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# Testing the Relationship of Formal Bonding, Informal Bonding, and Formal Bridging Social Capital on Key Outcomes for Families in Low-Income Neighborhoods

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*The development of social capital among families living in low-income neighborhoods has become a popular poverty reduction and economic advancement strategy. However conceptual scholarship suggests the broad use of social capital has diminished its importance. Scholars have begun to identify the multiple and overlapping characteristics of social capital and the field now needs empirical studies to show how specific types of social capital are important for families living in low-income neighborhoods. This study tests the relationship between three types of social capital (informal bonding social capital, formal bonding social capital and formal bridging social capital) and important outcomes for families in these neighborhoods. Data for the study come from a national neighborhood survey conducted by the Annie E. Casey Foundation (N=6,031). Findings confirm a differentiated relationship between the three types of social capital and family outcomes. Study findings suggest that applying a broad understanding of social capital to interventions in low-income communities may be inadequate and instead interventions should match a "type" of social capital to the community's presenting issue(s).*

Key words: *social capital, neighborhood, poverty*

Social work has addressed issues facing low-income, urban families since its inception as a profession (Leiby, 1978).

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Despite these efforts, families living in low-income neighborhoods continue to face issues of personal safety, poor health, and limited access to educational, vocational, and economic opportunities (Jencks, 1992; Wilson, 1987). In the past 20 years the development of social capital has emerged as a strategy within theories of economic advancement for addressing the multitude of issues facing impoverished families. Social capital is the resource embedded in trusting networked relationships (Coleman, 1988; Lin, 2001; Putnam, 2000). Since its emergence, a wide range of professionals have applied social capital to their work in low-income urban neighborhoods (Annie E. Casey Foundation, 2002; Saegert, Thompson & Warren, 2001). Social capital offers hope that low-income families, despite limited access to resources, can build capital or wealth through investments in relationships with friends, neighbors, politicians, police, business owners, and everyday citizens.

Unfortunately, there is limited empirical support to demonstrate how social capital functions in people's lives. The lack of empirical support is not due to a lack of conceptual attention. In fact, an enormous amount of cross-disciplinary scholarship has been devoted to how social capital functions. Scholarship has focused on the dichotomous dimensions of social capital. One of the most common distinctions is made between bonding and bridging social capital (Dominguez & Watkins, 2003; Frank, 2003; Putnam, 2002; Vidal, 2004). Bonding refers to intra-community relationships and bridging refers to extra-community relationships. Another distinction is made between formal social capital, the kind developed through organizational relationships, and informal social capital (Wuthnow, 1998). Closely aligned to formal and informal types are open and closed networks (Coleman, 1988; Servon, 2003). Open networks refer to a group of relationships with permeable borders so that members can enter and leave the group easily. Closed networks refer to a group of relationships with impermeable borders where membership is permanent. Lin (2001) makes a distinction between social capital in less dense networks and social capital in more dense networks. Briggs (1998) writes about social capital for "getting by" versus "getting ahead." "Getting by" refers to relationships that help maintain the status quo, while "getting ahead" refers to relationships that advance an economic

situation. Briggs (1998), as well as Dominguez and Watkins (2003) note that the “getting by” versus “getting ahead” distinction is related to outcomes of social support versus social leverage. One of the earliest distinctions was made by Granoveter (1973) who identified strong and weak network ties. Since his work, many other scholars have noted the importance in this distinction (Briggs, 1998; Burt, 2001; Dominguez & Watkins, 2003; Portes, 1998). Strong ties refer to close knit relationships, like those that would often be seen in a closed network.

Even scholars supporting the utility of social capital agree that a major shortcoming in social capital’s emerging theory is its rather general application or its ability to try and be “all things for all people” (Judge, 2003). Briggs (2004) refers to the broad over-use of the concept as having a “circus-tent” type quality. Some fear that the mis-application of social capital could render it worthless as a theoretical and intervention approach to helping poor families (e.g., Woolcock, 2004). This issue is complicated by the fact that, in many cases, a broad application may rightly speak to the many networks that can be considered a “type” of social capital. For example, there are neighborhood bonding networks, bridging networks, organizational networks, informal networks, and civic networks, just to name a few. The challenge for scholars is to organize these network types in a way that is useful to practitioners and to find out how the social capital embedded in these networks is associated with different and important outcomes.

There is one further caveat when defining social capital; scholars are still debating the notion of whether social capital should be defined as an individual good or a collective good (Briggs, 2004). Tenets of social capital can be measured and tested at the individual level, the community level, or both as long as scholars adhere to the measurement assumptions of each unit of analysis (particularly important are the dangers of aggregate measures at the community level). In this manuscript, social capital is conceptualized and tested as an individual good.

### Three Types of Social Capital

Before reviewing the types of social capital tested here

it is crucial to define the study context. The range of context for studying and applying social capital is boundless. Social capital has been applied to nation-states and neighborhoods, online communities and organizations and to the wealthy, middle class, and the poor. Self-evident is the fact that social capital will look very different in each of these contexts; therefore, it is crucial to first define the context in which one is applying social capital. As noted earlier, the context in the present study is families living in low-income urban neighborhoods. Therefore the discussion that follows is limited to types of social capital relevant to families living in low-income urban neighborhoods.

As presented earlier, possibly the most common typological distinction in the literature is between *bonding* and *bridging* social capital (Dominguez & Watkins, 2003; Frank, 2003; Putnam, 2002; Vidal, 2004). Bonding social capital refers to the presence and enhancement of within community relationships while bridging refers to extra-community relationships, or those relationships forged with members outside the community. A second typological distinction is found between formal and informal social capital (Wuthnow, 1998). Formal social capital refers to relationships developed while people are participating in a formal group and informal social capital refers to relationships developed without membership in a formal group (Wuthnow, 1998). Distinctions within and between social capital types are not mutually exclusive and in some cases have considerable overlap. This manuscript will test three aspects of the overlap: informal bonding, formal bonding, and formal bridging on the key outcomes of safety, employment, savings and hardship for families living in low-income urban neighborhoods.

#### *Informal bonding social capital*

In the context of this study, low-income urban neighborhoods, informal bonding social capital is defined as non-organizationally affiliated trusting relationships with neighbors. Examples of informal bonding social capital include when a group of neighbors casually discuss a neighborhood issue when they meet on the street or at the local park; or when neighbors discuss a neighborhood issue at the grocery store.

Informal neighborhood bonding social capital might result in neighbors attending a town hall meeting to voice opposition to new business development, or the relationships may simply result in the swapping of child care services.

#### *Formal bonding social capital*

Formal bonding social capital is defined as trusting relationships with neighbors based on organizational membership. Examples of formal bonding social capital include relationships among members of a neighborhood watch group or between board members of a community organization. An example of residents utilizing formal bonding social capital is when members of a neighborhood association attend a meeting and vote to deny a liquor license to a new club that is a block away from the neighborhood elementary school.

#### *Formal bridging social capital*

In the context of this study, formal bridging social capital is defined as organizationally affiliated relationships with those outside the immediate neighborhood. Examples of formal bridging social capital include when a neighborhood resident develops a trusting relationship with a city politician, or when a resident develops a relationship with members of the police department. Corresponding to these two examples, formal bridging social capital may result in neighborhood residents learning about crucial city budget cuts for a neighborhood school or it may result in police car patrols changing to foot patrols in the neighborhood.

One point that becomes clear is that relationships *developed* as one “type” of social capital may *function* as a different “type” of social capital. For example, two residents may meet at a neighborhood watch group (formal bonding social capital) but then forge a friendship that functions as informal bonding social capital—meeting at each others houses, borrowing baby items or lawn tools. Another example would be when two neighborhood residents meet while sitting on the board of a community non-profit organization. One of the board members may be a city council woman while the other a concerned resident. While they have a formal bonding relationship on the non-profit board, the concerned resident might attend a city

council meeting to petition for neighborhood friendly policies; the city council woman is now functioning in a role outside the neighborhood and this interaction can be seen as formal bridging social capital.

### Outcomes for Families Living in Low-Income Urban Neighborhoods

The development of social capital is a popular strategy for low-income neighborhood programs (Annie E. Casey Foundation, 2002; Saegert, Thompson & Warren, 2001) and there is a long list of issues facing families in low-income neighborhoods for which social capital is supposed to have an effect. For programs in low-income neighborhoods social capital is supposed to improve grades and health, safety and income, violence, teen pregnancy and physical dilapidation, just to name a few. Research suggests, and few would question that social capital is a mediating variable for delinquency, violence (Sampson, Raudenbush & Earls, 1997), and some characteristics of health (Kawachi & Berkman, 2000) in low-income neighborhoods. However, evidence of social capital's effects on other outcomes is limited. This study will look at four important outcomes for families (safety, employment, savings and family hardship) and test their relationship with the three different types of social capital.

#### *Research questions*

1. Is there a relationship between informal bonding, formal bonding or formal bridging social capital and safety for families living in low-income neighborhoods?
2. Is there a relationship between informal bonding, formal bonding or formal bridging social capital and employment for families living in low-income neighborhoods?
3. Is there a relationship between informal bonding, formal bonding or formal bridging social capital and savings for families living in low-income neighborhoods?
4. Is there a relationship between informal bonding, formal bonding or formal bridging social capital and family hardship for families living in low-income neighborhoods?

## Method

### *Sample*

Data for this study come from a survey administered by the Annie E. Casey Foundation (AECF) as part of their ten year commitment to the *Making Connections* initiative. *Making Connections* is a comprehensive community change initiative in designated low-income neighborhoods in ten U.S. cities. The cities participating in the initiative are Denver, Des Moines, Hartford, Indianapolis, Louisville, Milwaukee, Oakland, Providence, San Antonio and Seattle. The Making Connections survey was first administered in 2002-2003 to a stratified probability sample of households in designated Making Connections neighborhoods in each of the ten Making Connections cities. A sampling frame of households in designated Making Connections neighborhoods was constructed for each city participating in the initiative. A probability sample of households in each city was selected to participate in the survey. Once a household was selected for the survey a household roster was constructed and one adult respondent was selected at random to respond for the household. The present analysis uses the cross-sectional data from 2003 to test the relationships between different types of social capital and key outcomes in low-income neighborhoods. A total of 6,031 households are included in the analysis. Median income for households in the analysis is between \$15,000 and \$20,000 per year.

### *Measures*

The focus of this analysis is on the relationship between different types of social capital and key outcomes for families living in low-income neighborhoods. The three types of social capital are: (1) informal bonding social capital, (2) formal bonding social capital, and (3) formal bridging social capital. The four key outcomes are safety, employment, savings and family hardship.

Informal bonding social capital is measured using five indicators, originally tested in the Project on Human Development in Chicago Neighborhoods (Sampson, Raudenbush & Earls, 1997). Four of the indicators measure the network of

relationships among neighbors and one of the indicators measures trust among neighbors. A weighted composite score of these five indicators provides the most valid and reliable psychometric properties ( $\text{Alpha} = .71$ ) and will be used to measure informal bonding social capital. The mean informal bonding social capital score is 3.44 ( $\text{SD} = .80$ ; 1.05=low to 5.27=high).

Formal bonding social capital is measured using an indicator of neighborhood civic engagement. Residents were asked if over the past 12 months they had volunteered in their neighborhood. "Yes" responses measure residents with formal relationships in the neighborhood. Analysis indicates 22% of respondents have volunteered in their neighborhood in the past 12 months.

Formal bridging social capital is measured using respondent's connections to political officials. Residents were asked if they had spoken with a local political official about a neighborhood problem or improvement. While this measure may not capture the complete array of possible formal bridging relationships, it does measure one important aspect of formal bridging social capital—political connections. From the sample 19% of respondents had spoken with a political official about a neighborhood problem or improvement.

The four outcome variables in this study are safety, employment, savings and family hardship. Safety is measured using three items captured on a seven point Likert type scale with one representing low safety and seven representing high safety. The three items ask: 1) if the neighborhood is a safe place for children, 2) if the respondent feels safe at home at night, and 3) if the respondent feels safe in the neighborhood alone during the day. A respondent's average score for the three items is used to measure safety. The coefficient alpha for the safety scale is .77 with a mean score of 4.96 ( $\text{SD} = 1.53$ ).

Employment is measured as the dichotomous condition of the respondent or their partner having full-time employment over the past 12 months. Descriptive statistics show that 52% of households had full-time employment. Savings is measured as the dichotomous condition of the respondent or their partner saving for any of the following: a house, school, a car, retirement, emergencies or anything else. Findings for this indicator show that 56% of households are saving for something. Last,

family hardship is measured as the dichotomous condition of the household experiencing any of the following within the last year: postponing or not filling a drug prescription; inability to pay mortgage, rent, or utilities; having any belongings repossessed; or not having enough money for food. Analysis indicates that 42% of families experienced at least one of these hardship conditions.

### Data Analysis

Four models are tested—one for each of the outcome conditions. The first model uses ordinary least squares regression to examine the relationship between social capital types and safety. The second, third and fourth models use logistic regression to test the relationship between social capital types and employment, savings and family hardship respectively. Gender and race/ethnicity variables are controlled in all of the models.

### Results

Table 1 shows results for the four regression models. First, examining the model for safety, findings indicate a significant relationship between informal bonding and neighborhood safety. Controlling for other types of social capital and controlling for gender and race/ethnicity, a unit increase in informal bonding social capital is related to a .97 unit increase on the neighborhood safety scale. Females are the reference group for gender. Male respondents reported significantly higher feelings of safety. The largest number of respondents to the survey identified as Black (34%). Therefore identifying as Black was chosen as the reference category in the analyses. Findings also show that Asian's feel significantly less safe than Blacks. The safety model explains 27% of the variation in residents' perceptions of neighborhood safety.

Next, results for the employment model are that, controlling for other types of social capital and for gender and race/ethnicity, respondents with formal bonding social capital are 14% more likely to have full-time employment. Additionally, significant findings were revealed for the relationship between race and employment. Analysis revealed that Blacks were less

likely to be employed than Asians, Hispanics, Whites, and those identifying as some other race in the analysis.

Third, examining the savings model we see that both formal bonding social capital and formal bridging social capital are related to an increased likelihood that the respondent or their partner is saving for something. Respondents with formal bonding social capital are 45% more likely to be saving than respondents without formal bonding social capital. Respondents with formal bridging social capital are 18% more likely to be saving than respondents without formal bridging social capital. Findings also indicate that male respondents are more likely to be saving than female respondents and that White respondents are more likely to be saving than Black respondents.

The final analysis examined the relationship between social capital types and family hardship. Findings show a unit increase in informal bonding social capital is related to 21% lower odds that a family experienced a hardship over the last 12 months. Surprisingly, findings indicate that formal bonding social capital is related to a 16% increase in the likelihood that a family experienced a hardship and formal bridging social capital is related to an 18% increase in the likelihood that a family experienced a hardship. Findings from the family hardship model also indicate that female respondents were more likely to experience a family hardship and that Asians, Hispanics and Whites, compared to Blacks are less likely to experience a family hardship.

## Discussion

Study findings confirm that different types of social capital are important for different outcomes in low-income neighborhoods. First, examining informal bonding social capital results suggest that informal relationships formed within a neighborhood have a positive relationship with perceptions of neighborhood safety and a negative relationship with family hardship. Interestingly, no relationship was found between informal bonding social capital and employment or savings. These results may suggest that bonding is related to outcomes of support (feelings of safety and staying away from hardship),

but these informal relationships do not seem to be related to the direct economic outcomes of employment and savings. As the analysis is correlational, it may be the experience of hardship that allows neighbors to reach-out and build informal bonding relationships. The correlational analysis does not allow us

Table 1. Regression findings for social capital types with employment, safety, savings and family hardship

	Safety**	Employment***	Savings***	Family hardship***
Intercept	1.58* (.08)	.81 (.12)	.83 (.12)	2.35* (.13)
Gender (Female is reference)	.229* (.04)	1.11 (.06)	1.34* (.06)	.68* (.06)
Race/Ethnicity (Black is reference)				
Asian	-.24* (.07)	1.44* (.11)	1.11 (.11)	.28* (.13)
Hispanic	-.02 (.04)	1.47* (.07)	.93 (.07)	.76* (.07)
Other	-.05 (.08)	1.66* (.12)	1.08 (.11)	1.00 (.12)
White	-.03 (.04)	1.92* (.07)	1.47* (.07)	.58* (.07)
Informal Bonding (scale)	.97* (.02)	.97 (.03)	1.04 (.03)	.79* (.03)
Formal Bonding (volunteer)	-.07 (.04)	1.14* (.07)	1.45* (.07)	1.16* (.07)
Formal Bridging (political connections)	.06 (.05)	1.08 (.07)	1.18* (.07)	1.18* (.07)

\*  $p < .05$

\*\* unstandardized coefficients are provided with standard errors in parenthesis

\*\*\* exponentiated coefficients are provided with standard errors in parenthesis

to distinguish which variable is sequenced first. Briggs (1998) found two functional elements of social capital—social capital for *getting by* and social capital for *getting ahead*. The results here suggest that informal bonding social capital may function to help families *get by* but not *get ahead*.

Results for formal bonding social capital suggest that formal relationships within a neighborhood (measured here as neighborhood civic engagement) are positively related to employment and savings. Intuitively it makes sense that residents connected to formal neighborhood systems are also connected to other formal opportunities such as a job or the

opportunity to save money. However, it does not make intuitive sense that formal bonding social capital is positively related to family hardship. It would seem that if a family understands the benefits of formal systems such as civic opportunities or employment, they would also be able to avoid negative aspects of formal systems such as having ones utilities shut off. Further studies are needed to fully understand this unexpected finding.

The final social capital type tested in the analysis was formal bridging social capital. Formal bridging social capital refers to organizationally affiliated relationships with those outside the immediate neighborhood. Results indicate that formal bridging social capital has a positive relationship with families who are saving money and a positive relationship with family hardship. One explanation for the latter finding is that families experiencing some hardship are speaking with political officials about the situation that has led them to their hardship. While study findings for formal bridging social capital are interesting, they may be incomplete. This is because our measure only captures one dimension of formal bridging social capital—political relationships—and not other dimension of formal bridging social capital such as business relationships, relationships with police, service providers, churches and religious institutions, and others. Table 2 summarizes which types of social capital are related to important outcomes for families in low-income neighborhoods.

Table 2. Type of Social Capital (in italics) Related to Key Outcomes for Families living in Low-Income Urban Neighborhoods

	Safety	Employment	Savings	Family Hardship
Type of Social Capital	<i>Informal Bonding(+)</i>	<i>Formal Bonding (+)</i>	<i>Formal Bonding (+)</i> <i>Formal Bridging (+)</i>	<i>Informal Bonding (-)</i> <i>Formal Bonding (+)</i> <i>Formal Bonding (+)</i> <i>Formal Bridging (+)</i>

Although the cross-sectional nature of this study precludes making causal inferences into the nature of the noted

relationships several lessons are still pertinent to social work practitioners. Social workers may use these findings to assist in neighborhood assessments. For example, if a neighborhood has a persistent problem with crime and safety, a practitioner may also look at the nature of the informal bonding relationships in the neighborhood to see if these relationships are related to the crime problem. Findings also suggest that there are multiple types of social capital and that they matter differentially for different outcomes. For practitioners this means that a one size fits all social capital approach to intervention is inadequate. Instead, practitioners must think more carefully about the type of relationships, or the type of social capital, that can best address a community's presenting issue(s). Further, this study provides practitioners survey items to measure and test social capital in the neighborhoods in which they work. Further study in this area, particularly longitudinal studies, are necessary so social workers can build interventions that develop one type of social capital to effectively address the presenting issue in a neighborhood—be that issue neighborhood safety, chronic neighborhood underemployment, family savings, or a prevention strategy for family hardship.

The surprising finding that formal bonding and formal bridging social capital are related to a higher likelihood of family hardship illuminates an important limitation of the study. Data for the study are cross-sectional and therefore significant relationships do not provide any evidence of a cause and effect relationship between variables. While study results confirm that different types of social capital are important for different family outcomes, more research needs to be done to understand the causal relationship between types of social capital and family outcomes.

In addition to the cross-sectional nature of the study other limitations exist. One limitation is that a spurious effect by an untested variable may explain the relationship between social capital and the tested outcomes. For example, a person may possess strong social skills that lead to increases in social capital and an increased likelihood of employment. Limitations imposed by the measurement of bridging social capital must also be considered. The Making Connections data-set, although rich in important neighborhood social indicators, does

not provide a complete set of bridging social capital measures. Study findings show significant relationships for the indicator of formal bridging social capital however, literature in the field suggests that bridging relationships are some of the most important for families in low-income neighborhoods (Dominguez & Watkins, 2003; Frank, 2003; Vidal, 2004). Therefore a complete array of bridging social capital indicators, including measures of participation in a religious institution, should be tested to fully understand the effects of this important concept.

An additional study limitation involves the shared variance of the indicators of the three social capital types. As mentioned in the literature review social capital relationships may develop as one type and then function later as a different type. One example provided earlier is two residents who meet at a neighborhood watch group (*formal* bonding social capital) and then develop a close informal relationship (*informal* bonding social capital) which results in service provision such as watching each others children. The result of the overlap of these two types of social capital is shared variance among the independent variables in the statistical models. While we are still able to observe the tested effects, this shared variance results in a downward bias, or a conservative estimate, of the relationship between social capital types and outcomes.

## Conclusion

This study identifies multiple types of social capital and tests how these "types" are differentially related to safety, employment, savings and family hardship for families living in low-income urban neighborhoods. Findings revealed that informal bonding social capital is related to safety and family hardship; formal bonding social capital is related to employment, savings and family hardship; and that formal bridging social capital is related to savings and family hardship. Findings from the study show that building social capital is not enough, but that scholars and practitioners, considering a community's presenting issues, need to be deliberate about the type of social capital they are trying to build.

This study tests *associations* between different types of social capital and outcomes for families in low-income

neighborhoods. We still do not know if the types of social capital are *the cause* for improved outcomes in low-income neighborhoods. Future studies should focus on: (1) continuing to test the multiple types of social capital; (2) testing the relationship between social capital types and key outcomes in a longitudinal context to be able to make inferences about cause; and (3) testing social capital types in structural equation models to refine measurement and path assumptions. If research on “types” can continue to provide fruitful results, emerging social capital theory may be able to provide empirically tested practice guidelines for practitioners working on issues facing families in low-income neighborhoods. More specifically, social workers can design interventions that build a specific type of social capital that address the presenting issue(s) in the community.

One example of a social intervention using a specific type of social capital for a specific outcome can be seen in the recent emergence of Individual Development Accounts (IDAs) (Sherraden, Schreiner & Beverly, 2003). IDAs utilize formal bridging social capital (implicitly), in the form of trusting relationships with institutions, to impact economic outcomes. While evidence accrues on the success of IDAs social work practitioners do not have strong empirical support for social capital strategies in other community-based programs. As the research in this article suggests, social workers would do well to focus on specific types of social capital to improve specific community issues as is seen in IDAs.

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