BUILDING SOCIAL CAPITAL IN AN ANTI-POVERTY PROGRAM

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The concept of social capital has become increasingly utilized in a wide range of social science disciplines. Research has analyzed its contributions in a variety of policy areas such as public health, safety, housing, economic development, and education. Specifically, social capital has been studied in connection to issues of social mobility such as job obtainment, effects on career attainment and poverty alleviation in the developing world (Mouw 2003; Parks-Yancy 2006; Das 2004). Thus, the concept of social capital theoretically produces something of value to people and this is dependent on social organization. However, we need to know more about exactly how social capital is related to value, particularly in questions of social capital’s relation to upward mobility. As Coleman states, one must “discover what components of social organization contribute to the value produced” (1988:101).

Social capital has been defined in a myriad of ways. For the purposes of this paper I will use the definition provided by Adler and Kwon: “the good-will that is engendered by the fabric of social relations and that can be mobilized to facilitate action” (2002:17). Thus, social capital is conceptualized as positive social relations that can result in the motivation to act on the behalf of the recipient. Two main forms of social capital that have been studied are bonding social capital and bridging social capital. The first refers to strong internal ties or bonds within groups which can result in the pursuit of collective goals. Bridging social capital refers to external ties to others in different social networks and the resources that can be utilized due to such ties. This latter type of social capital will be the focus of this study.
This paper analyzes a local chapter of a national organization—the Circles Campaign—that is dedicated to the elimination of poverty, principally through the building of bridging social capital for the poor. The program matches middle and upper-class volunteers with low-income families in a mentoring type of relationship. The organization believes and makes clear, both in its literature and through statements made at regular meetings, that building social capital by crossing class lines is a key component in moving people to economic self-sufficiency and, ultimately, in ending poverty. The program provides a unique opportunity to study the creation and maintenance of social capital.

As the Circles model continues to grow, researchers know little about the benefits of the program for participants and the challenges faced in generating social capital through intentional friendships. This study examines several local chapters of the Circles Campaign in order to answer the following questions: How do those in poverty feel that the program is beneficial? What challenges or impediments, if any, are encountered in building social capital through cross-class relationships?

These questions will be analyzed by conducting interviews with low-income circle leaders who are pursuing their goals through the program. Data collected from these questions can help us better understand both the benefits and limitations of bridging social capital for someone living in poverty particularly capital that is intentionally created.
LITERATURE REVIEW

Social Capital and Networks

The literature on social capital is vast and continues to grow. Social capital, specifically in the form of social networks, has been shown to be correlated with socioeconomic status and job mobility. For example, it has been shown that the composition and range of one's social network are positively related to an actor’s education and income (Campbell et al. 1986; Trimble and Kmec 2011). Additionally, the existence and structure of social networks significantly affects chances of job mobility as well as related aspects of job attainment (Granovetter 1974; Korpi 2001; Lin and Dumin 1986). Thus, social capital is clearly linked to an actor’s ability to find a job.

However, there are significant limitations in these studies overall. First, the two studies by Campbell, Marsden and Hurlbert (1986) and Granovetter (1974) offer promising avenues in social capital research but do not address its relation to low-income actors. While the results of the former study imply that persons of low socioeconomic status will have access to few social resources (in this case network range and composition), it does not tell us about people in poverty who are actively increasing their social resources or social capital. Similarly, Granovetter’s (1974) finding that the structure of social networks affects chances of job mobility is based on a sample of male
professional, technical, and managerial workers. Increasing the structure of social networks for those in poverty may or may not significantly affect chances of job mobility, particularly for single mothers who must contend with issues of child care. Finally, Korpi (2001) does not address the type of employment obtained via social networks and capital. Such networks may aid one in obtaining employment, but, particularly for low-educated individuals, it may or may not be a job that leads one to financial self-sufficiency.

**Social Isolation and Poverty**

The experience of social isolation needs to be taken into account when researching poverty. Social isolation has been shown to be strongly correlated with poverty (Barry 1998; Schein 1995; Stewart et al. 2009). At times lack of income can prevent individuals from participating in various social activities (Hatfield 2004). It can also limit people’s ability to create and maintain social support, leading to social isolation (Hawthorne 2006; LaVeist et al. 1997). Thus, it has been shown that those in poverty often suffer from a lack of supportive and sustaining relationships which could provide positive feedback, hopeful outlooks, praise, emotional support and help during crises (Lawless 2001; Schein 1995; Stewart et al. 2007). A limitation of these studies, however, is that none address individuals in poverty who are intentionally creating cross-class relationships in an effort to build social support.
Social Capital and Poverty

The inequality of social capital is a key factor to consider when studying social actors. As Lin (1999:483) points out, “Inequality of social capital offers less opportunities for females and minority members to mobilize better social resources to attain and promote careers.” However, the number of studies that specifically address social capital and the poor is still quite limited (Bloom and Kilgore 2003; Briggs 1998; Brisson 2009; Brisson and Usher 2005; Cattell 2001; Saegert et al. 2001; Staveren 2003).

Two studies in particular relate to the goals of this present paper. Brisson (2009) finds that formal bridging social capital has a positive relationship with families who are saving money and, surprisingly, a positive relationship with family hardship. He states that the latter is perhaps due to fact that those experiencing hardship are speaking with political officials about the situation that has lead them to their hardship. The study is limited, however, by measuring formal bridging social capital only in terms of respondents' connections to political officials. Residents were asked if they had spoken with a local political official about a neighborhood problem or improvement. Thus, it analyzes a fairly limited type of bridging social capital.

The study most closely related to this present paper is by Bloom and Kilgore (2003). The authors examine an anti-poverty program very similar to the one studied in this current paper and conclude that the effects of volunteerism on behalf of the middle-
class participants are limited. The study focuses on two aspects of social support as provided by the volunteers: advising on budgets and cleaning and decluttering the home. Specifically, the study finds that for the middle-class volunteers it can be difficult to form structural analyses of the effects of poverty on the poor. As volunteerism puts them in touch with individuals, often for the first time, such close contact can lead to individualized interpretations of poverty.

Methodologically, this present study differs from that of Bloom and Kilgore’s (2003). Their study is based on fieldwork with volunteers in order to understand how they experience their work with families in poverty. The volunteers’ motivations as well as their perceptions about their abilities to help families out of poverty are examined. Bloom and Kilgore (2003:433) seek to understand “how this increasingly popular type of volunteer mobilization fits into the larger scheme of poverty alleviation in the United States.” This study shares a similar desire but seeks to examine the effects of social capital on the low-income participants in such a program. Focusing on such participants is in accord with developments in both feminist and critical race theory which emphasize the importance of allowing marginalized populations to speak for themselves (Belenky et al. 1997; Delgado and Stefancic 1999; Hooks 1989; Patai 1988).

It is worth noting that the literature which directly addresses social capital and the poor expresses certain ambivalence about the utility of social capital to combat poverty. Some researchers claim that policy makers could potentially use the idea that building social capital reduces poverty in order to leave poverty reduction policy to civil society
initiatives, including volunteer-based programs (Bloom and Kilgore 2003; Staveren 2003). Saegert, Thompson and Warren (2001) also agree that social capital alone cannot solve the problems of poor communities. However, they assert that “social capital can play an essential role in strategies to combat poverty” (2001:4). They stress that the poor must forge alliances with outside actors and conclude that “in the context of the limitations of market and state action, such civil society initiatives promise some significant new directions in combating poverty” (Saegert et al. 2001:4). This study will inevitably reflect on this debate by examining the challenges and possible impediments to generating social capital within an anti-poverty program.

Lin asserts that “for the disadvantaged to gain a better status, strategic behaviors require accessing resources beyond the usual social circles” (1999:483). The main contribution of the present study is the examination of a program that engages in the intentional construction of social capital for low-income participants and the potential benefits of such a program for those in poverty. Virtually no other study has yet done this, most likely because such programs are still quite rare. The only study that addresses a similar program is that of Bloom and Kilgore (2003), but, as mentioned earlier, they focus on the impact of such a program on the middle-class volunteers, the providers of social capital. This study focuses on the perceptions of the program by those in poverty, the receivers of such capital.

It is also important to take into account class differences between the low-income participants and the middle-class allies of this program. Varying mental models of
independence based on social class (Bowman et al. 2009; Kusserow 1999; Stephens et al. 2007), as well as how this affects communication across classes, could result in impediments to the generation of social capital. Hence, the very act of crossing class lines could, from a social capital perspective, involve both benefits as well as limitations.

Bridging social capital in this study will be measured by respondents’ regular social contact with middle-class volunteers as part of the Circles program. Though admittedly a limited measure of bridging social capital, it is unique in that such capital is being produced in an intentional manner. This study seeks to examine the effects of this social capital on the low-income participants who are identified as “highly motivated people wishing to become financially self-sufficient,” as the Circles literature states (Teamwork for Quality Living 2009:2). One’s social capital and socioeconomic status both before and during one’s time as a circle leader will be examined.

This study will expand on the previous literature in a few ways. First, the study examines the benefits of intentionally created social capital, a phenomenon that has been very little studied, perhaps due to the rarity of such initiatives. Secondly, these outcomes or benefits will be examined from the point of view of those in poverty. Finally, the study seeks to pay close attention to class dynamics within the relationships fostered by the program as well as possible impediments to generating social capital due to class differences.

In examining this anti-poverty program the two main research questions of the study are: 1) In what sorts of ways do participants perceive that they benefit from the
provision of social capital within such a program? and, perhaps more importantly, 2) What sorts of challenges or impediments arise in cross-class relationships intentionally formed to produce social capital?

THE CIRCLES CAMPAIGN

Circles (http://circlescampaign.org/) is a national campaign that began in 2007. Dissatisfied with the traditional public assistance system, Circles seeks to help people become financially self-sufficient by building their social capital. The campaign currently has 62 member communities across 23 states. The goal is to support women, men, and families in poverty as they work toward attaining economic self-sufficiency. To this end, circle leaders (those in poverty) are matched with middle and upper-class allies in a small group of support. From the outset each leader states a clear set of goals that he or she would like to attain. The allies try to assist the leaders in attaining these goals (though financial assistance is generally not given). Each circle generally consists of 3-4 allies. The formal process for becoming a leader consists of completing the “Getting Ahead” class, deciding to become a circle leader, and then being matched with a set of allies.¹ One key requirement for becoming a leader is that one must either be working or in school.

A leader meets with his or her allies at least once a month. There are weekly Circles dinners in which leaders and allies come together to discuss various issues of

poverty and self-sufficiency. Generally, a “circle” lasts about eighteen months or until the leader feels all of the goals have been reached.

**METHODOLOGY**

From the fall of 2011 until the spring of 2013 I volunteered in the kitchen for the weekly Circles dinners that bring together low-income leaders and their middle-class allies in a small, Midwestern city. Following the dinner, and with the permission of staff, I sat in on the post-dinner meetings which cover a variety of topics related to poverty and self-sufficiency. I became a familiar face at the dinners, and I met both leaders and allies in this way.

My background in social work case management informs my interest in this project. I have worked with many clients in the past who have become frustrated with both the invasive character and bureaucratization of the social service system. Hence, the unique model of Circles which crosses class lines and brings people together in intentional relationships interests me a great deal. The program provides an excellent opportunity to examine both the potentiality and limits of social capital to increase financial self-sufficiency. The macro-level goal of the Circles campaign (the eradication of poverty in the United States) can be examined at the micro-level of individual leaders and their circles. Thus, I seek to understand how participants perceive the benefits and challenges of the model on an individual level.
I located respondents in a variety of ways. I approached low-income leaders at the weekly dinners and asked them to participate in the study. Local staff also directed me to leaders to interview. Finally, one of the respondents gave me the name of another leader I could approach. Thus, I had multiple points of entry as I developed my sample. In order to reach a sample of twenty, I asked the staff of the local chapter to put me in touch with three other chapters in the state. The staff in these three other locations provided me with the names and contact information of leaders who were willing to be interviewed.

To qualify for this project, a participant must be a current or former low-income Circle leader in one of the three chapters from which I drew subjects. All former leaders who participate must have transitioned out of the program within the last 1-2 years.

The Participants

All respondents in this study are people living in poverty, ranging in age from 25 to 62 years old (43 is the mean age). Nineteen of the leaders are women and one is male. Thirteen are white, five are African-American, and two are biracial. Respondents have between zero and four children, with an average of two. All of the respondents have high school diplomas, four have associate’s degrees, and four have a bachelor’s degree or higher. Six of the respondents were unemployed at the time of the interviews, and all of the respondents earn below $30,000 annually.
Data and Analysis

I conducted in-depth, semi-structured interviews with 20 current or former low-income Circle leaders between June and December of 2012. Interviews were conducted face-to-face in public parks and in Sunday school rooms of a local church. Eight respondents were interviewed in three other chapters throughout the state and these took place by telephone and internet phone. A brief survey was administered prior to each interview in order to collect demographic information. After completion of the survey I asked open-ended questions about their experiences as leaders in the Circles program. Follow-up and clarification questions were asked when appropriate. Each interview lasted around sixty minutes, and all interviews were recorded and transcribed. Respondents are referred to in this study by pseudonyms. In order to further protect confidentiality I have also omitted the race of the respondents who are quoted as well as the number of children that each has.

The constant comparative method was used to code and organize the data (Glaser and Strauss 1967). The literature on social capital was consulted for potential themes, and the data was examined with these themes in mind. I also remained open to new themes emerging during the analysis. I created codes from the data using words and phrases mentioned in those data. Similar codes were combined to form broader themes. When combining codes, the data was constantly checked against each other to ensure the
codes fit together and reflected the broader theme used to describe them. These themes are used to explain the major findings and conclusions of this study.

RESULTS

Benefits of program

Social Support: Emerging from social isolation

In seeking to understand the benefits of the Circles Campaign, interviews with low-income leaders found that the program provides both social support and social capital for the participants. Leaders receive social support from their allies by keeping in touch with them via email and phone calls throughout the week as well as by joining together for barbeques, movie outings, and fitness walks. In order to understand the benefits of social support, however, one must take into account the social isolation experienced by some leaders prior to joining the program. As mentioned previously, social isolation has been shown to be strongly correlated with poverty (Barry 1998; Schein 1995; Stewart et al. 2009). Several low-income leaders described the isolation they felt at various times prior to joining Circles due to various factors such as low self-esteem, depression, and the loss of romantic partners:

‘Cause I didn’t wanna see nobody. I was very obese at the time. I just didn’t wanna do anything. . . . I used to wouldn’t even talk to anyone. . . . Kept to myself. (Heather, a woman in her mid-40s)
I had become a hermit. . . I would talk to my kids, my boys. But I would go months without seeing my best friends. Two, three, four months. (Annie, a woman in her early 60's)

I was very shut in at that time. I didn’t go anywhere. I actually broke off a lot of friendships that I had. His friends (a former boyfriend) were my friends and once he left, they kind of trickled away. (Tiffany, a woman in her early 30's)

The story of Julie, a woman in her late 30's, places the experience of social isolation in socioeconomic context and allows us to better understand the benefits of social support provided by the Circles model. Before joining the program Julie found herself living in poverty as a result of losing two jobs, one for health reasons and one due to child care issues, the latter of which has been shown to be a common obstacle to steady employment for low-income single mothers (Edin and Lein 1997). After her unemployment ran out she reached a point where all her utilities except water had been cut off, her car had been repossessed, and she was unable to make her mortgage payment. For one month Julie was able to run an extension cord from her neighbor’s house in order to plug in her refrigerator and her microwave to prepare food for her and her two boys. Speaking of this period she said, “I just basically sat in my room and did nothing. I didn't even go out into the house. I was in my room all the time.” Research has found that the stresses of living on a low income can result in self-isolation (Stewart et al. 2009).

Julie’s mother had passed away prior to this period and the only other kin she had was an uncle and his family who lived an hour and a half away. Thus, the emotional and instrumental help often provided by kin and quasi-kin relations in working-class contexts (Domínguez and Watkins 2003; Hertz and Ferguson 1997) was virtually non-existent for
Julie during this period. Upon joining the program Julie quickly felt less isolated. She explained that “getting you out of the house was a big thing, because I had isolated myself so much. I didn’t go anywhere.” Since becoming a circle leader and having regular contact with her allies Julie feels that she has a much bigger support system: “I know now that if I need something I have many different people that I can call.” While previous research has shown that participation in community organizations can benefit well-being in general (Cattell 1995), Julie’s story demonstrates that the benefits of social support through participation are particularly relevant for low-income individuals emerging from social isolation.

**Social Support: Decision making**

Similar to findings by Bloom and Kilgore (2003), interviews with participants also indicate that social isolation is reduced by talking through problems and attempting to find a solution. The positive feedback and caring attention which low-income leaders often receive from their allies is an important aid, particularly for single mothers. For example, Tara, a woman in her mid-40s, was struggling with her school program. Due to a misunderstanding and poor academic advising, she was frantically trying to arrange funding for her studies. She approached her allies regarding the problem:

I was in a tizzy trying to figure out how to work the system to get this paid for. But they helped me take a step back, take a breath, and say “you know I should finish what I'm doing now, and then in a year or so if I still want to do this I can pursue other funding options, not just government financial aid.” And it was just
really helpful to hear another perspective, people saying “this isn't as big as it seems to you right now.”

Research in communication indicates that advice is received differently depending on context (Goldsmith and Fitch 1997). In one context directing others' behavior may be viewed as an encroachment on autonomy whereas in another it may be received as involvement and caring. Several leaders viewed ally advice as less intrusive than that provided by social service workers precisely because a relationship of caring had been nurtured. Tara also benefits here from a diversity of advice. Whereas middle-class individuals tend to develop a large social network of supportive relationships, low-income individuals are often limited to the resources and advice of immediate family or close kin (Bowman et al. 2009). Regular interaction with middle-class allies allows the leaders to benefit from different perspectives and to reduce social isolation.

Some leaders receive support and advice from their allies in navigating the bureaucracy of the public school system on behalf of their children. It has been shown that parents approach the family-school relationship with different sets of social resources (Lareau 1987). This can leave low-income parents at a disadvantage due to less flexibility in work schedules, lower levels of cultural and linguistic capital, and teachers and administrators' assumptions of parents' disinterest or inability to help with children's schooling (Reay 1999).

Angel, a woman in her mid-30s, received support from her allies regarding her son, who was diagnosed with ADHD while in elementary school. She was struggling with
whether to place her son in a special needs class during his transition to junior high.

Angel received support from an ally:

I had one that would go with me to parent-teacher conferences, both her and a Circles staff member would. . . . They would go with me. . . . and help me to ask the right questions of the teachers. Whereas before I started Circles it was hard for me to ask a teacher, you know, “I think there's something wrong with my kid but you tell me on your perspective.”

Thus, Angel has somewhat overcome the hesitancy found to be common among working-class women in interactions with teachers and administrators (Reay 1999). Eventually, Angel attended a case conference at the school with her ally, the staff member, and a case manager in which she decided to transfer her son to a school with a special needs class.

**Social Capital: Job leads**

Leaders also reported several ways in which they have built social capital through the program. Examples include job leads, assistance with budgeting, resume assistance, letters of reference, mock interviews, academic tutoring, connections to grants for dental work, and connections to GED programs and financial counselors. Some of these forms of social capital were also found by Bloom and Kilgore (2003). Given the continuing interest in social capital and employment outcomes (Granovetter 1974; Lin 1999; Mouw 2003), the benefit of job leads will be discussed below.

As mentioned previously, social networks form a key part of social capital (Korpi 2001; Lin 1999). It has been suggested that in order for the disadvantaged to obtain a
better status “strategic behaviors require accessing resources beyond the usual social circles” (Lin 1999:483). Likewise, the benefits derived from using contacts to find work depends on how well connected the contact network is (Mouw 2003). By joining the circles program leaders meet a greater number of contacts who themselves often have wide-ranging networks. At times this can greatly aid leaders during a job search period particularly for those with minimal educational levels.

Several examples of this were indicated during interviews. For instance, one of Angel's allies was instrumental in her obtaining a position in the dietary services department of the local hospital, as the ally personally knew the director of the department. Nancy, after publicly sharing her story at a Circles event (which included describing a job loss), was approached by the director of the local library and offered a part-time position. Elizabeth was recommended for a school nurse position by one of her allies. The ally was very good friends with the school principal, and Elizabeth was offered the position and accepted. Several other leaders were approached by Circles staff members and offered AmeriCorps positions in the offices of the local non-profits which coordinate Circles.

In addition to directly influencing the job-matching process by helping one “get in the door,” informal contacts with friends can affect job matching by providing information (Campbell et al. 1986; Mouw 2003). This may be particularly relevant for low-income subjects whom are often located in dense social networks characterized by information that is often redundant. Jazmine's experience with her allies illustrates an
example of information sharing. A woman in her mid-50s, Jazmine had worked at
McDonald's for several years earning slightly above the minimum wage. She let her
allies know that she was looking for a different job due to the low wages and physical
pain she was experiencing there:

They listened to me about my needing a job. So my ally, she was telling me that
. . . . she used to do home health care and she liked it. And she thought I would
like it, but she didn't push me or anything. Well I kept thinking about that every
time she said it, because I didn't know anything about it. I figured I needed to
have a good car and all that stuff.

Accessing contacts beyond one's usual social circles can result in information that is
novel and diverse (Campbell et al. 1986). After considering the repeated suggestion by
her ally, Jazmine soon took action and changed jobs:

I called the first agency I came to and it was a town a few miles away from here.
I had never been to that town in my life, but it felt right. I called them and made
an interview and I went. They hired me. I had a two day orientation. So I drove
to the town and back three days in a row without ever going there before. And I
did just fine. . . . It fits my personality real well. I always wanted to help people.
In her new position Jazmine earns more hourly than she did at McDonald’s and
can work more hours if she so chooses. Thus, expanding the range of her social network
provided her with novel information regarding work as well as the confidence to stretch
beyond her usual employment and even geographic boundaries. Although the benefits of
relying on personal contacts in the labor market appear obvious to most casual observers,
it is stories such as Jazmine’s that allow us to better understand the mechanisms by which
social capital contributes to outcomes, something researchers need to know more about
particularly regarding job obtainment (Trimble and Kmec 2011).
Despite the social support and social capital provided by the program, interviews with low-income leaders indicate that many have yet to reach economic self-sufficiency or stability. Six of the leaders earn less than $10,000 annually and seven earn less than $20,000. Twelve out of the twenty leaders currently receive some form of federal or state aid, including food stamps, free and reduced school lunches, child support, and Supplemental Security Income (SSI) benefits. Eleven of the leaders have no health insurance and three receive Medicaid. Seven leaders have housing subsidies and three currently live with their parents, splitting the bills.

Interviews with participants provided examples of continuing struggles. Claudia, a woman in her mid-30s, uses a portion of her sister's food stamps to buy groceries for both herself and her mother. Sally, a woman in her early 40's, sells a portion of her food stamps to her mother in order to have money to pay utility bills and buy gas for her car. Finally, Annie, a woman in her early 60's, has had to resort to payday loans in order to pay her monthly living expenses. In response to these types of struggles the Circles Campaign has begun to inform organizers that it might take four or five years to move participants out of poverty (Ly 2012). Such tempering of expectations upfront will most likely decrease frustrations as one progresses through the program.

**Impediments to generating and maintaining Social Capital**

In light of the fact that many of the participants interviewed are still struggling, this study finds that there are impediments to the generation and maintenance of social
capital which are partly due to the structure of the program itself, based on the intentional formation of cross-class relationships. Such relationships are a central element of the Circles model. The training material for Circle leaders states that partnerships with the middle-class will provide those in poverty with a bridge of social capital (DeVol 2004). This is considered key given that those who are in the process of coming out of poverty need support during this period of transition.

Interviews with low-income leaders indicated four examples of impediments that can result from these intentionally formed cross-class relationships: 1) the difficulty of asking for help, 2) being the center of attention and the resulting guilt from unaccomplished goals, 3) distancing oneself from one's allies, and 4) disagreements between leaders and allies. Each of these instances will demonstrate how aspects of leader-ally encounters can be linked to and understood as manifestations of broad social inequalities.

**The Difficulty of Asking for Help**

Several respondents mentioned that at times they found it difficult to ask for help from their middle-class allies. For many low-income participants this was the first program in which they had formed intentional friendships with others outside of their own social class. Difficulty in asking for help may be partly due to varying conceptions of independence based on social class. Studies in both social psychology and anthropology indicate that due to immense social class differences in the availability of
resources, two different forms of independence emerge (Bowman et al. 2009; Kusserow 1999; Stephens et al. 2007). Middle-class individuals tend to define independence primarily in terms of personal control and choice and a large network of voluntarily created social relationships. By contrast, within an environment of limited social and material resources as well as a limited ability to exert control, working-class individuals tend to develop a form of independence characterized by self-reliance and fewer social relationships outside of kin-based contexts. As Bowman, Kitayama and Nisbett (2009) point out, “This form of independence is displayed through acting and making decisions by oneself, a reluctance to ask others for help, and a general inclination to ‘do it yourself’” (881).

These varying conceptions of independence play themselves out in leader-ally encounters. For example, Kennedy, a woman in her early 40’s, explained that she had wanted allies in her life since before she discovered Circles. Once in the program though, she initially found it difficult to ask for help:

I still kind of have issues with it because they'll say, “But Kennedy, why didn't you tell us that you need such and such and such?” Because I'm not accustomed to having allies. Even though it's been a year I'm not accustomed to saying, “Hey I've got this problem. Can you guys help me?”

Other respondents felt that once they had disclosed certain information to their allies that the allies should then have an understanding of what they need to do for the leader. Allison, a woman in her mid-20s, has mainly benefited from the social support provided by both her allies and other Circle leaders. During her time as a leader she has
changed jobs. However, her current job as a home health aide pays more hourly but does not give her as many hours as her previous position. Allison is planning on returning to community college soon in order to finish her education and obtain a better paying job. I asked her about any problems or difficulties she's had with being a circle leader:

I don’t like asking for help. . . . if I’ve already told you my business and my life story then I just feel like. . . . I don’t like asking people for nothing or anything else when you know the situation. . . . Why keep repeating myself and going on and on about it? So probably asking for help when I feel like, or maybe I shouldn’t feel like, but I thought maybe you would get it. You’ve already asked all the questions. . . . But then I have to think about, you know, they’re not in my situation, they’re not in poverty so maybe they don’t get it.

Alison’s tendency to practice a self-reliant form of independence results in her not asking for help at times and therefore not receiving all of the potential social capital that she could from her allies. This indicates that the formation of intentional relationships does not automatically enable one to bridge what Diane Reay refers to as the distinct “psychic landscapes of social class” (2005:912). The inability to bridge these gaps, however, can become an impediment to building social capital. Indeed, at the time of the interview Allison's circle was not meeting together outside of the weekly dinners, apparently due to a lack of communication. The process of generating social capital through her allies had stalled.

Another respondent discussed the fact that she felt it was too humbling of an experience to ask her allies for help with certain things. Margaret K. Nelson finds that in relationships of support “learning how, when, and whom to ask involves complex skills” (2000:313). Sally, a woman in her early 40's, has been a leader for over a year although
she is still struggling to regularly make ends meet. Her allies have given her numerous job leads and have also assisted her with her resume. They also helped her fix up a house she had chosen in order for it to meet Section 8 guidelines. Sally keeps in contact with her allies weekly through phone calls and email. Regarding asking her allies for help she stated:

They would love to be way more helpful, but I don't ask. And it's causing a little bit of a problem only because my way of asking is by telling you what my problems are and if you in any way can help out then by all means offer, but I'm not gonna ask you to do something. I feel kind of super uncomfortable. When I sit with one of my long-time dear sister friends we'll say, “Oh man, I don't have any toilet paper.” And I'll say, “Hey, I just got a twelve pack. Why don't you grab some before you leave?” That's what the difference kind of looks like. And I kind of feel a little more humbling than I can bear sometimes to say, “You don't happen to have any extra toilet paper you can bring to the Circles meeting do you, ‘cause that would be great!”

Q: So you're waiting for them to be really proactive and they're not . . .

A: They're not. And the Circles staff member is like, “But you can't expect them to just know this. That's not how they work. If they have a need, they ask.” And I'm like bullshit. In middle-class you don't ask. You don't even tell people that you're having a problem.

Similar to Alison’s comments, Sally displays a tendency toward self-reliance in the way in which she conceptualizes and performs her requests for help. Telling one's “business” or problems to others, particularly if those others are not kin or quasi-kin relations, is generally the extent to which both women are comfortable displaying their needs.

Her embarrassment in asking for help from her allies has been established in studies which indicate that feelings of shame are common among subordinated groups (Reay 2005; Reay et al. 2005; Sayer 2005). Sally’s decision at times to turn to her “long-
time dear sister friend” as opposed to her allies is common in that within low-income groups there is a tendency towards acts of interdependence among immediate family and close kin or quasi-kin groups (Bowman et al. 2009; Hertz and Ferguson 1997; Stephens et al. 2007). Sally may also be struggling with asking for help due to the fact that her allies do not form part of her socially ascribed, kin-based relations.

Her conversation with the staff member speaks to various assumptions both within the program structure and between participants. As the staff member’s comments indicate, the program seems to hold the assumption that asking for help should function in the same way for the low-income leaders as well as the allies. This assumption is faulty based on findings that there exist varying conceptions of independence which are due primarily to social class, as mentioned previously.

Sally’s comment that the middle-class does not ask for help displays an understanding of the idea that the material and social conditions of this class tend to foster an independence characterized by greater social distance between people and a focus on the individual self (Stephens et al. 2007; Lareau 2003). However, her general assumption is somewhat faulty as well. Large-scale surveys have shown that a variety of helping acts are actually less common among working-class neighbors than among middle-class neighbors (Market Opinion and Research International 1982; Willmott 1987). This is most likely due to the tendency toward self-reliance among working-class individuals. Examples such as this demonstrate the possibility that, if approached in an informed and strategic manner, opportunities are presented for leaders and allies to
correct assumptions, learn about commonalities as well as differences across social class, build trust, and potentially avoid impediments to building social capital.

To summarize, the assistance from allies is hindered at times due to the nature of the cross-class relationships and the differing models of independence fostered by each class. These varying models of independence, which emerge from distinct sociocultural contexts, can result in quite different ways of communicating needs and forming requests. Thus, leader-ally interactions designed to foster social capital are at times complicated precisely due to these contextual differences.

**Being the Center of Attention and Resulting Guilt**

Several of the respondents in this study stated that the nature of the intentional friendships with their allies placed them in an uncomfortable position as the center of attention. Unlike a cross-class friendship developed at work or through a church, the structure of the Circles program places the low-income leader at the center of the circle, with allies there to offer friendship, coaching and networking. Thus, the monthly meetings between leaders and allies focus on the leader's goals and goal accomplishment. It is not uncommon for one of the allies to keep notes of these meetings in order to chart progress.

Given the structure of the program, a tacit accountability between leader and allies functions in these relationships although there are no formal rewards or sanctions. In the early stages of a circle it can be challenging for some leaders to become
accustomed to this element, even in its tacit form. Research on accountability has shown that one must distinguish between legitimate and illegitimate accountability in relationships (Lerner and Tetlock 1999). People tend to respond positively to accountability demands that are perceived as legitimate. If however, as Lerner and Tetlock (1999) point out, “accountability is perceived as illegitimate, say as intrusive and insulting, any beneficial effects of accountability should fail and may even backfire” (258). Kennedy, the woman in her early 40's mentioned previously, expressed this sentiment when reflecting upon difficulties she's had with the program:

Most of the quote unquote problem I had was internal and just allowing the process to happen. And I felt I had to let these people know I'm not your little pet project. I'm not a chihuahua and my life is not a fishbowl. That's how I felt. But they never gave me a clue that they were trying to make me feel that way. I brought that to the table.

While several leaders praised the Circles model due to it being less intrusive than the public assistance system, it is clear that trust must be built in order for one to feel comfortable in the relationships with allies and to benefit fully from the program.

Even after trust is built, however, certain leaders feel that being the center of attention, along with the tacit accountability of the circle, can cause stress. Psychological studies have shown that accountability has the potential to act as a stressor that causes strain reactions (Green et al. 2000; Laird et al. 2009). Such strain can be found in Tara's story. A woman in her mid-40s, Tara has received positive social support from her allies and other leaders as she finishes a degree in health care support. She has a 15-year-old son who is disabled, and she is therefore not yet ready to return to the
workplace but soon will be. Her allies have provided her with job leads. She was also connected to an ally's church and the congregation assisted her with funds to fix her car when she was unable to due to lack of funds.

After being in a circle for two years, Tara felt that she wanted to continue to be a leader. Her allies were unable to recommit for another term, and she has therefore been matched with a second set of allies. Tara has at times felt uncomfortable being the center of attention in her circle:

One thing I don't like so much which I'm doing differently in this second circle is I don't like the spotlight. I don't like all eyes on... I don't want it to be “The Tara show.” That's not comfortable to me. And it really places a lot of pressure on the circle leader. “You set these goals and it's your path and it's your choices.” Well, what happens when you don't fulfill that, when you don't stick to it? It's good to have accountability but sometimes, you know, just life happens. And if you can't measure up, if you can't make it happen then, you know, you have people saying... Not that they're critical but I guess in my case I just feel like I've let them down. That's an aspect that I think is hard.

As noted earlier, a middle-class sense of independence is characterized by material and social resources which tend to grant one a high degree of personal control and choice (Bowman et al. 2009; Stephens et al. 2007). As Tara indicates, the life events that just “happen” for those in poverty can at times cause setbacks due to a limited ability to exert control. The guilt that develops is fostered by an awareness of perceived moral failings in relation to her allies (Sayer 2005). In order to lessen this pressure recently formed circles have had the allies form goals as well so that everyone in the circle can report on the status of their goal accomplishment.

Tara also points out that such pressure can lead to feelings of guilt if one does not
progress through the model in a timely manner. She feels that it's important to build a strong personal relationship with one's allies so that when these setbacks occur the leader will not harbor such feelings. She believes that the program model of achieving economic self-sufficiency or stability in 18 months is unrealistic. Several other respondents expressed the same sentiment. Therefore, setbacks will naturally occur and one must continue moving forward.

The potential stress and guilt which can occur for certain leaders due to the intentional nature of the relationships reminds us of the importance of “thinking through both the possibilities and limitations of neighbors helping neighbors” (Bloom & Kilgore 2003:447). The factors of stress and guilt can become a barrier to the maintenance of social capital, as will be elaborated upon in the next section.

**Crisis and Withdraw**

For certain low-income leaders the shame and embarrassment that is felt when they experience setbacks can lead them to not open up fully to their allies as well as to temporarily distance themselves from the circle. In relationships of accountability it is commonly found that those who are being held accountable will temporarily adopt opinions that will please the audience at hand (Lerner and Tetlock 1999). Thus, conformity becomes a likely coping strategy. If setbacks are experienced a circle leader
may end up telling his or her allies what it is believed they want to hear. I asked Sally, the woman in her early 40's, if she feels bad when she experiences a setback:

Oh definitely. That’s like the hardest one. Like there was a period in time when I didn’t talk to anybody. I was hiding out.

Q: Were they trying to reach you?

A: Most definitely, lots of notes and everyday texts. But I wouldn’t . . . “Everything’s fine, I’ll be ok,” you know what I mean kind of stuff? They had no clue. I needed to open up and tell ‘em.

In addition to conformity as a coping strategy Sally's comments also display a sense of shame regarding her setback. Shame is a response to the “real or imagined contempt, derision or avoidance of real or imagined others, particularly those whose values are respected” and is commonly found in the context of class inequalities (Sayer 2005:152). A fear of humiliation can be found here as well in that it encourages Sally to hide from her allies either her poverty or setbacks that keep her in poverty (Sayer 2005). However, the distancing of herself from her allies temporarily impedes not only the relationship but also the social capital that she is receiving from them.

Sally described a situation in which she felt she specifically disappointed her allies. She had enrolled in the local community college and begun the semester. However, she soon flunked out of her classes. Sally explains that it was primarily due to her boyfriend’s mother being ill and hospitalized. She had to regularly drive her boyfriend as well as his nieces and nephews to the hospital for visits, which was located one hour away. This was due to the fact that she was the only one with a driver’s license
as he and most of his family members had lost their licenses at that point. She feels that overall she let this get in the way of her studies:

Opening up and being honest with situations that are occurring now is very, very difficult because. . . . To tell them that I flunked out of school because I was paying more attention to my relationships than I was my education, from a middle-class mindset I knew that was not gonna go over very well. . . . That was hard to own up to with them.

Q: Was that a disappointment for them?

A: Oh my gosh. “Here’s Sally, this amazing, amazing. . . . so much potential,” and then the reality is I’m freaking in poverty, generational poverty at that. That was the reality.

As mentioned earlier, the specific social and material conditions of working-class contexts tend to lead to interdependence and thus greater reliance on others (Bowman et al. 2009; Lareau 2003; Domínguez and Watkins 2003). Romantic partners have also been shown to form an integral part of the household economy of some low-income working women (Edin and Lein 1997). Yet because independence is the dominant discourse in mainstream American society (Bellah, Madsen, Sullivan, Swidler, and Tipton 1985; Hochschild 1995), the interdependence that is common in low-income contexts is at times in tension with this prevailing discourse. The adherence of Sally's allies to this discourse inevitably results in tension and disappointment on their behalf.

The dynamics of the Circles model (tacit accountability) as well as the dominating cultural discourse of independence can cause a leader to feel ashamed and embarrassed when setbacks occur, to conceal problems from allies, and even to temporarily withdraw.
from the relationship, thus impeding the potential social capital to be gained from the program.

**Disagreeing with Allies**

Another impediment to building social capital in the program includes instances in which an ally disagrees with a low-income leader’s decision. Such disagreements are often intimately bound up with class differences. Stephens, Markus and Townsend (2007) insist that “choice. . . .is an act of meaning that necessarily derives its meanings from the sociocultural context in which it is realized” (814). Thus, action takes on different meanings in varying class contexts because people in those contexts possess markedly different resources and opportunities for action. Consequently, one's material conditions can “promote certain kinds of actions and increase the likelihood that these actions will become normative and preferred” (Stephens et al. 2007:814). The various choices made by leaders in the Circles program, as well as the meanings associated with them, can cause disagreements and at times can even result in the withdrawal of the ally and reassignment to a new circle.

This was the case with Taylne, a woman in her mid-50s. She was originally matched with two allies, one man and one woman. Taylne, who has a mortgage, had allowed her stepmother, her adult son and daughter-in-law and their three children to move in with her several years ago in order to pool resources. She works as a shipping manager at a large consignment store. However, Taylne's salary is minimal and it was much easier to pay her bills by living in an extended family household.
Tom, her male ally, was concerned because Taylne's son and daughter-in-law were addicted to drugs and he insisted that she ask them to leave. Taylne admits that she was an enabler while they were living with her:

He was very adamant about me making the kids move right away. And I just thought I wasn't ready yet to do that. But he thought there was so much chaos and drama in their life that they pulled me into that I was always worried about things, as well as worried about myself at times. . . . I just don't think he understood how hard that would be when I wasn't financially ready to do that. I thought I would slide backwards even more than I was. It was mainly about being independent, because I'm an enabler with these two. . . . So we were working on that. He just didn't think I was working on things fast enough.

Taylne's decision to invite family to live with her is not uncommon. Several studies have found that living in extended family arrangements is indeed a common strategy in order to supplement chronically low earnings (Angel and Tienda 1982; Domínguez and Watkins 2003; Hogan et al. 1990). The disagreement stems from actions and the various meanings of those actions based on class context. Stephens et al. (2007) suggest that the meanings of actions derive from models of agency and that the sociocultural contexts of people's lives shape these models. Thus, while Taylne's decision to live in an extended family arrangement derived its meaning from her sociocultural context and became normative, her ally's staunch disapproval displays adherence to a middle-class cultural imperative regarding independence through mastery and control (Bowman et al. 2009).

Eventually, Taylne received a small pay raise at her job and felt a little more financially independent. Her daughter-in-law and the grandchildren moved out, and she
said her son would be moving out once he received a tax refund check he was due.

Taylne explains how the disagreement with Tom was resolved:

We all decided that he is no longer going to be my ally, but he's going to be an ally for one of the guys in the group. And they thought that might be a better match.

Taylne states that she and Tom remain good friends and that she can depend on him for assistance. She has had health problems in recent years and Tom had been assisting her with information as well as contacts with various physicians she could consult. Tom's removal from the circle, however, means that they will have less personal contact in the future. They may see each other at the weekly Circles dinners, but there will arguably be a decrease in the provision of social capital due to this change. A strong link to social capital for Taylne had now become a weaker link, primarily due to her choices and the meanings they produced for her ally. In this way we begin to understand the complexity of cross-class relationships as they affect the building and maintenance of social capital.

**CONCLUSION**

In their article on kinship strategies and self-sufficiency among single mothers, Rosanna Hertz and Faith I.T. Ferguson find that some of the low-income mothers benefit from the generosity of their middle-class employers (or “sponsors”) on the basis of being good and loyal workers (1997). Such help assists the women during the period in which they are mothering infants. Hertz and Ferguson conclude that “the problem is that there
are not enough individuals among the ‘rich’ willing to help facilitate the aspirations of the poor by sponsoring them one by one” (1997:207).

The results of this study indicate that the Circles model provides such support from the middle-class for those in poverty. The program provides various forms of social support and bridging social capital which can be essential for people trying to become economically self-sufficient. Despite these emotional and instrumental supports, this study finds that many of the low-income participants interviewed are still struggling financially. The social support and bridging social capital provided by the program has not enabled many of the respondents to reach economic stability. Results also indicate that the nature of intentionally created cross-class relationships can at times impede the generation and maintenance of social capital. This is due to varying conceptions of independence based on social class as well as on the intentional nature of the relationships within the program. Thus, in order for programs of this type to reach their true potential, care must be taken in order to address these impediments as they emerge in leader-ally interactions.

This study contributes to the social capital literature in several ways. First, this research examines the concept in connection with a community-based anti-poverty program. In the wake of welfare reform, it is likely that those in poverty will increasingly need to seek emotional and instrumental support from family-based safety nets, social service institutions, churches, and allies of all classes (Domínguez and Watkins 2003).
The Circles Campaign is a key program in this regard in that it is a particularly efficient way of producing bridging social capital for those in poverty.

Second, this project examines the more microlevel dimensions of social capital, as Briggs (1998) suggests doing. By focusing on the low-income participants of an anti-poverty program, as opposed to the middle-class volunteers (Bloom and Kilgore 2003), this study expands our understanding of the challenges faced by this group as they seek to build social capital through cross-class relationships. This research has identified key impediments which hinder those in poverty from receiving the full social capital offered by the middle-class.

Given that The Circles Campaign serves a small percentage of those in poverty, a promising avenue for future research would be to examine the benefits of the bridging social capital received by those within the program as compared to that received by those outside the program. In other words, one would seek to examine whether the nature of the social capital provided by programs of this type is stronger, weaker or equal to that received by non-participants who simply attempt to build social capital whenever and wherever they can in their daily lives. Although the design would be challenging, such a study could help us better understand the nature of bridging social capital and how it functions in different contexts.

Additionally, it would be valuable for future research to examine the differences between bridging social capital received from institution-based relationships with social workers and service providers and that received from programs such as Circles. It has
been shown that support and social capital received from social workers and service providers can be helpful to those in poverty, particularly when friendship and family-based networks are ineffective (Domínguez and Watkins 2003). Yet the Circles Campaign itself originated in part out of dissatisfaction with the traditional social service system. An examination of how each of these elements contributes to bridging social capital could lead us to a better understanding of the contexts in which it can best function for those in poverty.

In conclusion, the Circles Campaign represents a unique opportunity in which to study the effects of bridging social capital for those in poverty as well as the ways in which it functions in cross-class relationships. In order to better understand these effects we must continue to examine how bridging social capital works and what the impediments are to its formation. Such research will also build our knowledge of how broad social inequalities permeate social life.

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Appendix:

Survey instrument; Interview schedule
Survey for circle leaders

Please place a check next to your responses for the following items.

1. When did you become a circle leader? (month and year): ______________

2. Gender:
   - Male
   - Female

3. Are you of Hispanic, Latino or Spanish origin?
   - Yes
   - No

4. Race:
   - White
   - Black
   - Asian
   - Native American
   - Multiracial
   - Other: _______________

5. Age: _______

6. Marital status:
   - currently married
   - not married
   - widowed
7. Have you ever been divorced?
   □ Yes
   □ No

8. How many children do you have overall?
   □ none
   □ one
   □ two
   □ three or more

9. What is your highest level of education?
   □ Some High School
   □ High School Diploma or GED
   □ Associates Degree
   □ Some college
   □ College Degree
   □ Master’s Degree
   □ PhD, MD, JD

10. Are you currently in school?
    □ Yes
    □ No
11. What is your household yearly income before taxes?

☐ Below $9,999
☐ $10,000 - $19,999
☐ $20,000 - $29,999
☐ $30,000 - $39,999
☐ $40,000 - $49,999
☐ Over $50,000

12. Do you currently receive any of the following assistance? (Please check all that apply)

☐ TANF
☐ Food Stamps
☐ Free lunch program for children
☐ Child support
☐ Disability (SSI or SSD)

13. Were you receiving any of the following assistance in the two years before becoming a circle leader?

☐ TANF
☐ Food Stamps
☐ Free lunch program for children
☐ Child support
☐ Disability (SSI or SSD)
14. Do you have health insurance?
   □ Yes
   □ No (please go on to question #16)

15. What kind of insurance do you have?
   □ Through employer
   □ Program through the state
   □ Privately purchased

16. Do you own an automobile?
   □ Yes
   □ No (please go on to question #19)

17. Does your vehicle currently run?
   □ Yes
   □ No

18. Do you have auto insurance?
   □ Yes
   □ No

19. Are you currently employed?
   □ Yes
   □ No (if no, please go on to question #21)
20. Are you working part-time or full-time?

☐ Part-time

☐ Full-time

21. In your time as a circle leader have you experienced any of the following hardships? (Please check all that apply):

☐ Not being able to afford to buy food

☐ Being evicted for non-payment

☐ Unable to pay electricity or heat bills

☐ Unable to pay phone bill

22. During your time as a circle leader have you received food from a food pantry or a food “tailgate”?

☐ Yes

☐ No

23. Do you come from generational poverty or situational poverty?

☐ Generational

☐ Situational
Interview schedule

PRE-CIRCLES HISTORY

Briefly describe your economic situation before becoming a circle leader. Were you working full or part-time? Were you able to pay your bills on time?

What were your personal relationship networks like before becoming a circle leader? Who did you have that you could turn to or rely on during difficult periods?

Walk me through the events that led up to you becoming a circle leader.

Why did you decide to become a circle leader?

RELATIONSHIP WITH ALLIES

What are your main goals as a leader? What do you perceive as the main obstacles to meeting your current goals?

Describe your relationship with your allies.

How often do you meet with your allies?

What type of activities do you participate in with your allies?

Allies can be more or less helpful. How helpful have your allies been? Explain any way in which they not been helpful.

Have allies helped you with any of the following: given you job leads, assisted you with returning to school or helped you prepare for job interviews?

Do you feel accountable to your allies for the goals you want to accomplish?
Do you feel that you are better or worse off than you were before you became a circle leader? In what ways?

Has your financial situation changed since becoming a circle leader?

OVERALL BENEFITS OF PROGRAM

Are there any problems or difficulties you’ve had with being a circle leader?

Is there anything else about the CIRCLES program that we haven’t discussed yet that you would like to mention?

Do you have any questions or comments for me about the interview or about my project?