxborough. Neighborhood in and of itself does not appear directly responsible for different career paths.

### ***Limited Work Experience***

Scholars often assume that persistent poverty is linked to social isolation. Mapping the location of limited work experience participants in the Rapid Attachment Study shows that most live in the highly segregated and poor neighborhood of North Philadelphia. This community best fits the model described by Wilson and others. However, limited work experience individuals also clustered in Kingsessing, which was more mixed in terms of class. Comparison of the limited work experience map to the low wage and low skilled maps shows that most of the persistently poor live in segregated, predominantly impoverished neighborhoods. This finding

also supports theories that suggest that highly segregated, poor neighborhoods do not offer the social capital, cultural capital and human capital to move permanently out of poverty. People in the limited work experience category simply have more barriers to employment than others in their neighborhood that work for most of their lives, but never escape poverty.

### ***Policy Implications***

Some policy makers interpret spatial mismatch and social isolation theories to suggest that more either more jobs need to move into poor neighborhoods or low income people need more opportunities to move closer to where jobs are located. These expectations echo work patterns from earlier parts of the century when most workers either lived in the same neighborhoods as their jobs and managers either lived close by or on easy transportation routes to work. In fact, many poor neighborhoods were located near businesses that had closed.

Researchers who focus on the role of neighborhood often presume that place equally affects social capital. In this thesis, people who lived in either stable working class or middle class neighborhoods would have better access to both jobs and schools that bridge into more stable “mainstream” work settings.

Maps on residence of people from different worker types partly support this view. The most impoverished families live among people like themselves and the stable working class/displaced workers tend to cluster in neighborhoods with more economically stable people. On the other hand, both stable working class/displaced workers and the rising educated middle class live in neighborhoods with many low-skilled workers and limited work experience households. This finding suggests that neighborhood is not the sole cause of career trajectories.

### *Job Location and the Role of Neighborhood*

**Table 3: Neighborhood versus Workplace Location  
(First figure is percent in same neighborhood)**

<b>Neighborhood</b>	<b>Job 1</b>	<b>Job 2</b>	<b>Job 3</b>	<b>Placement Job</b>
West Philadelphia (9%)	35%	35%	60%	0, center city 42 %
Southwest (10%)	36%	14%, 21% center city	0, 60% center city	21%, center city 63%
Overbrook/ Westbrook (4%)	40%	0	67%	0%, center city 63%
Northeast (4%)	spread all over	50%	spread all over	center city 63%
Germantown, Mt. Airy (10%)	23%, 27% center city	20%, 30% center city	32%, 32% center city	13%, 53% center city
Fairmount/Spring Garden (16%)	45%	28%	44%	center city 52%
North Philadelphia/ Kensington (19%)	49%	27%	50%	9%, center city 55%
Fishtown/Richmond (7%)	45%	58%	56%	0, center city 73%
Olney/Logan (6%)	43%	Spread all over	spread all over	14%, center city 43%
East Falls/Manyunk/ Roxborough (2%)	80%	71%	67%	50%, center city 33%

In order to understand the connection between where people live and where they work, the Rapid Attachment Study analyzed the connection between zip codes where people lived and where they worked over several jobs. Even for those who did not live and work exclusively in their home neighborhoods, the relationship between work and home seemed important for many people in this study. Table 3 shows the relationship between home and work in the work history of program participants. Work history shows two patterns. For the stable working and middle class neighborhoods of the Southwest, Northeast, Germantown/Mt. Airy, and Olney/Logan, people increasingly leave their home neighborhoods for work in center city and throughout the rest of the area. If finding work outside of one's home community indicates connections to mainstream job networks, this work pattern shows ability for people in stable working and middle class neighborhoods to cross these boundaries.

Most others work in the same neighborhood as they live. This is particularly true of the

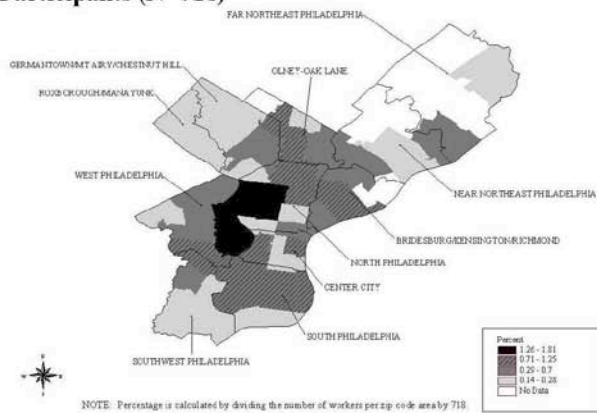
traditional factory working class neighborhoods along the rivers. Between 67 and 80 percent of the people who live in East Falls, Manyunk and Roxborough live and work in the same neighborhoods. Between forty-five and fifty-six percent of those living in Fishtown, Port Richmond and Frankford also work there. These largely white working to rising middle class neighborhoods still offer jobs in the area, though many of the large, unionized employers have moved away. Since many of these people work in the service sector establishments in their neighborhoods, factory closings has meant shifting to low wage work which has moved into areas that factories abandoned in previous decades. For example, East Falls/Manyunk has become a gentrified service district while a number of chain stores have replaced the factories that previously occupied business sectors in Port Richmond. For many program participants, the patterns of behavior, dress and speech of work and home coincide. Limited ability to move beyond this environment could play a role in future job placement.

The same patterns held true in working class neighborhoods in other rust belt cities like Milwaukee. Interviews in the Milwaukee Making Connections neighborhood reported that the neighborhood originally was adjacent to a number of factories that offered stable, unionized work. Neighborhood residents could move between these various factories for jobs. However, as many of these plants closed, the neighborhood began to change. Some stable working class families moved to the suburbs as factories moved out of the city. A lower income, more transient population replaced these stable working class families while some stable families slipped into lower paying jobs. Factories are beginning to be replaced with more service sector employers, offering more employment opportunities for residents but different wages and working conditions.

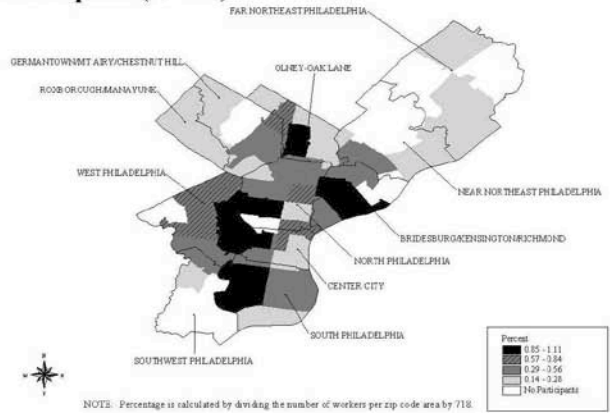
On the other hand, since nearly half of those in the Rapid Attachment project living in the traditional white working class neighborhoods of Fishtown and Port Richmond work outside of their neighborhood, patterns suggest that residence and job location only partly coincide. Family histories suggest that most of these people traveled to work at the now closed Navy yard in South Philadelphia or other factories nearby. Social capital links helped people locate work regardless of the connection between work and residence.

Similar relationships hold true for the more impoverished neighborhoods. North Philadelphia/Kensington and Fairmount/Spring Garden reveal patterns where slightly under half of the study participants found first jobs in their neighborhood, 72 percent left the neighborhood for their second jobs and approximately half found third jobs back in the home community.

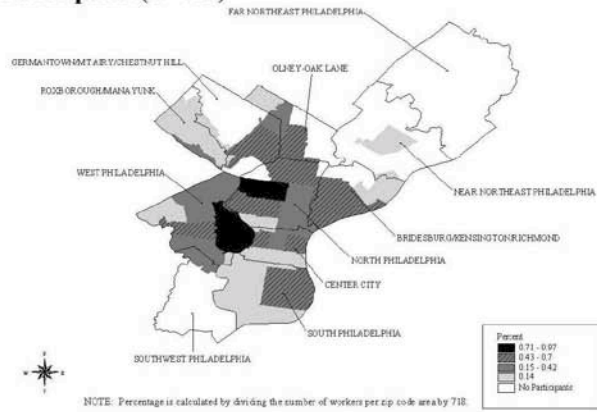
**Location of First Job for all Participants (N=718)**



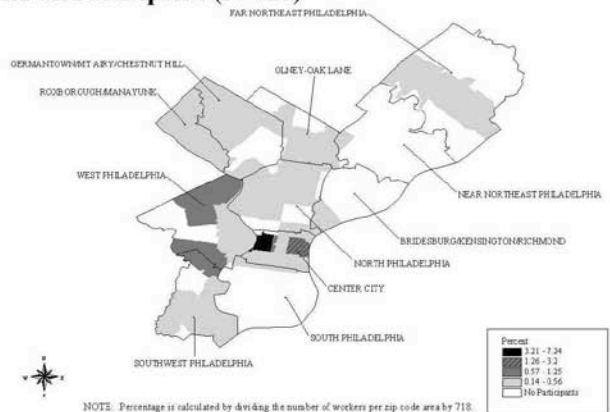
**Location of Second Job for all Participants (N=718)**



**Location of Third Job for all Participants (N=718)**



**Location of Rapid Attachment Placement Job for all Participants (N=718)**



Maps showing the location of jobs 1-3 help explain the connection between neighborhood residence and changes in the local economic structure. The majority of participants in the Rapid Attachment program worked in the service sector: only 25 percent had ever held blue collar or factory employment. As discussed elsewhere, first jobs have different meanings for stable working class and rising middle class people in comparison to low-skilled workers.<sup>xlvi</sup> For stable working class and rising educated middle class, low-wage, service sector employment provides ready cash and early work experience, but does not define a career. For example, most people in these groups reported working first in a fast food restaurant or store to earn money while in high school. On the other hand, low-skilled workers remain in similar low-wage, primarily service sector employment their entire work histories. Data on first jobs show most people working either in their neighborhoods or in West Philadelphia. As home to two major universities, this neighborhood offers numerous service sector employment opportunities. People also worked throughout the residential sections of the city, but not in the major business district in center city. Like much of the spatial mismatch literature, this pattern suggests people find service sector employment near their homes or in nearby areas readily accessible by public transportation.

Job two shows a more dispersed pattern as the stable working and middle class move into jobs in the industrial districts and center city. Some low skilled workers follow similar patterns or find work in developing service sector and non-profit sector areas such as Olney which houses a major hospital and nursing home complex in addition to retail, service and some



manufacturing. People also work in their neighborhoods.

Fewer stable working class and rising middle class people held three jobs than low skilled and low wage workers. By job three, people returned to service sector employment locations where they found jobs previously. Some still work in industrial and service employment in other parts of the city, but the majority is not employed in center city.

**Table 4: Location of Placement Job**

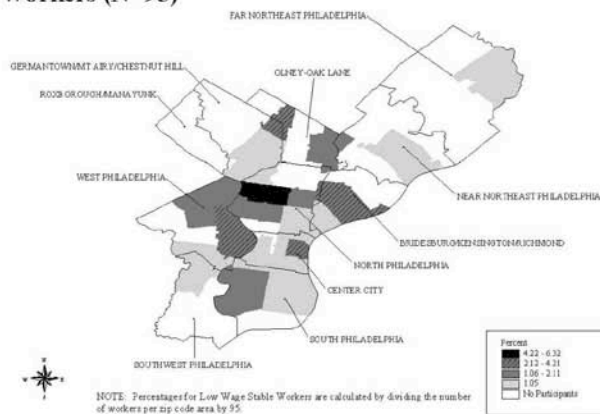
<b>Neighborhood</b>	<b>Percent</b>
West Philadelphia	3%
Southwest	6%
Overbrook/ Westbrook	15%
Northeast	1%
Germantown, Mt. Airy	3%
Center City	54%
Fairmount/Spring Garden	3%
North Philadelphia/ Kensington	4%
Fishtown/Richmond	0%
Olney/Logan	4%
East Falls/Manyunk/ Roxborough	3%
New Jersey	1%
Suburban PA	8%
Other PA	2%

Table 4 shows the location of placement jobs for the 34 percent of program participants who found work while in the program. As this table shows, people were no longer finding jobs in their local communities. Neighborhood based employment networks did not provide employment for most of these participants. This is no surprise given that these networks had failed for a sufficient amount of time for most program participants to end up on welfare. The only contradiction to this trend was people in East Falls, Manyunk and Roxborough who managed to return to those networks once again to find employment.

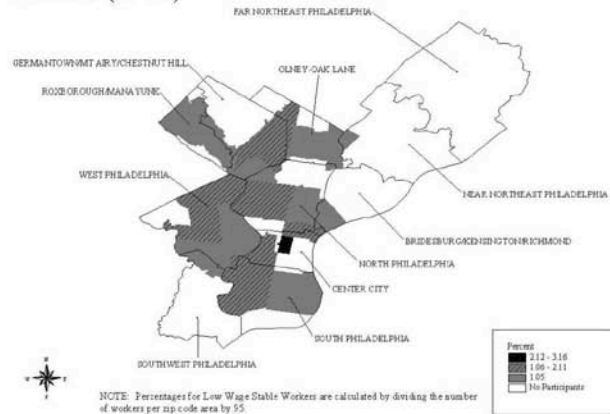
Placements instead reflect primary locations for different kinds of work and transportation routes. Center city is the hub for most public transportation and the logical place to seek work for many people who lack cars. Center city is also one major place within the city for clerical and health care employment.

Overbrook/Westbrook is on a bus line and is the location of several restaurants and hotels. In fact, 32 percent of the jobs found in this neighborhood were restaurant work. Thirty-five percent of the jobs found in Manyunk and the Northeast were also restaurant work, reflecting this kind of service sector employment in these neighborhoods. Manyunk has become a trendy neighborhood hosting upscale restaurants and galleries. The Northeast is a suburb within the city which contains a number of chain restaurants and strip mall employment opportunities. Nineteen percent of the jobs in the Northeast were sales jobs, and 25 percent each in Olney and East Falls, neighborhoods with local services as bedroom communities.

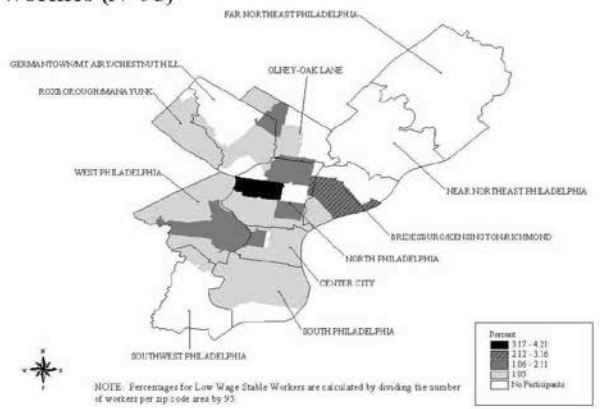
**Location of First Job for Low Skill Workers (N=95)**



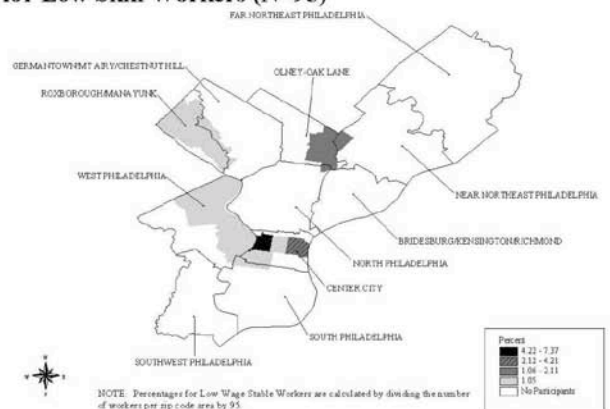
**Location of Second Job for Low Skill Workers (N=95)**



**Location of Third Job for Low Skill Workers (N=95)**



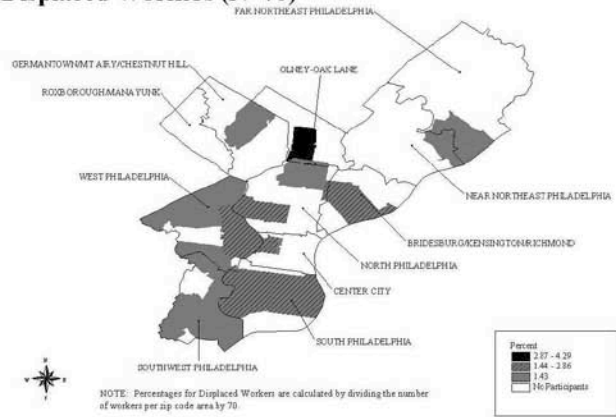
**Location of Rapid Attachment Placement Job for Low Skill Workers (N=95)**



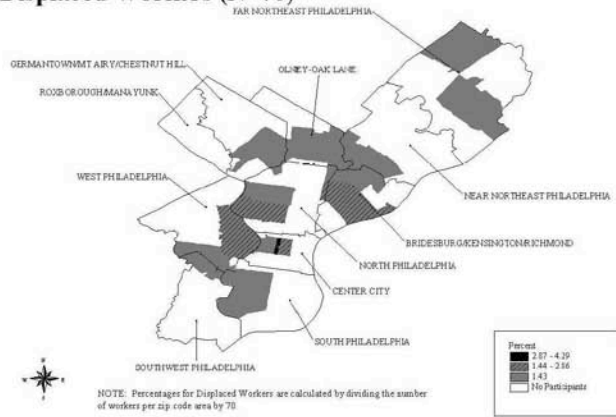
Comparing job placement maps for low-wage stable workers and stable working class/displaced workers shows how people use different networks to find work in different parts of the city. Low-skilled workers started their careers in jobs either in their neighborhoods or business districts with many service sector jobs. These included West Philadelphia, North Philadelphia, Kingsessing, parts of Center City and the Golden Block area that serves as a business district for many Philadelphia Latinos. Second jobs were also spread throughout the city, including areas with large number of secondary sector factory jobs like Bridesburg/Port

Richmond. Low wage workers also found work in neighborhoods with many health care jobs like the Western edge of South Philadelphia and Olney/Oaklane, which both house several hospitals and nursing homes. Third jobs were predominantly in West Philadelphia, which includes a large hospital complex in addition to service sector jobs associated with the two universities and the University City Science Center located in this neighborhood. Those who found work at the end of the program were placed in center city firms. The majority who did not find work lived in segregated North Philadelphia.

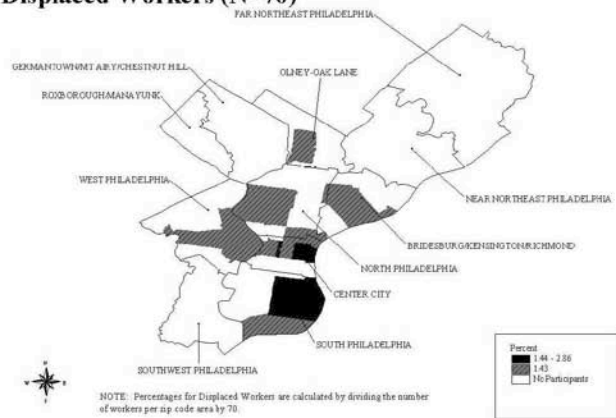
**Location of First Job for Displaced Workers (N=70)**



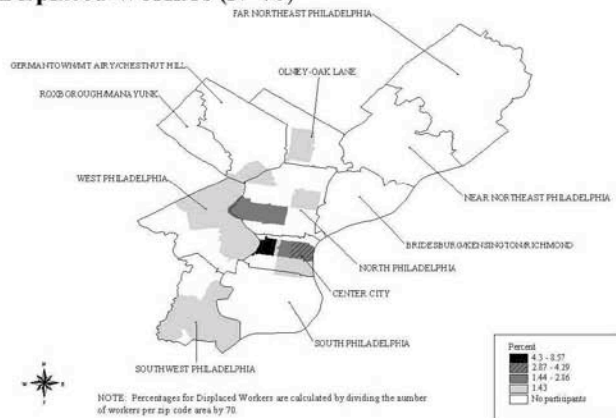
**Location of Second Job for Displaced Workers (N=70)**



**Location of Third Job for Displaced Workers (N=70)**



**Location of Rapid Attachment Placement Job for Displaced Workers (N=70)**



In contrast, many displaced workers found their first jobs in Olney/Oaklane, the University district in West Philadelphia, and near the community college in Spring Garden, neighborhoods that offer clerical employment in addition to health care and other service sector work. Large percentages also found first jobs in areas with factory jobs like Bridesburg/Port Richmond or the South Philadelphia neighborhood which housed the Philadelphia naval yard. Others found their first jobs in their neighborhoods. Second jobs concentrated in the Center City business district, particularly around city hall. This would suggest that some of these displaced workers were employed by government. Employment concentrations in West Philadelphia, Bridesburg, and the local neighborhood continued. Third jobs continued previous patterns, with even more concentrated in Center City business district and South Philadelphia. This shift probably reflects movement of employers into other parts of Center City for clerical workers and

a higher concentration of male skilled workers in construction and factory work in South Philadelphia. However, displaced workers did not return to stable working class jobs if they found work through the rapid attachment program. Instead, eager to get out of this program, the stable working class found low paid, service sector jobs through their social networks.<sup>xlix</sup> As with the low wage workers, they found jobs in Center City and their neighborhood.

Those unemployed at the end of the program lived in the predominantly stable working class neighborhoods of Germantown, Mt. Airy, Juniata Park, Bridesburg/Kensington/Port Richmond, South Philadelphia as well as the poorer neighborhoods of North Philadelphia and Powelton/West Philadelphia. Those who found work lived in more mixed neighborhoods nearer service sector jobs like Kingsessing, West Philadelphia, Fairmont, Mt. Airy, Olney/Oaklane and Bridesburg/Kensington/Port Richmond. These maps show that these displaced workers relied on physical geography or neighborhood based social capital to find work when pressured rather than depend on their previous social capital networks to locate stable working class jobs.

Comparing these two patterns shows how physical and social geography combine in work strategies. Both low wage workers and displaced workers used social capital networks which led them to employment in different parts of the city. People also relied on physical geography to find jobs in their neighborhood. When pressured to find jobs quickly, physical geography - in this case in the form both of neighborhood based jobs and work located near the social service agency offering the welfare to work program - won out over social geography.

Chrystal, a low skilled worker, illustrates this connection between social geography and physical geography. Chrystal first found jobs outside of her neighborhood cleaning hotels in the suburbs through her cousins. Tired of traveling to work for low wages, she next found a job at a corner store in her neighborhood. Realizing that this kind of work did not offer living wages, she enrolled in a nursing assistant training program and again found work outside of her neighborhood. In the first instance, social geography offered employment as people inside her social capital networks referred her to work. Her second job depended on physical geography as she found work in her neighborhood. The third job combined cultural capital, social capital and the nature of local labor markets. In this case, a cousin suggested that she become a nursing assistant. She followed this advice and found a nursing assistant training program through a newspaper. The program placed her in a job in an area where low-skilled health care jobs were readily available. However, this placement still did not offer stable wages and working conditions, so Chrystal returned to welfare and another training program.

### ***Policy Implications***

Taken together, this research suggests a link between physical and social geography. People find work through social capital networks often connected to people they know. However, neighborhood appears less important than the social capital networks that individuals develop to find work. Work patterns are similar to Turner's study of employment that showed links by race, not residence. The experience of Philadelphia families also agrees with Jargworsky's observation that people cluster in neighborhoods with similar households, not the other way around. Neighborhood may influence social, cultural, and human capital, but people in these communities are not completely limited by their environment. The fact that many people work outside of their neighborhood also suggests that place is only partly a constraining factor.

### ***Implications for Initiatives to Improve Economic Conditions in Low Income Neighborhoods***

Changes in where work is located suggest that initiatives to situate workplaces where poor people live will have limited success. Most people who obtained stable employment worked outside of their neighborhood and the bulk of placement jobs were not in local neighborhoods either. Like employees, employers rely on social networks to find employees and do not necessarily hire from within the neighborhood. For example, one study of employers in a targeted low income neighborhood in Philadelphia found that employers seldom hired neighborhood residents despite tax credits and other incentives to encourage them to hire people who lived nearby.<sup>1</sup> Service sector employers like local stores and restaurants are more likely to hire local residents, but these jobs often offer low pay and benefits.

Given the strong role of social networks in employment, initiatives should strengthen links between neighborhood residents and employers throughout the locality. Sometimes these links are created through training programs with ties to employers. In other cases, on the job training programs or other internship opportunities serve the same function. Rather than create job clubs for unemployed people, agencies would better facilitate linking people to jobs by connecting individuals seeking employment with people who already hold jobs in a particular field. Creating social capital through mentorship programs or other similar mechanisms often works best.

Given that stable working class/displaced workers quickly moved beyond their neighborhoods to find stable work, creating bridging social capital for neighborhood residents early in life becomes an important strategy. Studies of neighborhood effects suggest that indirect effects of school and neighborhood culture do make some difference for individuals. Learning to move between neighborhood and work cultures and networks as children and young adults would facilitate movement into stable jobs later.

While nonprofit programs may not have strong links to employers, they often become a first place that people seek education, recreation and other services. Understanding how families link to social service agencies is the first step in promoting stronger employment. The next section looks at this issue.

## *Nonprofits, Neighborhood and Social Geography*

Strategies to improve families' lives often overlook the critical role of organizations in developing social capital and providing resources. For example, various types of social service agencies shaped the employment and education strategies for the Milwaukee Making Connections residents interviewed for this report. Marjorie was raised in Milwaukee housing projects in a welfare dependent household. She reported "My mom was a great mind but she wasn't very educated on, you know, ways to better her life." She described barely getting through high school and running with gangs to fit in. Looking for a way out of the projects and poor prospects, she joined a Boys and Girls club as it opened in her area. The Boys and Girls Club became the center of her life and remains an important institution for her today, providing employment, advice and volunteer opportunities. She commented that "There I was introduced to a whole 'nother world." Social capital to find work and other resources came from this one organization.

Others use organizations at critical points for resources, but rely on family and friends for social capital at other times. For example, Mike, another Milwaukee Making Connections resident, went to a program for summer employment for his daughter, discovering that the agency also had resources to help him find a job. Agency networks placed him in early positions in Milwaukee and he has used nonprofit organization resources at other points throughout his life. Earlier, a prominent African American organization provided scholarships for college.

As with Mike, introductions to organizations often come through neighborhood based or personal social networks. Mike found out about Making Connections through:

A neighbor. She said, wow, the stuff you're doing is the stuff block captains do. So would you consider being a block captain? Making Connections was the ones that were organizing block captains and they were organizing a thing called the block congress which was the organization of block captains.

Introduced to Making Connections through the Block Club program, he was later recruited for the Resident Leadership program. This, in turn, led to information on other programs offered by Making Connections, including opportunities for housing. His experience with each organization led to connections to other organizations, showing the importance of networks among organizations in changing the lives of low income families.

Networking through agencies also proved important for Gloria, another Making Connections resident. While on welfare, her welfare to work agency sent her to a clerical training program. The program hired her and she worked for them for several years. During that time, she needed transitional housing and was referred to a program offering a combination of housing and other services in the Making Connections neighborhood by her employer. The housing program was part of a network of organizations involved with Making Connections and the Resident Leaders program recruited its program participants through these organizations. The housing agency suggested that Gloria join the resident leadership program.

Networks among organizations also become important both to help residents develop bridging social capital outside their neighborhood and to facilitate city-wide organizations in their attempts to work with local residents. As I discuss in chapters three and ten of *Social Capital and Welfare Reform*, Milwaukee's welfare to work agencies formed a tight network among them. However, as in most parts of the U.S., agencies providing different services seldom have strong connections among each other. As a result, linkages between a training

organization and a housing program as with Gloria rarely occur. Instead, families are usually on their own to meet their various needs.

Milwaukee's employment development initiative shows both tendencies. Consultants responsible for this initiative have strong ties among the various organizations providing employment and training supports in this city. However, initial links into the neighborhood were weak. Further, information on the various supports like credit repair, transportation and child care that families need is often fragmented. To solve this problem, the initiative started "closing the gap" meetings that brought together all the various agencies associated with employment and training to provide information on various topics. While these meetings do not create social capital in and of themselves, networking associated with the meetings can lead to social capital development.

Each organization relies on networks among residents for some of its program participants. These may be closed networks or draw from several sets of networks in a community. For example, the Milwaukee Institute for Resident Leaders initially recruited through neighborhood organizations and churches for participants. None of the participants I interviewed had heard of Making Connections before being recruited for this program or a related program through their personal or organizational networks. However, later classes of the program have increasingly relied on word of mouth referrals from previous participants. As such, the program has developed strong closed links through several networks in the neighborhood.

Since this program is rapidly becoming the core source for participants in other Making Connections programs, it both becomes a key bridging link for these families and runs the risk of becoming tied to a few sets of closed networks in Making Connections neighborhoods. In order to combat this potential problem, the program needs to carefully evaluate its networks and renew or create pipelines into other parts of the neighborhood either through organizations or other mechanisms.

The potential for organizations to become closed networks themselves is a continuing problem for community based institutions. Closed networks may provide strength for an organization but also limit its reach and scope in the community it serves. For example, Making Connections residents reported trouble connecting with their local community organization as the organization did not respond to newcomers. Several of the staff and organization interviews reported that the organizations in the neighborhood often do not work well together. They reported that many of the community based organizations "belong" to one closed network and that organizations sometimes feel that they are in competition with each other. Remediating this problem involves fostering social capital among organizations through a series of initiatives to encourage connections slowly and incentives to work together.

Cultural capital also impacts on who uses an organization. I will explore this issue in more detail when discussing Silver Spring Neighborhood Center next. However, Making Connections residents have reported cultural capital as an issue in some cases. For example, one organization providing services presumed that residents needed basic time management training that residents found demeaning. Another reported that they had trouble encouraging some neighborhood residents to go to programs run by another ethnic group.

How exactly do residents find organizations to meet their needs? How do organizations recruit participants? Does neighborhood or social geography influence who participates in an organization? In order to understand this issue better, I next use information from a community based organization in another part of Milwaukee, Silver Spring Neighborhood Center. Silver

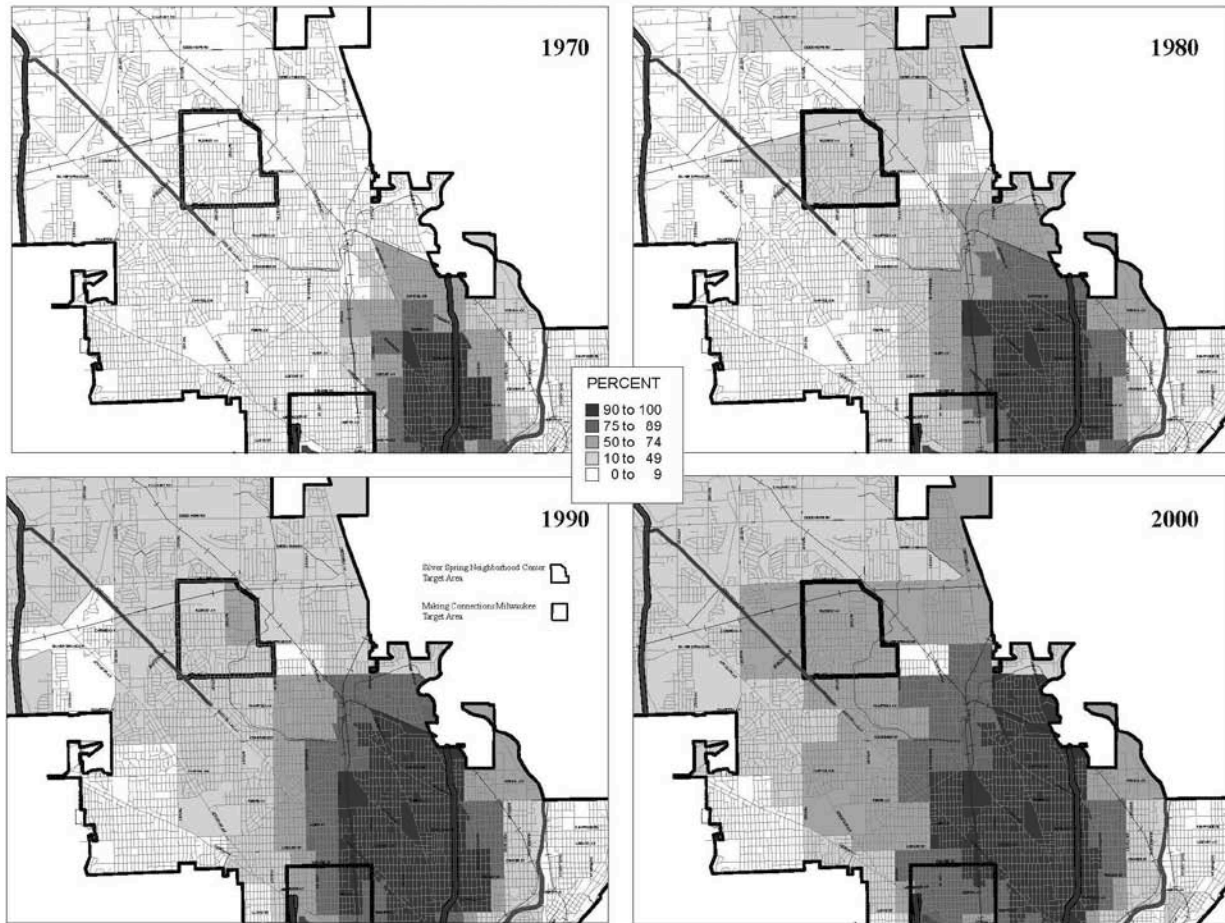
Spring Neighborhood Center is an organization with strong ties throughout Milwaukee that uses its bridging social capital to bring an array of programs to residents of its neighborhood. Through partnerships with a local university, it offers social work supports and a health clinic to neighborhood residents. It also is a site for a county social service program aimed at keeping children out of foster care. Through partnerships with Milwaukee Area Technical College (MATC) it offers GED programming and had an alternative school through a partnership with the city school district. It served as host for a larger non-profit providing Wisconsin's welfare to work program (W-2). Youth programs partnered with a wide variety of organizations inside and outside the neighborhood, including the police athletic league, boy and girl scouts. Through government contracts and wide array of private funders, the organization offered child care, energy programs, parenting and senior programs. They had developed a network of child care providers within their neighborhood that they offered training and other resources. Their food pantry drew support from local churches, schools and businesses. Through these various programs, they offered comprehensive services to their neighborhood as well as serving as a bridge that brought many different organizations together to help them provide services.

However, not all Silver Spring Neighborhood Center program participants came from their local neighborhood. In fact, for many programs, more than half of the people lived outside of the community the agency was created to serve. Two mechanisms led people to this agency – word of mouth referrals through other program participants and referrals from the city-wide institutions responsible for different programs. I next explore how this happened in detail.

Despite its location in a mixed class/race neighborhood, with the exception of its seniors program, agency participants are predominantly African American. Understanding how people inside and outside the neighborhood choose to use this center also says much about the relationship between agency vision of who they should serve and the participant base. I first briefly discuss neighborhood history and demographics and then analyze current participant base in light of these factors and the statistical maps on poverty and race for Milwaukee presented earlier in the chapter.



PERCENT OF AFRICAN - AMERICAN RESIDENTS 1970 - 2000



Source: U.S. Census 1970 - 2000

Nonprofit Center of Milwaukee - 2003

***Silver Spring Neighborhood Development and Demographics***

As a community center, Silver Spring Neighborhood Center was designed to serve all residents in one part of Milwaukee. The agency charter still focuses on meeting the needs of residents in a defined geographical area. Understanding the relationship between community and organizations first involves comprehending neighborhood history. The Silver Spring neighborhood was built shortly after World War II in an undeveloped edge of Milwaukee. The neighborhood consisted of Uptown,<sup>li</sup> a large garden style public housing project surrounded by small, one story ranch style starter homes. In the early years, both the housing project and the surrounding houses were meant for veterans and working class people moving into new housing through the GI bill and other expansions in moderate income housing. Both the housing project and the neighborhood were completely white.

Silver Spring has remained primarily a working to lower middle class neighborhood. As time went on, more moderately priced apartments and houses were built in the area. There was much movement in the community as people in public or rental housing moved up into their own homes and young families moved into larger homes further out in the suburbs as their families grew and their circumstances changed. In the 1990s, parts of the neighborhood had many elderly families, but Silver Spring is still characterized as starter homes for younger families.

Silver Spring has a suburban feel. Milwaukee housing authority has a good maintenance record, and the housing project looks from the outside like a large garden apartment complex. In fact, today, the housing project is much better maintained than some of rental units in the northeast quadrant of the neighborhood. The neighborhood consists of a series of wide, sometimes winding streets as is characteristic of U.S. suburban community design after World War II. The small houses are set back from the street in medium sized lots. Most of the houses appear well maintained. There are several large parks in the neighborhood.

The neighborhood consists of four census tracts with varying characteristics. Three of the census tracts include nearly 60 percent owner occupied units or more (1990 Census). The Uptown housing project and its immediately surrounding neighborhood include only 22 percent owner occupied units, and the northeast quadrant of the neighborhood consists of 69 percent renter occupied units. These two sections of the neighborhood also differ dramatically demographically.

Until the early 1980s, Silver Spring remained almost exclusively white. By the 1980 census, African Americans had begun to move into the neighborhood. As illustrated by map two, African Americans had begun to move into the sections of the neighborhood which included Uptown, the houses directly around the public housing project, and the lower income units in the Northeast quadrant. While some whites may have viewed integration as bringing down the neighborhood, interviews with long-time African American residents reveal that they were of similar class backgrounds as their white neighbors. According to a long-time Uptown resident, African Americans viewed moving into either Uptown or its surrounding neighborhood as moving up into the suburbs.

By 2000, portions of the neighborhood had become largely African American and most of the other sections of the neighborhood had some African American presence. The housing project and the northeast quadrant had the largest African American concentrations.

While comparative economic statistics from the area were not available, oral interviews suggest that the class dynamics of most of the neighborhood has not changed much over time. The exception may be the housing project and subsidized housing in the northeast quadrant, as public housing became predominated by welfare dependent households from the 1980s on. However, since welfare reform, more people living in Uptown have found jobs. As shown on this poverty map, housing project residents show lower poverty levels than the residents of the low income, section 8 apartments. In addition, this high poverty area also has a worse reputation for drug dealing and other criminal activity than the public housing project.

MEDIAN HOUSEHOLD INCOME IN 1999 - PORTIONS OF THE NORTH SIDE OF MILWAUKEE COUNTY



Comparisons between the Silver Spring neighborhood and the Making Connections neighborhood show both similarities and differences. In general, both neighborhoods include residents with a mix of incomes, with some sections of the neighborhood consisting mostly of residents above the poverty level and one census tract in each neighborhood with a high concentration of poverty. While not pictured here, the Making Connections neighborhood is also similar to Silver Spring because it includes a mix of home owners and renters, as well as African Americans, whites and Asians. Both have some employers nearby as well as a business district that is in a process of revitalization.

The neighborhoods also differ in important ways. Most of the housing stock in the Making Connections neighborhood is older, but the neighborhood also has more potential with a mix of housing sizes, including many with historic features attractive to some buyers. Making Connections is also closer to down town, but Silver Spring benefits from being an early suburb within the city. Interviews with public housing project residents in Silver Spring revealed that many chose to move up to this northern Milwaukee neighborhood because they felt that it would be safer and better than the older communities closer to the center of the city.

Poverty levels in Silver Spring are also lower than in the Making Connections neighborhood. As shown on the map comparing poverty levels in the two neighborhoods, Silver Spring has three census tracts with less than 10 percent of families living in poverty, while none of the Making Connections neighborhoods have this low poverty level. The most

impoverished few blocks in Silver Spring have a poverty level of between 50 and 79 percent, while the poorest section of the Making Connections neighborhood has between 70 and 84 percent of its residents living in poverty. The next most impoverished section of Silver Spring includes the public housing project, with poverty levels of 30 to 49 percent. The majority of Making Connections neighborhood residents live on blocks with similar levels of poverty, and three sections of the neighborhood have higher poverty levels of 50 to 79 percent. While the majority of Silver Spring residents live on blocks with between 10 to 29 percent poverty, only a small part of the Making Connections neighborhood has poverty levels that low.

Several factors contribute to the differences between the two neighborhoods. First, the fact that Silver Spring is a newer neighborhood, built originally as a first step for working families to the suburban middle class, bolsters housing values, which, in turn would mean that families need higher incomes to live there. Second, while a significant part of Silver Spring consists of public and private low income housing, the neighborhood is outside of the area considered Milwaukee's traditionally poor or "inner city" area. Instead, the neighborhood has generally had the reputation as a place for a start for a better life.

Finally, since the beginning of the neighborhood, the public housing authority has focuses resources on fostering neighborhood institutions that would promote a better life for community residents. The Silver Spring Neighborhood Center was founded when the housing project was built with the support of the Milwaukee Housing Authority. Initially, public officials asked community non-profit and religious leaders to organize the center as a settlement house, and it has always functioned as a private non-profit serving this neighborhood.<sup>iii</sup> While the organization has not always achieved its goals of self-sufficiency for neighborhood residents, it has run a variety of programs that contribute to the well being and advancement of community residents.

In addition, as shown on the next map of organizations and churches, the neighborhood also includes a variety of religious and private institutions to serve community residents. Silver Spring has some resident industry and businesses. Social welfare institutions included three schools, four governmental or quasi-governmental offices, four doctor's offices, as well as social service organizations and churches. Silver Spring Neighborhood Center is the only community based social service organization in the neighborhood. There are currently several other institutions providing center based day care.

**INSTITUTIONAL RESOURCES IN THE SILVER SPRING  
NEIGHBORHOOD CENTER TARGET AREA**



Many of the churches offer education, advancement and emergency assistance to community residents. The Catholic church and school located on the other side of the housing project from Silver Spring Neighborhood Center was also initially started to serve the mostly Catholic public housing project residents of the 1940s. As the number of Catholics living in the housing project declined, parish membership shifted to more affluent residents, but the parish was recently redirected as a mission to the housing project and its school consciously reaches out to poorer, non-Catholics in the neighborhood through its choice voucher program. A Lutheran church and several large independent churches host a variety of programs to improve the neighborhood as well. The presence of these institutions devoted to reducing poverty and providing opportunity for neighborhood residents also contributes to lower poverty levels in Silver Spring.

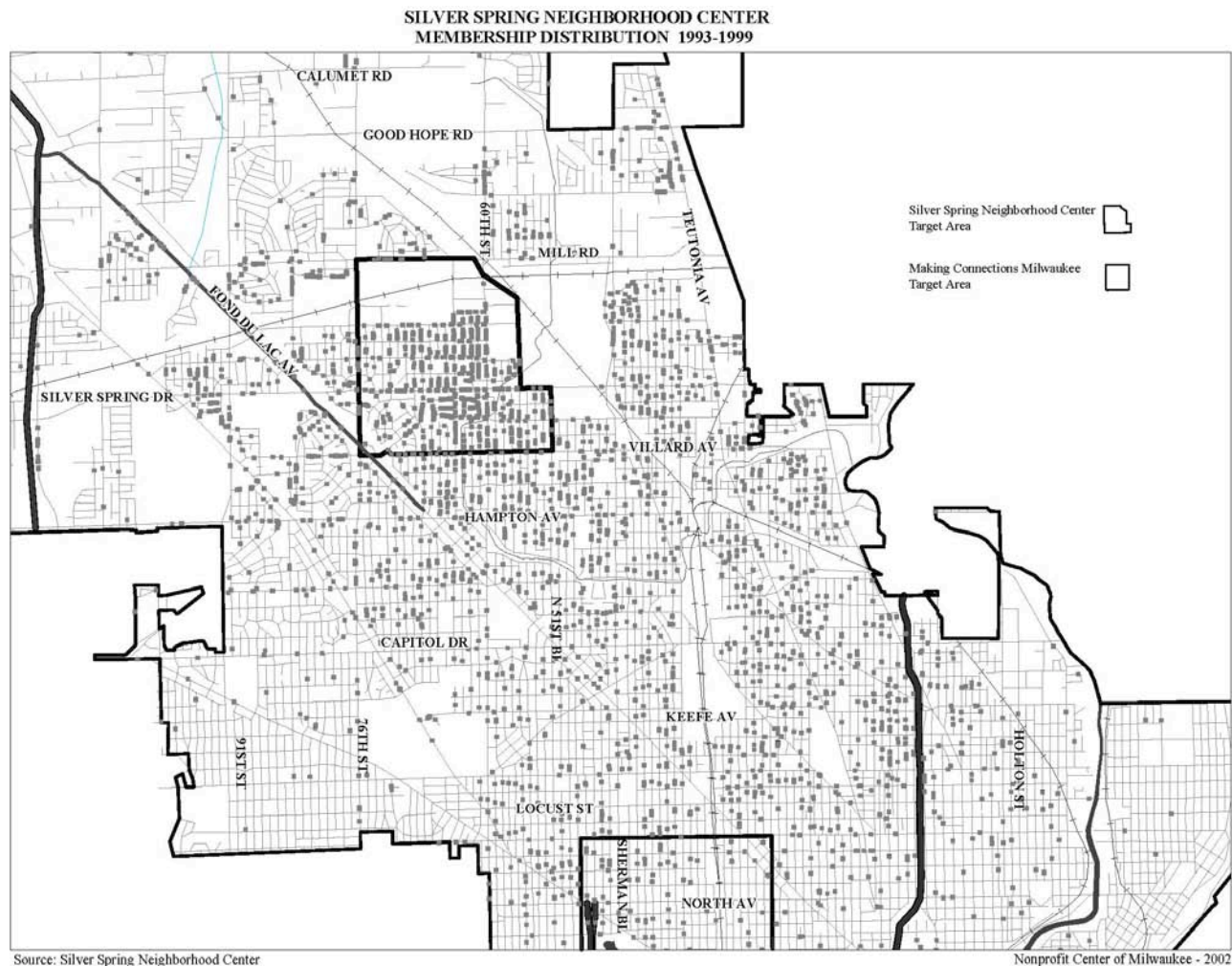
As detailed in chapter four of *Social Capital and Welfare Reform*, Silver Spring Neighborhood Center began to develop more programs for people meeting limited income or other criteria in the late 1970s and early 1980s. Government programs often limit participants to people that meet certain income, household composition or other criteria, otherwise known as “categorically needy” populations. In programs that drew funding exclusively from these



sources, only people that met those requirements could participate. This was true of some of the parenting classes, energy assistance, welfare to work, and child welfare programs that the agency hosted through contracts with government or subcontracts with larger organizations providing government funded services.

In part, this shift coincided with the increasing number of African American residents in the neighborhood. It also reflected the executive director’s perception that the organization should focus primarily on the housing project. Given Milwaukee segregation, the increased number of African American participants gradually led to an almost complete shift in participant race to serving the African American community. At the same time, the interpretation of the “community” served by the agency shifted from the geographical neighborhood to the African American community in Milwaukee.

Silver Spring currently has a mixed economic base. Households in the Uptown housing project and in the low-income rental housing in the right hand quadrant of the neighborhood are very low income while the rest of the community ranges from 25,000 to 50,000 per year. Many of the people in the housing project have more affluent relatives in the houses nearby. Other African Americans living in the neighborhood have relatives in the traditional “inner city” African American neighborhoods to the Southwest. These economic and racial patterns influence who uses Silver Spring Neighborhood Center programs.



## *Participant Geographic Patterns*

Silver Spring Neighborhood Center now focuses very strongly on low income populations “in need” and Uptown residents in particular. As Uptown residents and “those in need” in the neighborhood increasingly became African American, the link between race and class influenced program participant population. This vision was most clearly articulated by the executive director, who would repeatedly stress that the organization existed to serve “those people across the street” (meaning Uptown residents). Other key staff and board shared variants of this view, including some which thought the organization should be serving the whole neighborhood or the whole African American community. Many board and staff members understood the organization as an African American organization in an extremely segregated city. This played out in targeting the cultural content of programs toward African Americans. As illustrated in this map of organization participants’ residence, this vision of appropriate program participants influenced who came in the door. The majority of program participants came from Uptown, with most of the remainder from the poorer African American parts of the neighborhood and city, particularly Milwaukee’s “inner city.”

This vision was understood by neighborhood residents. While few white neighborhood residents stated that they thought Silver Spring Neighborhood Center was meant for African Americans, many said that they thought that the organization served Uptown or the needy. Some of the few white participants I met below the age of 65 clearly articulated that they came to the organization because they were looking for diversity.

In some cases, white residents expressed their concerns that they did not belong at the Center as a lack of safety in this part of the neighborhood. For example, one long time neighborhood resident was asked if she was comfortable allowing her children to attend youth programs at the center. She said “no”, adding:

I guess I was concerned about safety. My daughter did go over there for gym because her school didn’t have a gym. And they would practice basketball there at night. And my husband worked so I would have to drive and I just didn’t feel very safe when I would take her there and walk her in.

Some key staff did not share the vision of the organization as serving the needy or simply African Americans, and programs run by these staff had different compositions. For example, the day care director primarily offered first-come-first-serve service, which meant that her programs had a mix of African American children from welfare dependent to middle class families. This also appeared true in the youth programs. The senior and food pantry programs were run by an older African American woman who also wished the agency had kept the programs like aerobics that served the working and middle class. Her senior program remained predominantly white despite outreach efforts to African American seniors and she reported that whites were using the food pantry in increasing numbers as confusion over welfare reform meant that fewer working poor got food stamps to supplement their income.<sup>liii</sup>

The organization targeted its advertising toward Uptown with flyers and other traditional advertising techniques. This advertising pattern could explain the heavy predominance of agency participants from Uptown. The focus on serving the needy also helps explain why so many other participants come from the low income sector of the neighborhood north of the Uptown projects.

However, location and agency expectation alone do not fully explain reasons why people come to this agency, particularly from areas at a distance from Silver Spring and the center. In fact, even people living nearby in Uptown often did not participate in the organization. Discussion from a focus group of people living in the neighborhood or using the center included the following exchange:

Interviewer: So how are you all in the neighborhood and know the building was here and not...

R1: We go past it every day but I didn't know it was [here]

R2: Somebody told me about it

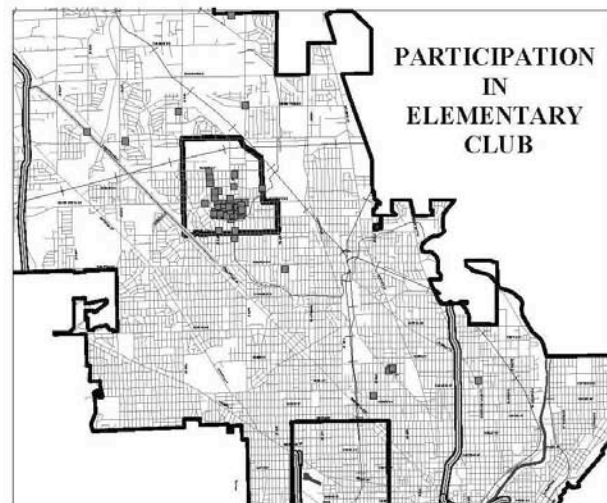
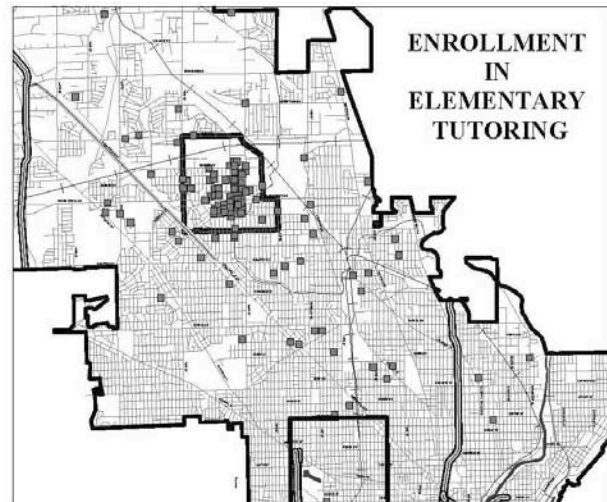
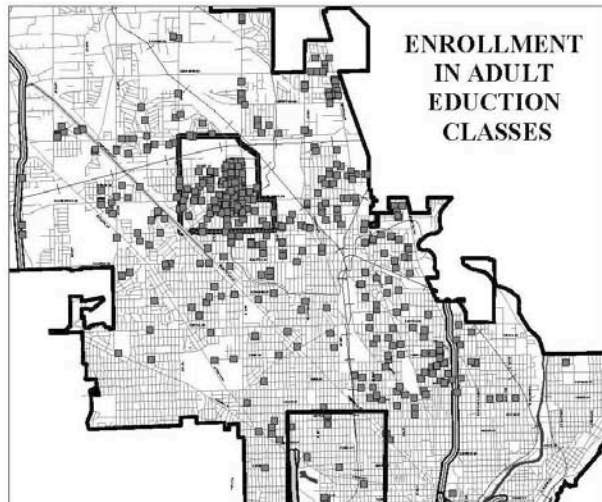
R3: Yeah that's how I found out too

R4: MATC..... they told me

All four of these people reported that they lived in the neighborhood for a period of time, walked past the center often, but had not thought of investigating the programs that it offered. Each decided to go to the center because someone told them about it. The fourth person was referred by an agency, the Milwaukee Area Technical College (MATC) which offered GED classes at Silver Spring Neighborhood Center.

Silver Spring Neighborhood Center offered two types of programs during the study period: government contracted programs and core programs like youth programs, adult basketball, seniors programs, the health clinic and day care were funded through a combination of grants and program fees. These programs are open to anyone on a first come, first serve basis. While focused on serving the needy, food pantries and give away programs for school supplies and holidays also were generally available to anyone who walked in the door. On the other hand, participants in the alternative school, the child welfare program, and the welfare to work program were sent to the agency by government sponsors based on need or participant characteristics. The adult education programs were also available to anyone needing assistance, but referrals often came through MATC, the sponsoring agency.





Source: Silver Spring Neighborhood Center 1995-1999

Nonprofit Center of Milwaukee

The youth programs show the largest impact of neighborhood word of mouth recruitment. The majority of the children come from the housing project or the poorer sections of the community. Families that participate in the children's programs are most likely to be involved in multiple activities, as the overlap between the elementary tutoring and elementary club participants' shows. The children outside of the neighborhood predominately come from other African American neighborhoods in the city. These children are predominantly relatives or friends of other participants or participants who have moved away from Silver Spring. Those who live farther away come to the organization because they had earlier established firm ties to the agency. For example, Margy reported that she heard about the center:

Margy: From my kids, my kids go there and we been sending them there for ten and a half years, so I used to go to the center when I was younger.

I So are you comfortable sending your children to activities at the center when you are out?

Margy: Yes, yes I am cause I know the people that works over there. I know them from when I was younger too.

Social capital links among parents encouraged children to attend the program. These links were strengthened through agency social capital connections to several of the elementary

schools. The organization had agreements to pick children up from school at several public elementary programs as part of a formal wrap around services agreement. Children that started out in the day care were likely to also continue with the agency through these types of programs. The same children also attended summer camp and other activities in the organization.

On the other hand, participants referred by government programs come from a much wider range and are more scattered across the northwest quadrant of the city. As shown on the adult education map, the adult education program has the widest range of participants. Concentrations in Uptown and the low-income right hand section of Silver Spring include many people who are enrolled simultaneously in welfare program activities and adult education as a welfare-to-work strategy. Others are sent to Silver Spring Neighborhood Center because it is the closest adult education site for MATC.

Program participants for the government contracted programs come to the agency in two ways. First, some programs send participants to a particular agency for services. This is true for the adult basic education programs, the welfare program, safety- services, and the alternative school. This map of the enrollment for the Milwaukee Area Technical College adult education courses, where anyone from a particular region of the city is sent to Silver Spring Neighborhood Center for classes, shows a scattershot pattern of participants living across the city. Still, the bulk of participants come from nearby neighborhoods and the African American inner city sections of the city. This reflects encouragement to take classes at this facility through word of mouth referral, the second primary method for bringing participants into the organization.

People who use the food pantry program come from a similar range as the adult education program, but are more likely to come from poorer African American sectors of the city. Families find out about this program in a variety of ways. Some of the overlap between the adult education and food stamp participant maps comes from people hearing about the food pantry because they attend the adult education classes. However, the food pantry is strictly a word of mouth referral system, unlike the adult education class. The pantry is used heavily by the welfare program participants served at Silver Spring Neighborhood Center, and many of the participants from outside the neighborhood probably come from this source. In this case, social capital links to the agency program came from Community Solutions or county agency staff. Referrals from local churches and other organizations serving the needy also contribute to use of this service. Finally, word of mouth in low income communities contributes to participant use.

### ***Summary***

Examining the participants from this one agency highlights the dynamic interplay between agency choices and social capital referral mechanisms both from various institutions and among other participants. These maps and interviews suggest that social geography supersedes physical geography in determining who uses the core programs for children and the elderly that the agency offers to participants. White residents living nearby shun the center and even Uptown residents ignore its resources unless someone tells them about it. On the other hand, African American families who have used the center for generations continue to participate in its programs even after they have moved away. This contributes to developing closed social capital networks among these children and homogenous cultural capital.

Different factors influence who attends the program for working age adult, however. As these programs shifted toward efforts to help the needy using welfare and related programs; much of the agency adult participant base has followed suit. Here funding strategies influence

the population using the agency. This is particularly true for the mandated programs like the welfare program as people come to the organization primarily because of government or larger social service agency referral systems. The government prime contractors, who refer participants to adult education and TANF, both used geography when sending people to Silver Spring Neighborhood Center for services. However, both of these service delivery areas were much larger than Silver Spring Neighborhood Center's defined agency service area. These government contracted programs relied on connections to institutions to determine who used the program. The social geography of the agency referral system largely determined agency use for these programs.

This case study suggests that social geography through social network connections and formal referral mechanisms are far more important in determining the participant base for an agency than its physical location. While the types of programs offered matter, the vision of who should participate in the programs shapes the way services are provided. Physical geography and social geography overlap, but connections are the determining factor in this case.

### ***Lessons Learned: Why would Social Geography Trump Physical Geography?***

Silver Spring Neighborhood Center's experience also sheds light on why people would continue to use an agency once they move away from the neighborhood. Most of the families that continue to use the agency despite living at a distance come for three reasons. First, they like the quality of agency programs and are comfortable with its culture. Parents who attended the center themselves as children report coming back for this reason, as well as families who live in other sections of Milwaukee who have brought their children there year after year. This comfort with agency programming both keeps families coming back if they live outside of the neighborhood and prompts people using the center to encourage their friends and family to use the center too. Agency reputation among members of several closed social capital networks proves a strong draw for this organization.

Second, the agency offers quality services at a price that its program participants can afford. People reported using the day care center, in particular, because it was one of the only affordable day care centers in the northern section of the city. A few participants reported the same reasons for using the agency computer classes.

Finally, and most important, the participants who used the center for multiple programs or kept coming back despite living elsewhere had developed a community at the center. The presence of strong closed social capital networks within the center became the most important draw. Families continued to use the center because this was an important community for them. In contrast, people who had come to the agency for a mandated service like the welfare program or had attended an adult program but not developed friendships with others in the program were least likely to use the agency again regardless of where they lived.

The ability of organizations to serve as communities of social and practical support appears as an important factor influencing continued attendance in both other organizations in Silver Spring and in my other studies.<sup>liv</sup> People who had moved out of a neighborhood also reported the same major reason for continuing to attend church outside of the community where they lived. For example, many of the key parishioners at the Catholic church lived outside of the neighborhood but continued to attend because of their social connections in the parish. The same was true of several other churches.

Living close to the agency is most important for groups that have limited transportation options. At Silver Spring Neighborhood Center, this was particularly true for participants in the

after school programs for children and youth as well as the elderly. Both groups needed to attend facilities near where they lived for this reason. However, community was also important in sustaining membership in these programs. Both the youth and adult programs at Silver Spring Neighborhood Center included only people from selected social networks in the surrounding neighborhood. For example, only white elderly attended the seniors program.

## *Conclusions: Fostering Change in Low Income Neighborhoods*

**M**apping where people work, live and use social services suggests that place based solutions are not enough to change the lives of low income families. Several facts stand out from this research:

- **Most families already have connections outside of their neighborhood.** The Making Connection survey data show that many people go to church or work outside of their neighborhoods. The same is true for locations for work for many people in the Philadelphia program. Over half of the participants in Silver Spring Neighborhood Center came from outside their neighborhood.
- **Placing workplaces and social service agencies in the neighborhood is not enough to connect people to those jobs and services.** Consistent patterns suggest that people find employment and organizations to fulfill their various needs through networks, not simply because something is located nearby. In fact, families report ignoring services located in their neighborhood until someone they know suggests that they use the organization. While families may be aware of nearby employers, they may not have links into those organizations. Many studies of employers in low income neighborhoods show that they often have negative opinions of neighborhood residents based on stereotypes.<sup>lv</sup>
- **People sustain connections to organizations outside their neighborhood when the community developed within the organization remains important for both social connections and social capital.** People also travel outside their neighborhood for organizations that provide high quality services at an affordable price.
- **People rely on networks to fulfill most of their needs.**
- **Organizations play an important role in families' survival strategies.** The interviews that accompanied mapping studies report families using organizations both as links to employment and other needs and to provide resources. Sometimes these organizations become sources for social capital.
- **Organization networks are as important as individual networks.** Reports from both the Making Connections neighborhood and Silver Spring Neighborhood Center suggest that networking with other organizations is an important part of any resource development strategy. Silver Spring Neighborhood Center is able to provide a wide array of services through partnerships with other organizations. The same appears true in the Milwaukee Making Connections Neighborhood. In fact one of the goals of the Resident Leadership program is to provide local residents with information on where to turn to solve problems in the community. The various strategies appear more successful when they work together, referring residents between programs.

Taken together, a picture emerges of residents actively using their networks and organizations known through their connections to meet their needs. Resident strategies, in turn, can shift the direction of agency programming. This is most evident in Silver Spring Neighborhood Center day care programs where social networks brought in African American residents; the agency changed its programming to highlight African American culture as a result, which brought in more African Americans. We can also see residents staying away from agencies that “belong” to closed networks or do not meet their needs. For example, several

interviews in Milwaukee Making Connections neighborhood reported community development agencies that only served a small part of the neighborhood because they were controlled by a small network. Focus groups to explore asset development found that many residents preferred one bank with a family friendly atmosphere over several others located in the neighborhood.

The research also suggests that many people in a neighborhood may be unfamiliar with available services. The survey revealed immigrants unaware of community centers and other services nearby. All of the various research used here reports people do not know about various programs available nearby. One telling example is the fact that none of the resident leadership program participants interviewed for this report had heard about Making Connections before someone they knew told them about the initiative. These people are far more active information seekers than the average resident in these communities. If they were unaware of the initiative despite standard advertising through flyers and other mechanisms, these techniques are clearly not working for many residents.

Several strategies could improve the lives of low income neighborhood residents:

- **Use network strategies to connect people to organizations and jobs.** The most effective strategies build on what already works for neighborhood residents. Since people already rely on networks to meet their needs, identifying networks within the community and connecting with those networks to offer services remains the best way to reach local residents. However, initiatives need to be careful to understand all of the various closed networks within a community and reach into each of them. Otherwise, programs can become identified with one closed network.
- **Target cohort initiatives to reach beyond one small group through strategic use of networking.** This second strategy builds on the suggestion above. Making Connections has recently chosen to focus on cohorts – or small groups of families within a neighborhood- providing multiple programs to foster significant change. This strategy makes sense and can make a significant difference. Cohort programs have the potential to reach beyond the families that participate as they share information with others in their social networks. However, cohorts need to include people from multiple networks if they are to reach beyond one small portion of the neighborhood. The most effective cohort strategies will ensure that they reach into several networks in order to achieve this goal.
- **Build social capital both inside and outside the neighborhood.** Understanding that many families already look outside their neighborhood for church, education or work facilitates initiatives to build bridging and linking social capital for low income residents. The first step in this strategy involves identifying where people go to fulfill their various needs. Working with these institutions to provide additional information and create links between families and new institutions is one strategy to fulfill this goal. Another involves strengthening ties between organizations outside the neighborhood used successfully by some neighborhood residents and local organizations that serve other residents with similar goals.

A community college initiative partnered with local organizations provides one example of ways to achieve this goal. In one Philadelphia example, a community based agency offered community college courses at its location as a more comfortable way to introduce neighborhood residents to college. However, the program was not designed simply to bring services inside the neighborhood. Instead, students were encouraged to branch out to the main campus through visits and other mechanisms. The idea here involved using the local program as a first step to move people beyond their neighborhood in order to succeed in school.

Faith communities also provide similar supports, but usually on a more informal basis. One often successful strategy involves mentoring where older church members support people attending school or starting a job. Partnerships between churches with members from different class background can achieve similar goals if the churches develop trusting, long term relationships among members. This strategy is also at the core of such programs as Big Brother/Big Sister and similar initiatives.

- **Pay careful attention to the role of organizations in communities, fostering networks among organizations as well as individuals.** Successful place based initiatives pay as much attention to the organizations in the target neighborhood as the residents. These organizations are often sources of social capital for at least a portion of community residents. Congregations serve both as places that people find support and their major source for social capital. One key strategy for community development initiatives involves developing networks among the institutions in a community to meet various goals. Organization networking needs to happen at several levels: leaders, staff and participants. Part of this involves understanding who each organization reaches within the community and how much of their participant based comes from elsewhere. Information on networks within organizations can help understand both their reach within the community and their limits.
- **Initiatives to bring services into a neighborhood should also develop bridging and linking social capital for both the organizations and their participants.** Silver Spring Neighborhood Center is a fine example of an organization that strategically partners with organizations throughout the city to provide a comprehensive set of services to people in one geographical area. However, chapter 9 of *Social Capital and Welfare Reform* shows that the families that make most use of the services available in the agency are least likely to become self-sufficient. Instead, these residents develop strong social capital among themselves and meet their basic needs, but never move beyond what is available through this comfortable environment. The more successful strategies both provide services inside a neighborhood and make a conscious effort to build social capital for their participants to other resources both within and outside of the neighborhood where they are located.

While improving conditions in low income neighborhoods unquestionably enhances the lives of people who live there and may bring in other residents with additional resources, focusing on geography alone does not appear to make significant change. Neighborhoods are only the backdrop for families' strategies as they rely on networks and organizations to meet their needs. Viewing neighborhoods as a concrete entry point to families' networks, understanding that those networks may span beyond neighborhood boundaries and only include a small portion of neighborhood residents, is the first step in targeted change within low income areas.

In this strategy, place in and of itself is no longer the focus. While initiatives may improve neighborhood based schools, housing and infrastructure, they do not presume that these improvements will necessarily translate into better outcomes for neighborhood residents. Instead, physical neighborhoods serve as a base for family networks. Identifying key networks of people living in this area, and connecting them to improved employment, schools and other programs becomes the key goal for initiatives. Understanding that families will necessarily reach beyond physical neighborhood becomes part of this strategy. Better linking local institutions to others throughout the city is another part of this strategy.

Physical neighborhoods still play an important part of the strategy. They set the boundaries for identifying networks and form a starting place to identify organizations that play a role in change. Infrastructure and institutional improvement becomes a by-product of efforts to impact residents' lives through their networks rather than a primary focus of initiatives. Combining improvements to physical space and targeted interventions through networks likely offers the most effective long term results.



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# Appendices

## Appendix A: Research Projects

### Social Capital and Welfare Reform

#### *Pennsylvania Projects*

1) *Social Networks, Career and Training Paths for Participants in Education and Training Programs for the Disadvantaged* (Social Network Study) is a statistical study of 338 people enrolled in nine training programs or community college in Philadelphia conducted in late 1995 through 1996. Study participants came from a stratified sample of people in training programs that served the range of low income individuals in the Philadelphia area.

2) *Life Experience of Welfare Recipients*, the qualitative companion project to the Social Network Study, includes life history interviews of 20 individuals and participant observation of more than 100 public assistance recipients in education and training programs offered by the Institute for the Study of Civic Values. These data were supplemented with data from case files from the Alternative Work Experience Program from 1992 through 1997.

3) *Community Women's Education Project (CWEP) Anonymous Survey Analysis* is a statistical study of 373 people enrolled in the CWEP work start program over 5 years. The sample included everyone who participated in CWEP programs during this time. CWEP is an innovative adult basic education and career preparation program for women. At the time of the study, 69 percent of the study population was on welfare and 76 percent had been on welfare at some point in their lives.

4) *The Alternative Work Experience Program Evaluation* is an evaluation of a model service learning workfare program for two-parent families on welfare, based on program statistics for 154 individuals and ethnographic observations of that program from 1993 through 1995.

5) *Economic, Racial, and Educational Census Mapping Project* analyzes census maps of Philadelphia and the Philadelphia region. The project consisted of creating a series of maps each for the city of Philadelphia and the SMSA that included data on race, Hispanic origin, income, poverty, education levels, employment, unemployment, types of employment, housing, welfare use, and travel to work.

6) *Survey of Training Providers in Philadelphia* is a questionnaire study of 29 training programs in Philadelphia conducted in 1992-93.

7) *The Education and Training System in Philadelphia* is the companion anthropological study to the Survey of Training Providers examining Philadelphia PIC and Commonwealth and federal documents on training and welfare reform, as well as my notes on working with training programs. Research was conducted between 1992 and 1997.

8) *The Rapid Attachment Study* is a statistical study of an administrative database for a short term

job readiness and job placement program in Philadelphia. The database includes demographic information; government program utilization; information on substance abuse and criminal history; work and training history, interviewer assessments of presentation, attitude, dress and interviewing techniques; Tabe math and reading scores; and job placement information for 718 people who participated in this program from February 1996 to February 1997.

### ***Wisconsin Projects***

1) *Silver Spring Neighborhood Center Evaluation Study* was an evaluation study of the effects of changing welfare and child welfare policy on a Milwaukee community based organization, its neighborhood, and its participants. This project was a multi-method team study consisting of four components: 1) ethnography of the Silver Spring Neighborhood Center and the agencies associated with the facility; 2) depth interview study of Silver Spring Neighborhood Center participants (48 families); 3) community resource analysis through statistical mapping of the neighborhood, windshield survey of community organizations, and interviews with selected organizations and churches; 4) analysis of Silver Spring Neighborhood Center administrative databases and correlation of those data with available demographic resources on the community.

2) *Milwaukee Interfaith Welfare Projects*. Research with Milwaukee Interfaith included three activities. First, participant observation of the agency and its advocacy programs were conducted by me and a student for approximately a year and a half. Ethnographic research collected written material from the agency on these efforts and interviews with key staff in addition to participant observation notes.

### ***Making Connections Research***

1) *Analysis of Wave One Survey*. Statistical analysis of the first survey conducted for the Making Connections initiatives. Research involved creation of new variables and analysis of survey instruments. Statistical analysis was combined with review of existing research conducted on the study.

2) *Interviews with Milwaukee Making Connections Staff and Residents*. Telephone interviews were conducted with staff of various parts of Milwaukee's Making Connections initiative and three participants in the Resident Leaders program. Staff interviews focused on the development of the initiative, goals of various components and social capital links among agencies and participants. Resident interviews included brief life histories focused on employment, education, organization use and social networks combined with information on their participation in Making Connections activities.

## *Appendix B: Basic Concepts*

### **Social Capital and Related Concepts**

#### *Social Capital*

Social capital refers to *the social relationships and patterns of reciprocal, enforceable trust that enable people and institutions to gain access to resources like social services, jobs, or government contracts.*<sup>lvi</sup> These relationships are reciprocal because the people in that network help each other out over long periods of time. For example, a family might help a relative or friend with food or transportation when they are in need, expecting that the next time that they need help their family or friends will return the favor. Families receive support from their faith communities or community agencies, and support these institutions, in turn, though volunteering or contributions.

A connection is defined as social capital only if it includes three elements: 1) networks, 2) trust specific to that network, and 3) access to resources enabled by that network. The kind of trust typical of social capital involves specific trust among network members, not generalized trust in the community or city as a whole. People can distrust people of their own race that they don't know or people from other groups in their city, but still have strong, trusting relationships among friends and institutions that help them find the resources they need. Social capital does not depend on the number of people or institutions known; organizations or individuals may only know a few people or institutions, but these connections prove sufficient to improve the quality of life in their communities.

#### *Human and Cultural Capital*

Developing social capital that helps families achieve their goals also involves building economic capital, human capital, cultural capital, civic engagement, and political empowerment for local residents. Human capital, cultural capital and civic engagement are related concepts that work in tandem with social capital. *Human capital* refers to *the education and skills needed to fulfill a goal.* For individuals, *cultural capital* means *knowing how to act, dress, talk, and otherwise present oneself in order to fit in.* Cultural capital varies across settings. For example, the dress style and speech patterns appropriate in a family's neighborhood may be different from the appropriate attire and language used in school or work. For organizations, *cultural capital* also refers to institutional habits essential to gain access to funding and other resources, such as grant writing, ability to manage accounts according to funders' expectations, and organizational communication skills necessary to generate members and support.

#### *Closed (Bonding), Bridging and Linking Social Capital*

Scholars note that there are three kinds of social capital that families, organizations and communities use to meet their goals. Each kind of social capital works slightly differently and involves different kinds of networks: 1) closed or bonding, 2) bridging, and 3) linking social capital. The term *closed social capital* is used for social capital networks among similar groups of individuals or institutions such as race and class-based groups. Closed social capital refers to networks that include people or institutions that participate in exclusive sharing relationships.



Closed social capital comes from social networks within communities. The term *community* is used here to refer to groups sharing similar cultural, class, or geographic characteristics that form the basis for social capital networks.<sup>lvii</sup> A geographic area or a racial, ethnic, or national group may include several communities and many different closed social capital networks. For instance, low-income and middle class African Americans or Latinos may have very different values and behaviors, which may lead them to form separate communities based on class. A changing neighborhood may include several different communities based on class, race, nationality, or sexual orientation. Closed social capital can also develop among institutions. For example, relationships may be formed among all of the African American organizations serving a particular type of community in order to identify resources. In a neighborhood, all of the organizations with similar philosophies serving that neighborhood may work together to achieve their goals.

Most of the social capital literature uses the term *bonding social capital* instead of *closed social capital*. The use of *closed social capital* here differs in two ways. First, the term as defined here stresses that closed networks are groups that share some critical characteristic—race, class, gender, sexual orientation, political philosophy, common religious values, or focus on a particular population or social problem. Bonding social capital, as it is usually defined, makes no such cultural distinction about the nature of these networks.

Putnam and others also describe *bonding social capital* as strong ties within insular communities like family networks or those specific to separatist communities. While Putnam recognizes that bonding social capital may have positive uses, many scholars, policymakers, and practitioners think that bonding social capital is negative. For example, bonding social capital is associated with poor families who do not have access to the resources they need to succeed. Hate groups like the Ku Klux Klan or other White supremacist groups often serve as the other example of bonding social capital. Instead, I argue that closed social capital is an essential ingredient that all families, communities, and institutions use to meet their needs.

Scholars and practitioners use *bridging social capital* to refer to relationships that cross boundaries of race, class, culture, or philosophy, regardless of power relations. In contrast to some others, I stress that bridging social capital relies on long-term trust-based relationships. Weak ties across groups or institutions offer the potential to develop bridging social capital, but networking with those outside of one's home community in and of itself does not necessarily garner resources. For example, a neighborhood based organization staff person may meet an employer at a conference but have no relationship with that business other than this fleeting meeting. While staff from the training agency may refer their trainees to that business, the employer may feel no obligation to hire people from that program until the business learns that it can trust that program's graduates to meet its needs. One bad experience with a training program where only weak ties exist may give the employer the impression that the program is not a good resource for employees. On the other hand, if the training program and the employer had a long term, strong relationship and many positive experiences where the program was able to match its graduates to long term work with good wages, the relationship would not be soured if one or two trainees did not work out.

Scholars at the World Bank have recently added the concept of *linking social capital* to describe relationships among people or institutions at different parts of the power hierarchy of a locality.<sup>lviii</sup> Linking social capital differs from bridging social capital because in a linking relationship, the power differences between partners remain a conscious part of the relationship. While bridging social capital develops horizontal trust among unlike groups, linking social capital involves classic patron/client or mentor/mentee relationships.

### ***Worker Types***

The worker type categories were created using a combination of survey data, observations and interviews. In general, information on types of jobs held by an individual, length of time on the job, wages, pay raises over time, immigrant status, and education for all adult working age family members in a household were used to place each family in a worker category.<sup>lix</sup> Since the wave one survey did not include information on types of employment or pay over time, I used information on income, education, immigrant status, when family members last worked, and years on the job to create worker types for this report. Unfortunately, while I was able to construct worker type categories for the Making Connections neighborhoods, all of the information needed to categorize the families in the surrounding counties was not available. For this reason, the report only discusses the role of worker types for Making Connections families.

- **Limited or no work experience.** This group included long term welfare recipients with limited work histories. People had either never worked in their adult lives or held a few jobs for less than one year. People from all racial and ethnic groups fell into this category. The majority lacked networks to employment and faced significant barriers like disability or addiction. While some people in this group had not completed a high school diploma, lack of education was not a significant factor because this group included people with college who had never worked and all other groups included people who had not finished high school. Limited work experience adults often fell into one of two categories: 1) designated caregivers for other family members or 2) people with disabilities or addictions. For example, a single mother may care for both her children and an aging relative so other family members can work. A disabled person may wish to work, but lack the supports necessary to maintain a job.
- **Low-skill workers:** These families cycle between work and welfare, usually spending one or two years working or on welfare at a time. Low skilled workers are the bulk of the families using public assistance.<sup>lx</sup> Families in this category work in jobs that require limited skills such as cashiers, restaurant help or sales people in fast food places or chain stores like Wal-Mart or CVS. Others work as nursing assistants, security guards or childcare workers – jobs that require some training but offer low wages and limited benefits. Housekeepers in private homes, businesses or hotels also fall into this category. Still others work in low paid jobs in small factories, as non-union construction workers, or in outdoor work for employers that also pay little, provide part time work and seldom offer benefits.

Employment is often unstable because businesses close or lay people off often. Low skilled workers also quit jobs when they find they need government health insurance or cannot find childcare. While these families work histories involve many job changes, they often have started work earlier than people in other categories and work for more of

their lifetimes. Their lives are often a constant struggle to make ends meet and provide the benefits their families need.

- **Displaced workers/Stable working class:** These families are the traditional working class. Men work in factory or blue collar jobs, women in factories, clerical or entry level social welfare positions. They stay for long periods in jobs paying family supporting wages and benefits.

However, when the large employers that have provided jobs to these families for years close, they are often at a loss to find work that can offer similar pay and benefits to their previous employment. Their social networks may consist of others who are also out of work, making it hard for them to find jobs. In other instances, family or friends work in other stable working class occupations and can quickly help their unemployed friends find another job. Since more stable working class people belong to unions, they also are more likely to have organization networks through unions or government mandated displaced worker programs to help them find another job.

While most will find work somewhere, sometimes dropping into the ranks of low skilled workers, some simply become discouraged workers and end up on welfare. Others find their savings run out before they can find work and turn to public assistance. These families seldom will have used welfare in the past and stay on for short periods of time.

- **Rising Educated Middle Class.** Families in this group had at least one adult member who had completed some college and worked in a professional, technical or white collar managerial position. In many cases, these families were first generation college and had limited social and economic resources in hard times. While occupations and incomes varied greatly among people in this group, being a member of the rising educated middle class did not necessarily mean that the family had generous pay with benefits. In fact, many of the people in my research in this category worked in poorly paid professions like teaching and social work, often earning less than the stable working class. Many people in this group had used public assistance when they were younger or came from families familiar with welfare. In hard times, they turn to government benefits for health care, food stamps, and sometimes cash assistance.
- **Migrants and refugees:** These families include undocumented immigrants, legal immigrants, refugees and Puerto Rican citizens. They are all groups who do not speak English as a native language, often arriving in the United States with a variety of resources. These people fell into two subgroups: highly educated and skilled and people with low-skills and limited education.

People in this group relied on their closed social capital resources among people from the same country for much of their needs, including finding work, housing, schools and recreation. Many were active in faith communities that included people from the same group which provided information, social support and resources. Social service agency use depended on previous connections to a particular agency, and sometimes groups developed organizations to serve others from the same country or region of the world. For example, Latino organizations or mutual assistance organizations for various Asian and African groups. While refugees often used social services because they were resettled through a network of private and government agencies, legal immigrants and undocumented workers seldom used government services. Puerto Rican citizens had become accustomed to using public assistance on their home island and accessed government services when in need in the continental United States as well.

### ***Appendix C: Worker Type and Inside/Outside Variables***

This appendix provides information for other scholars interested in recreating variables used in this report. Lists of variables from the wave one survey are available in the *Data Dictionary Wave One*.

#### ***Worker Type***

The worker types were constructed using the following variables and values:

Code	Label	Variables Used to Construct Code
1.	Immigrant:	IMMGRNT = 1 (YES)
2.	Rising Educated Middle Class:	EDUCHGST greater than or equal to 7 (BA/BS or more); IMMGRNT = 0 (NO)
3.	Limited Work Experience:	ELDHH = 0 (NO); LASTWORK > 1 (Has not worked in more than one year); HHWRK3 NOT = 1 (No one in the household works for wages); IMMGRNT = 0 (NO)
4.	Low skilled worker:	EDUCHGST < 7 (Less than college education), YYJOB < 3 (Worked at current job less than 3 years); IMMGRNT = 0 (NO); INCOME < 7 (Income less than \$30,000 per year); ELDHH = 0 (NO)
5.	Stable worker, low income:	EDUCHGST < 7 (Less than college education), YYJOB > or = 3 (Worked at current job 3 years or more); IMMGRNT = 0 (NO); INCOME < 7 (Income less than \$30,000 per year); ELDHH = 0 (NO)
6.	Stable working class:	EDUCHGST < 7 (Less than college education), YYJOB > or = 3 (Worked at current job 3 years or more); IMMGRNT = 0 (NO); INCOME = 7 (Income \$30,000 per year or more); ELDHH = 0 (NO)
7.	Elderly:	ELDHH = 1 (Yes); IMMGRNT = 0 (NO)

#### ***Outside***

Given that only a few variables addressed connections inside or outside of the neighborhood, the survey offered limited opportunities to create a variable to measure social geography. Factor analysis of the three available variables yielded no clear factors, leading to creation of a variable called OUTSIDE that counted the number of yes conditions for attending church outside of the neighborhood, belonging to an organization outside of the neighborhood and having connections to the internet. Specific variables were: COMPTECH (1, True), ORGNHOOD (2, outside), RELGHOOD (2, outside).

## *Notes*

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<sup>i</sup> See Wilson 1996, Massey and Denton 1993.

<sup>ii</sup> See Furstenberg et al 1999.

<sup>iii</sup> In contrast with some social capital scholars that think that social capital is the same as the “weak ties” described by Granovetter (1973), I stress that social capital depends on long-term, trusting relationships. Weak ties can turn into social capital, but they do not necessarily lead to resources. In many cases, the kinds of “weak ties” among people seeking employment instead represent people on the fringes of a larger social capital network connecting with each other. Unlike Putnam and Coleman, I believe that social capital does not have to function through face to face ties. A connection through a trusted intermediary like a college professor, mentor or catalyst organization can serve as a key social capital link between individuals who have never met. See Schneider 2006, chapter 1 for detailed discussion of this issue.

<sup>iv</sup> See Schneider 2006b and Schneider 2007 for more in depth discussion of the differences and connections between civic engagement and social capital.

<sup>v</sup> See *Social Capital and Welfare Reform* chapters 7 and 8 and Schneider 2000 for details on the development of the family types and their experience with training, social service agencies and other institutions.

<sup>vi</sup> See Sampson, Morenoff and Gannon Rowley 2002 and Small and Newman 2001 for overview of the literature on neighborhood effects. Other major writers include Galster 1996, Boger and Wegner 1996, Wacquant and Wilson 1989, Wilson 1987 and 1996, Kasarda 1989, Holzer 1998, Smith 2000, Tienda and Stier 1996, Crane 1991.

<sup>vii</sup> For example, see Bailey, *Ties that Bind*.

<sup>viii</sup> See Elliot 1999, Tigges et al 1998, Rankin and Quane 2000.

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<sup>ix</sup> See Kain 1968, Zhang and Bingham 2000, Browne 2000, Zhang 1998, Ihlandfeldt and Young 1996, Cohn and Fossett 1996, Holzer 1991, Jagworksy 1996, Adelman and Jaret 1999, Wylly 1999, Rose and Villeneuve 1998, Wilson 1987 and 1996.

<sup>x</sup> See Jargowsky 1996, Bourgois 1995, Newman 1999 and 2001, Small and Newman 2001, Anderson 1990 and 1999. Stack 1974.

<sup>xi</sup> Margaret's story is told in detail in Schneider 2000.

<sup>xii</sup> See Goode and Schneider 1994.

<sup>xiii</sup> See Portes and Stepick 1995: 176-202, Takagi 1994, Goto 1997.

<sup>xiv</sup> The not working category also includes elderly and disabled people, which may account for some of the high percentages of people not working in these sections of the city.

<sup>xv</sup> See Squires 1994.

<sup>xvi</sup> See Kingsley and Cigna 2005

<sup>xvii</sup> See Manjarrez 2005

<sup>xviii</sup> See Rawlings and Cigna 2006

<sup>xix</sup> See Ferryman 2005.

<sup>xx</sup> Ferryman 2005

<sup>xxi</sup> Rawlings and Cigna 2006.

<sup>xxii</sup> Rawlings and Cigna 2006

<sup>xxiii</sup> Rawlings and Cigna 2006

<sup>xxiv</sup> See for example Schneider 2006, National Research Council 2006.

<sup>xxv</sup> See Kingsley and Cigna 2005 and Manjarrez 2005.

<sup>xxvi</sup> See Schneider 2006, chapters 7 and 8.

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<sup>xxvii</sup> Nearly 21 percent of the households could not be categorized because data were missing for one or more variables. Discussion here refers to the percentage of families that could be categorized, or valid percent.

<sup>xxviii</sup> Jagowsky 1996: 16, Schneider 2006: 165.

<sup>xxix</sup> Jagowsky 1996: 16, Massey and Denton 1993

<sup>xxx</sup> See Schneider 2006, chapter 8 and later discussion in this paper.

<sup>xxxi</sup> Schneider 2006: 165.

<sup>xxxii</sup> Goode and Schneider 1994.

<sup>xxxiii</sup> See Schneider 2006, chapter 8 and Schneider 2000.

<sup>xxxiv</sup> See Schneider 2006, chapter 8.

<sup>xxxv</sup> Information on the uninsured is available at <http://covertheuninsured.org>.

<sup>xxxvi</sup> See <http://www.ntia.doc.gov/>

<sup>xxxvii</sup> Kingsley and Cigna 2005: 1.

<sup>xxxviii</sup> see Kingsley and Cigna 2005: 2 and 3.

<sup>xxxix</sup> Schneider 2006, chapter 8.

<sup>xl</sup> See Schneider 2006, chapter 8 and Schneider 2000.

<sup>xli</sup> See Schneider 2006, Stack 1974 and 1996, Edin and Lein 1997.

<sup>xlii</sup> Schneider 2006, Schneider 2000.

<sup>xliii</sup> Stack 1974, Edin and Lein 1997.

<sup>xliv</sup> See Schneider 2006, chapters 2 and 9.

<sup>xlv</sup> See Schneider 2006, chapters 9 and 11; Cnaan 2002.

<sup>xlvi</sup> Social isolation is linked to low civic engagement in most of the literature on this topic.

Putnam and Feldstein 2003 discuss civic engagement and bridging social capital.

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<sup>xlvii</sup> While statistical analysis of survey data comparing neighborhood by worker type showed no statistically significant differences between where one lived and program outcomes, analysis of neighborhood maps and finer grained analysis of the survey data did reveal some differences across worker types regarding where an individual found work. Analysis also explored the relationship between placement from this program and residence.

<sup>xlviii</sup> See Schneider 2000.

<sup>xlix</sup> See Schneider 2006, chapter 8.

<sup>l</sup> Ninivaggi 1994.

<sup>li</sup> The housing project name has been changed to protect privacy of people interviewed for this report.

<sup>lii</sup> Settlement houses developed in the late 19<sup>th</sup> and early 20<sup>th</sup> centuries as organizations developed usually by religious communities or wealthy philanthropists committed to working in low income and immigrant communities with neighborhood residents to improve the lives of people living in these communities. Later day settlement houses have become large multi-service organizations or community base organizations. Silver Spring Neighborhood Center fits both types of organizations today.

<sup>liii</sup> See *Foodstamp Use Plunges 32% in State, Federal Report Finds*, Milwaukee Journal Sentinel, 4 August 1999, 1A, 9A.

<sup>liv</sup> See *Social Capital and Welfare Reform* 2006, chapters 11 and 12.

<sup>lv</sup> See Holzer 1996, Moss and Tilly 2001, Wilson 1996.

<sup>lvi</sup> Definitions of social capital used in this paper draw on Portes (1998) and Bourdieu (1986). Detailed discussion of this definition of social capital as it applies to families and community-based organizations is available in Schneider 2006, chapter 1.



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<sup>lvii</sup> See Hunter 1974 and Merry 1981 for a full discussion of community as it is used in this report.

<sup>lviii</sup> See World Bank 2001 and other works by Michael Woolcock.

<sup>lix</sup> See Schneider 2000 and Schneider 2006, chapter 7 for detailed discussion of creation of family types. Schneider 2006, chapter 8 discusses use of social and public services by families from each type.

<sup>lx</sup> See Bane and Ellwood 1994.