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Impact of Social Capital on Employment and Marriage among Low Income Single Mothers

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The 1996 Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA, P. L. 104–93) called primarily on women to achieve two goals: work and/or marriage. For low income single mothers with limited access to capital, the PRWORA presents a quagmire in that the public safety nets previously guaranteed by the policies of the New Deal were abruptly supplanted by policies with obligations that require various forms of capital. Using longitudinal data from the Fragile Families and Child Wellbeing dataset, we examine the impact of social capital on the chances of marriage and employment among single, unemployed mothers. We find that social capital increases a woman's chances of both marriage and stable employment, but the social capital must be expansive in order to challenge significant social disadvantage. We conclude with a discussion of the importance of social capital as a precursor to upward social mobility for low-income mothers as opposed to simply getting 'off of welfare.'

Key words: PRWORA, single mothers, unemployed mothers, social capital, marriage, employment, welfare leavers

The passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA, P. L. 104–93) was a response to the notion that we were a ‘nation in crisis’ (Hays, 2003), evidenced by declining marriage rates, a perceived erosion of the traditional work ethic, and high levels of cyclical welfare dependency amongst single mothers (Mead, 1997; Murray, 1984; Putnam, 2000). The PRA legislated goals that would oblige the poor to reverse these trends through the practice of ‘personal responsibility’ by replacing Aid to Families with Dependent Children (AFDC) with Temporary Assistance for Needy Families (TANF). The TANF program emphasizes the goals of work and marriage as avenues off of welfare and supposedly out of poverty.

These political concerns, both liberal and conservative alike, were influenced by the functionalist assumptions of Coleman (1988) and Putnam (2000), who argue social capital, defined as networks, norms and trust, is in decline in the American society. Putnam points to declines in civic participation and Coleman to the changing structure of the American family, i.e., the increase in the numbers of single parent households, as evidence of this decline. Both argue these changes have led to a reduction in the trust, norms and values that constitute a civil society. Furstenberg (2005), in his theory of ‘social capital lost’ argues that this decline is a result of state policies which create a climate of dependence in which individuals will ‘lose their spontaneous ability to work for the greater good of society.’ Therefore, as Fukuyama (2000) argues, the state must change policies to set limitations and obligations that will force individuals to comply with the social contract of bearing children within a marriage and working outside of the home to support their families.

For low-income single mothers with limited access to capital, the PRWORA presents a quagmire in that the public safety nets previously guaranteed by the policies of the New Deal were abruptly supplanted by policies with obligations requiring various forms of capital. Finding and keeping work requires access to networks of information and support (Ciabattari, 2007; Schneider, 2006; Voydanoff, 2005; Woolcock, 1998). Stable marriages are best achieved through access to networks of care and trust (Carbonaro, 1998; Lareau, 2003). These

networks represent what researchers describe as social capital, a term that attempts to explain how some people gain more success in a particular setting based on the nature and qualities of their connections to others. Social capital can provide both social leveraging, allowing individuals to 'get ahead' or social support, allowing individuals to 'get by' or stay afloat (Briggs, 1998; Putnam, 2000). The literature provides evidence of the rich source of social support-type capital traditionally found among low-income single mothers, particularly among women of color (Edin & Kefalas, 2004; Stack, 1974) is becoming more scarce and difficult to maintain in the face of stagnating or eroding economic capital (Ciabattari, 2007; Domínguez & Watkins, 2003; Nelson, 2000). Considering their current social capital reserves, are low-income women in a solid position to successfully navigate the new PRWORA requirements by achieving work and/or marriage?

Using longitudinal data from the Fragile Families and Child Wellbeing Survey, we conduct empirical analyses of the relationship between social capital, defined here in terms of social support (Ciabattari, 2007) and measures of success as prescribed by the PRWORA—work and marriage. Using Wellman and Wortley's (1990) dimensional framework outlining the dimensions of social support found in networks, we constructed two social capital scales—a 4-item and a 9-item scale—to measure the level of social support availability. We hypothesize social capital facilitates marriage such that single women with higher levels of social capital will have a greater chance of getting married. We also hypothesize that this relationship will hold true for work, as well; low-income single women with high levels of social capital will have a greater chance of maintaining stable employment. Our results show that in order for social capital to enhance a low-income woman's chance of PRWORA success, she must have deep reserves of social capital; a shallow pool of social support does not help.

First introduced by Bourdieu (1986), and elaborated on by Coleman (1988), Putnam (2000), Lin (2001) and Fukuyama (2000), social capital is a term used to make assumptions regarding the role of social networks and connectivity. Bourdieu (1986) defines social capital as "the aggregate of the actual or

potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition" (p. 248). Social connections—who we know and who they know—have value to both the individual and to the community at large. According to Coleman (1988), social capital facilitates certain actions and makes possible certain achievements that in the absence of social capital would not be possible. Family, friends, and neighbors provide access to information such as what businesses are hiring workers, what free daycare programs have openings, and which agencies are providing the best training and job placement services. As Putnam (2000) notes, social capital resides in the network structure, but is activated by the individual; in the process, both the individual and the collective benefit through personal gain and positive externalities. The people in an individual's network provide connections to other networks. Information is passed through networks, and when reciprocation is understood, networks grow exponentially. Ideally, through this growth, social trust and mutual obligation deepen, norms are strengthened, and values are more widely shared, all of which sustains stronger communities and healthier individuals (Putnam, 2000).

At the individual level, social capital produces two different types of positive externalities—social support and social leverages, or what Putnam (2000) calls 'bonding' and 'bridging' respectively. Social support, or 'bonding' social capital, is good for building solidarity and facilitating reciprocity; it bonds people together by providing mutual access to social, economic and cultural resources. Bonding social capital helps people cope with the demands and stressors of everyday life by providing emotional support, rides to work, babysitting, monetary loans, etc. (Domínguez & Watkins, 2003). As Briggs (1998) describes, bonding social capital allows people to 'get by' and manage their daily lives. Social leverage, or 'bridging' social capital, on the other hand, helps people 'get ahead' by providing a more diverse array of social contacts outside one's inner circle, thus providing access to more information and diverse resources (Briggs, 1998). While bonding social capital brings together people of similar social locations, bridging social capital provides access to different kinds of people,

which in turn provide access to different kinds of information and resources.

Research has consistently documented a deep pool of bonding social capital among low-income women, especially among ethnic minority populations (Edin & Keflas, 2005; Hogan, Hao, & Parish, 1990; Scott, Hurst, & London, 2003; Stack, 1974) and a relatively shallow pool of bridging social capital (Schneider, 2006; Smith, 2005). Low-income women have historically looked to each other, kin and other close neighbors for critical social support as they navigate economic insecurity. Low-income women have exchanged babysitting services, small loans, temporary housing and other forms of emotional and social support, all of which are regulated by norms of reciprocity (Nelson, 2000). However, research also documents how this rich pool, while enabling daily survival, can become insular, restricting and draining (Domínguez & Watkins, 2003; Nelson, 2000; Wilson, 1996). For example, Briggs (1998) found that women who relied on neighbors for information regarding employment earned less than those who sought information outside their immediate network. Furthermore, research shows that the norms of reciprocity critical to the governing and maintenance of bonding social capital are beginning to fray under the stress of increasingly insecure and hostile economic conditions (Domínguez & Watkins, 2003; Menjivar, 2000; Roschelle, 1997). Low-income women are having a difficult time reliably paying back social support efforts, thus threatening the mutual benefits of participating in the network. In sum, while low-income women generally have access to a pool of social capital which enables them to get by, it comes at a cost to upward mobility and is itself becoming an unreliable resource.

This erosion in reliable social support among low-income women is particularly troubling considering the self-reproducing nature of social capital. Social capital begets more social capital; the more it is used, the stronger and richer it becomes (Bourdieu, 1986). Like financial capital, social capital expands with use but disappears without continuing investment (Burt, 1997). The 'use-value' of social capital therefore depends on prior access and continuing development of social capital. Social capital also provides access to other forms of capital

such as cultural capital (knowing the appropriate cultural and behavioral cues in a particular setting), institutionalized capital (merits, certificates or degrees), or sheer economic capital (Bourdieu, 1986). In other words, not only does it take social capital to make social capital, but it takes social capital to make other forms of capital.

Social capital therefore represents the opportunity an individual has to realize goals, i.e., work and marriage. The more the individual exercises his or her social capital, the more effective, stable and useful it becomes. Thus, the loss or diminishment of social support networks so vital to low-income women not only threatens their social capital reserve, it impacts their ability to acquire other forms of capital as well, including economic and cultural capital. How, then, do social support networks, as the most available form of social capital to low-income women, impact their achievement of goals set forth by the PRWORA—work and marriage?

Beginning with the landmark article by Granovetter (1973), research has consistently shown social capital to be a pivotal resource in acquiring employment and expanding economic capital. Low-income women rely heavily on mutual networks of social support to achieve and maintain employment (Edin & Lein, 1997; Garfinkle & McLanahan, 1986; Stoloff, Glanville & Bienenstock, 1999). For example, Scott, Hurst and London (2003) found that low-income women make heavy use of informal networks of care to meet the work requirements of the PRWORA. The networks varied in quality; some informal systems were flexible and preferable, while others were very erratic and often times dangerous. However, all were less reliable than formal, institutionalized systems of child care, thus leaving women vulnerable to job loss. Ciabattari (2007) finds that stable social support networks reduce work–family conflict and enhance low-income women’s ability to maintain stable employment. Women with strong networks providing financial, emotional and logistical support are less likely to drop out of the labor force (Blalock, Tiller, & Monroe, 2004; Jarvis, 1999; Voydanoff, 2005). Finally, as Bourdieu (1986) points out, social capital is self-reproducing, such that once individuals land jobs using their current reserves of social capital, they now have extended access to a wider array of social

connections that offer the potential to advance employment success and acquire other forms of capital, including both economic and cultural capital (Lin, 2001; McDonald & Elder, 2006).

However, like Briggs (2000), Schneider (2006) finds that tight social networks most characteristic of the social capital available to low-income women can exert negative pressures on employment as well. Low-income workers with a narrow set of strong ties were less likely to find a job than those who had a broad range of ties to individuals and institutions such as churches, schools, and agencies. This fits with Granovetter's (1973) 'strength of weak ties' argument that weak ties connect people across networks and increase an individual's chances of finding out about a job opportunity, whereas strong ties facilitate closeness but limited diversity in information flow. Access to networks of information provides leads to jobs and job training (Baron, 2000; Henly, Danziger, & Offer, 2005; London, Scott, Edin, & Hunter, 2004). For example, Smith (2005) found that the strength of one's referral network plays a role in job seeking success and that these referral networks were limited or circumscribed among the urban poor. Not only are the urban poor less likely to be connected to individuals or institutions that offer job opportunities, individuals guarded the limited referral opportunities they did possess and were reluctant to provide a referral for fear that the person being referred would not be reliable and would harm the reputation of the individual who provided the referral (Smith, 2005). Therefore, job seekers have more success in obtaining paid employment when they are attached to networks with reliable reputations (Smith, 2005).

While not as extensively investigated as work, research does show that social capital plays a role in an individual's chances of getting married as well as staying married. Lareau (2003) found that the stable marriages require an extensive external support network that provides mutual care and relationships of trust. Research also shows that social networks of family, friends, coworkers, and associates offer a pool of resources that can be drawn on in times of need to protect married couples and their families from the stress and depression that is associated with marital conflict and divorce

(Buchel & Duncan, 1998; Carbonaro, 1998). However, research also shows that dense, homogenous networks can negatively impact chances of marriage, particularly for African American women. Edin and Keflas (2004) found that finding the 'right man'—employed, not in prison/on parole, sober—requires the social capital that affords access to networks where the right men can be found. The crucial social support networks which allow low-income women to get by also connect them to poor men with limited economic capability to contribute to a stable life for them or their children, and as such, women will defer marriage until they can 'find the right man' in order to cope with this 'marriage squeeze' (Crowder & Tolnay, 2000). James R. Flynn (2008) calculated that for every 57 marriageable black men, there are 100 black women, and 70% of educated black women remain single. In light of these demographic realities, the policy mandate of marriage is particularly problematic for low-income and/or black women because it encourages dependence on economically insecure men.

In sum, social capital, defined here as social support, plays an important supporting role in finding the 'right man,' providing logistical support in maintaining a work-family balance, as well as providing emotional support and assistance to family in stressful times, which helps to prevent divorce and high marital conflict. However, the social networks in which low-income women are typically embedded, while crucial for 'getting by' can also limit their ability for upward mobility, growth and development. Furthermore, the social capital coffers from which low-income women can typically draw are becoming increasingly tenuous as their ability to maintain norms of reciprocity diminish in the face of increasingly hostile economic conditions. All of this creates a quagmire for low-income women; does the social support on which they rely and the level to which they have access enable them to achieve the institutionally compelled obligations of work and/or marriage mandated by the PRWORA?

Methods

The data for our analysis were drawn from the Fragile Families and Child Wellbeing Study (FFCWS), a longitudinal

study that follows a cohort of nearly 5,000 children born in large U.S. cities between 1998 and 2000. The FFCWS consisted of three waves of in-home interviews beginning just after the birth of the child (Birth) with subsequent interviews when the child was approximately 12 months (Year 1) and 36 months old (Year 3). The parent interviews collected information on attitudes, relationships, parenting behavior, demographic characteristics, health (mental and physical), economic and employment status, and neighborhood characteristics. See Reichman, Teitler, Garfinkel, & McLanahan (2001) for further information about the Fragile Families and Child Wellbeing study design and sampling techniques.

Our analyses were conducted on a subsample of low-income women who were unmarried and had not been stably employed in the previous 12 months, as determined in the interviews conducted at child's birth ($n = 659$). We considered respondents not to be stably employed if they had not worked for pay at a regular job lasting two consecutive weeks or more in the previous 12 months. We considered respondents to be "low-income" if they fulfilled at least one of four criteria: (1) did not have any income from earnings in the last year; (2) received income from public assistance, welfare, or food stamps during the last year; (3) received federal, state, or local government assistance in paying rent; and (4) lived in a public housing project.

Social Capital Measures

We used Wellman and Wortley's (1990) dimensional framework for defining social capital. These dimensions include: (1) emotional aid; (2) small services (i.e., informal babysitting help); (3) large services (i.e., long term care in illness); (4) financial aid; and (5) companionship. This framework of social capital measurement is the most comprehensive, for it encompasses both expressive forms of social capital, such as emotional aid, as well as instrumental forms, such as financial assistance. We also followed Van der Gaag and Snijder's (2003) recommendation of assessing perceptions of social capital when possible, rather than actual use of social capital. Modeled after Ciabattari's (2007) social capital scale and using questions asked in the Fragile Families dataset, we constructed

a 4-item social capital scale that includes the following yes/no questions (yes = 1, no = 0):

1. During the next year, if you needed help, could you count on someone in your family to loan you \$200?
2. During the next year, if you needed help, could you count on someone in your family to provide you a place to live?
3. During the next year, if you needed help, could you count on someone in your family to help with babysitting or child care?
4. In the last 12 months, did you have any income from family and friends?

These four questions were asked in the all three waves of the survey, birth, year 1, and year 3. Though the first three questions referred to a narrower social group in the birth year ("someone in your family") than in years 1 and 3 ("someone"), we treated them as sufficiently similar to include in the 4-item index. In addition, we constructed an enhanced 9-item social capital scale that included the items in the shorter index and five additional items that were available only in the year 1 and year 3 interviews, as follows:

5. If you needed help during the next year, could you count on someone to loan you \$1000?
6. If you needed help during the next year, could you count on someone to cosign a loan for \$1000?
7. If you needed help during the next year, could you count on someone to cosign a loan for \$5000?
8. How many days a week do you usually take (child) to visit relatives?
9. Could you trust anyone else to look after (child)?

We dichotomized the question about visiting relatives as 1 = two or more days a week and 0 = less than two days a week. We used the question about trusting anyone else to look after the child instead of similar questions about the child's father, because some women in the study did not have contact with the father, and the 'anyone else' question indicated availability of help in a broader social group. In the tables that include data on the 9-item social capital index, the number of cases is

lower than for the 4-item index, because these last two questions were asked in only 18 of the study cities.

Dependent Variable: Marriage

The FFCWS includes the question of whether or not the respondent is married to the baby's father at all three waves. We used this question to determine marital status of the mother at birth of the child. In years 1 and 3, women were additionally asked whether they were married to a new partner. We counted a woman as being married in years 1 and 3 if they were married to either the baby's father or a new partner.

Dependent Variable: Stable Employment

This measure was based on the question: 'In what month and year did you last work at a regular job lasting two consecutive weeks or more for which you received a regular paycheck, either full- or part-time?' We considered women who indicated they had worked for two consecutive weeks in the last 12 months to be stably employed.

Additional Variables

We measured educational level at child's birth by the question: 'What is the highest grade or year of regular school that you have completed?' We used the following levels: less than high school, high school or GED, some college or technical/vocational training, college graduate. For years 1 and 3, women were asked if they had completed listed types of additional schooling. We adjusted their initial baseline educational level upward if they had completed appropriate forms of additional schooling. We measured race with the question asked at child's birth, 'Which of these categories best describes your race?' For our analyses using race, we coded Black/African-American as 1 and others as 0. We also controlled for age, as determined at child's birth, divided into five age groups: 14-19, 20-24, 25-29, 30-34, 35 or older.

Procedures

We followed our subsample of 659 low-income, unmarried women who were not stably employed at the birth of their child across all three FFCWS waves. Using logistic regression,

Table 1. Distribution of Demographic Characteristics and Selection Criteria in Analysis Subsample and Total FFCWS Sample

	Subsample (Percent)	Total Sample (Percent)
Educational level		
Less than HS	62.1	34.6
HS or GED	26.4	30.3
Some college or technical	10.7	24.3
College grad	0.8	10.7
(N)	(655)	(4887)
Racial identity		
Black	57.4	49.7
White	18.7	30.8
Other	23.9	19.5
(N)	(641)	(4808)
Hispanic origin or descent		
Yes	34.6	27.4
No	65.4	72.6
(N)	(648)	(4861)
Age		
14-19 years	28.2	17.4
20-29 years	53.1	59.1
30-39 years	16.7	21.2
40-49 years	2.0	2.3
(N)	(659)	(4895)
Mean age (s.d.)	23.93 (6.22)	25.28 (6.05)
Other biological children		
Yes	69.5	61.7
No	30.5	38.3
(N)	(656)	(4882)
Income from earnings in last year		
Yes	5.5	68.3
No	94.5	31.7
(N)	(657)	(4865)
Income from public assistance, welfare, food stamps in last year		
Yes	57.4	35.7
No	42.6	64.3
(N)	(658)	(4862)
Live in a public housing project		
Yes	16.2	10.4
No	83.8	89.6
(N)	(656)	(4879)
Government assistance paying rent		
Yes	22.1	12.3
No	77.9	87.7
(N)	(656)	(4877)

we examined the effects of social capital on marriage and employment stability, controlling for educational level and race. We hypothesized that social capital facilitates becoming stably employed and marrying.

Results

In the total FFCWS sample, 76% of women were unmarried, and 75% had been stably employed in the past year. Comparisons between the total sample and our subsample on other selected demographic characteristics and the selection criteria are displayed in Table 1. Women in our subsample were younger, more likely to be black or Hispanic, more likely to have other biological children, more likely to receive some form of government assistance in the past year, and less likely to have income from earnings in the past year or to have high educational levels. Compared to women in the total Fragile Families sample, our subsample tended to be more disadvantaged.

Table 2. Marital and Stable Employment Trajectories for Low Income, Unmarried Women Who Were Not Stably Employed at Birth Interview

	Percent (N)
<i>Marital status trajectories</i>	
Unmarried (birth, year 1, year 3)	84.5
Unmarried (birth, year 1), Married (year 3)	6.2
Unmarried (birth), Married (year 1), Unmarried (year 3)	1.7
Unmarried (birth), Married (year 1 and year 3)	7.6
(N)	(659)
<i>Stable employment trajectories</i>	
Not stable (birth, year 1, year 3)	39.1
Not stable (birth, year 1), Stable (year 3)	15.8
Not stable (birth), Stable (year 1), Not stable (year 3)	22.2
Not stable (birth), Stable (year 1 and year 3)	22.9
(N)	(645)

Our dependent variables were marital status and stable employment status. Marital and stable employment trajectories for the women in our subsample are displayed in Table 2. Relatively little change was observed in these women’s marital status across the three survey waves. All were unmarried as of the birth interview, and the great majority (85%) remained unmarried across all waves. Only about eight percent exhibited the pattern encouraged by the PRWORA, being married in both year 1 and year 3. An additional six percent were unmarried in the first two waves, but married by year 3. Employment trajectories were more variable. Almost 40 percent were not stably employed in any of the three survey waves. An

additional 22 percent gained stable employment in year 1, but returned to unstable employment in year 3. However, 38 percent transitioned to stable employment at some point and remained stably employed in the third survey wave.

Table 3. Means and Standard Deviations for Social Capital Indexes

	At birth	Year 1	Year 3
Social capital 4-item index			
Mean (s.d.)	2.947 (1.084)	2.687 (1.210)	2.480 (1.201)
N	659	659	659
Percent "Yes" for component variables:			
Count on loan \$200	83.0	72.5	72.5
Count on place to live	87.1	77.2	72.8
Count on child care	88.8	81.9	79.4
Income from family/friends	35.8	37.0	23.2
Social capital 9-item index			
Mean (s.d.)		5.226 (2.317)	4.947 (2.342)
N		545	544
Percent "Yes" for component variables:			
Loan \$200		72.5	72.5
Place to live		77.2	72.8
Child care		81.9	79.4
Income from family/friends		37.0	23.2
Loan \$1000		34.7	35.5
Cosign \$1000 loan		48.7	44.6
Cosign \$5000 loan		25.2	23.1
Trust to look after child		65.1	66.5
Visit relatives often		71.4	72.2

Our 4-item social capital mean index scores decreased somewhat from child's birth to year 3, due largely to decreases in the percentage of women who could count on someone for emergency child care and who received income during the past year from family or friends (Table 3). However, the *counting on child care* variable decreased more between child's birth and year 1 than between year 1 and year 3, while the reverse is true for income from family or friends. For the 9-item index,

in addition, the percentage of women who thought they could find someone to cosign a loan for \$1,000 or \$5,000 decreased slightly from year 1 to year 3.

Table 4. Odds Ratios for the Effects of Social Capital 4-Item and 9-Item Indexes and Demographic Factors on Stable Employment

	Time Period			
	Birth-Year 1	Birth-Year 3	Year 1-Year 3	Year 1-Year 3
Education level	1.704***	1.455***	1.457***	1.444**
Race (Black=1)	1.795***	1.033	1.019	1.013
Age	0.671***	0.846*	0.841*	0.800
Social Capital (4 items)	1.047	1.023	0.996	
Social Capital (9 items)				1.102*
N=	646	650	650	540
-2LL (Intercept only)	889.965	868.924	868.924	684.726
-2LL (Full model)	835.746	855.598	854.529	662.286
χ^2	54.219***	13.325**	14.395**	22.343***
df	4	4	4	4

Notes: $p < .001$ ***, $p < .01$ ** , $p < .05$ *; Age is grouped as 14-19, 20-24, 25-29, 30-34, 35+.

As shown in Table 4, as measured by the 4-item index, an increase in social capital did not significantly increase the odds of having stable employment over any of the time periods examined. However, as measured by the 9-item index, the higher the woman’s social capital in year 1, the more likely she would be to have stable employment in year 3 (OR = 1.102, $p < .05$). Educational level at child’s birth and race were also related to the likelihood of obtaining stable employment when entered with the 4-item index. More highly educated women and blacks were more likely to be stably employed from child’s birth to year 1. Education, but not race, continued to play a role from child’s birth to year 3. Likewise, in the equation with the 9-item social capital index from year 1 to year 3, educational level was a statistically significant predictor of stable employment, and race was not.

Though the 4-item social capital index did not increase the likelihood of marriage across any of the three time periods (Table 5), the 9-item year 1 social capital index increased the likelihood of marriage in year 3 (OR = 1.164, $p < .05$). Race was a statistically significant predictor of the likelihood of marriage in all time periods (black women were significantly less likely to be married) and in the equations including both social capital indexes. Educational level acts as a statistically significant predictor of marital status only in the birth to year 1 and birth to year 3 equations.

Table 5. Odds Ratios for the Effects of Social Capital 4-Item and 9-Item Indexes and Demographic Factors on Marital Status

	Time Period			
	Birth-Year 1	Birth-Year 3	Year 1-Year 3	Year 1-Year 3
Education level	1.454*	1.426*	1.317	1.156
Race (Black=1)	.262***	0.189***	0.186***	0.211***
Age	1.120	0.896	0.905	0.965
Social Capital (4 items)	1.157	1.125	1.171	
Social Capital (9 items)				1.164*
N=	655	655	655	544
-2LL (Intercept only)	401.163	520.606	520.606	406.017
-2LL (Full model)	373.542	469.458	469.576	367.608
χ^2	26.620***	51.148***	51.031***	38.409***
df	4	4	4	4

Notes: $p < .001$ ***, $p < .01$ ** , $p < .05$ *; Age is grouped as 14-19, 20-24, 25-29, 30-34, 35+.

Summary and Conclusions

The 1996 Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA, P. L. 104-93) called primarily on women to achieve two goals: work and/or marriage. The onus for independence from welfare shifted towards the individual woman and away from collective responsibility that historically characterized public assistance to women with

children (Rank, 2004). In doing so, individual forms of capital, including social capital, came into focus as a mechanism for achieving the new markers of success—work and marriage. Low-income women found themselves in a dilemma—they were now required to achieve goals that were, in part, facilitated by social capital, a resource that is not readily available to poor women (Conley, 1999; McLanahan & Sandefur, 1994; Simons, Beaman, Conger, & Chao, 1993).

In this study, we find that social capital is a predictor of work and marriage but only at the higher levels. In our analysis, the 4-item social capital index did not predict stable employment in any of the three time periods. However, the 9-item index was statistically significant over the year 1-3 interval. In addition, the 4-item index was not predictive of marriage in any interval, whereas the 9-item index was. When the reserve of social capital is shallow, the payoff may not be as robust. Women with higher levels of the broader 9-item index were more likely to be married and employed three years after giving birth. Women with higher levels of the narrower 4-item index were not more likely to maintain employment or transition to marriage.

Our findings call into question the practicality and feasibility of the goals of the PRWORA. The women in our study required a deep pool of social capital to reap returns in seeking and maintaining employment, meaning that the women who are in the greatest economic need did not see positive returns. The same was true with regards to marriage. Women with connections to other individuals with expanded economic capital were able to find acceptable marriage partners, while women with economically poorer social capital were not. The 9-item scaled measured literally a richer form of social capital; women with high capital on the 9-item scale had access to people with a greater amount of economic capital. These results fit with Bourdieu's (1986) discussion of the reciprocal and mutually reinforcing nature of various forms of capital. For Bourdieu (1986), social networks containing more material or economic capital are more beneficial because they transmit advantageous cultural capital relative to institutional norms. These forms of capital construct the 'habitus' of the individual, which is the totality of the immediate environment whereby the person learns the cultural skills necessary to navigate the norms of

the institutions. An individual with a habitus containing more economically advantaged persons will have more success, because he or she will have access to more institutionally successful cultural skills. For the women in our study, more social capital reflects a more economically advantageous network, which led to more success as defined by the PRWORA.

This suggests that social capital may be a 'trojan horse' masking the real culprit—culture. Somers (2005) argues sociologists have bought too deeply into the myth of social capital in the misguided hopes of capitalizing on the academic love affair with the market model and the logic of rational-choice. Somers argues that society and the social cannot be completely rationalized into market-type exchange transactions. The concept of habitus suggests an osmosis-like process whereby what is transmitted through social capital is not tangible resources (i.e., an emergency ride or babysitting) which can be reciprocated through rational exchange, but rather the breathing in of the cultural tools necessary to be successful inside social institutions. For example, Lareau's (2003) work shows how economically successful parents transmit a sense of institutional entitlement to their children, teaching them how to customize the institutional fabric to best suit their needs. It may be that the women in our study who have access to more economically enriched social capital find it beneficial not because they receive more actual exchange-type resources (i.e., small loans), but that they are embedded in a cultural habitus more in line with the institutional norms. If so, the overall success of the PRWORA will be limited to only those who can best play the institutional game. Thus PRWORA becomes another tool to culturally marginalize a group of women (Hays, 2003).

The narrow scope of our social capital measure is a limitation of our study. The social capital index we constructed narrowly focuses on bonding social capital, or emergency support, which logically would be drawn from close contacts. This type of social capital is most readily available to low-income women (Edin & Keflas, 2004; Stack, 1974). However, research shows that both finding a job and finding a mate are more likely when women are embedded in diverse, expansive networks—in other words, those consisting of more bridging capital (London et al., 2004; Lowndes, 2004; Parks-Yancey,

DiTomaso, & Post, 2006). As previously mentioned, bonding social capital, or strong ties, keeps us connected to our intimate contacts and provides sources of support, both financial and emotional, whereas bridging social capital, or weak ties, take us out of our close network and into contact with other, more varied social networks. Edin and Keflas (2004), among others, have noted that poor women, particularly poor African American women, have limited choices when it comes to marriageable men because there are so few economically stable men in their social networks. Furthermore, research also shows that white social networks contain more bridging social capital than black social networks (Smith, 2005). Along with our findings, this research suggests that the chances of marriage may be related to a woman's level of bridging social capital. Women with more bridging social capital may have a greater chance of getting married because they are embedded in networks with a greater reach. This would make it easier for white women to marry, since they are already embedded in more expansive networks.

Bonding social capital works well to facilitate employment because, unlike bridging social capital, which diversifies ties, bonding social capital provides stability and balance that enables women to negotiate a work-family balance (Ciabattari, 2007; Furstenburg, 2005). Social capital in the form of emergency funding and child care, both large and small, provides women the support necessary to manage multiple roles and cope with unexpected crises that, as Hays (2003) showed, could easily derail a low-income woman's employment pattern. However, our results show that it may take a broader pool of social capital to produce long-term positive employment outcomes.

Our findings also raise a question about the overarching objective of the PRWORA. The goal of the 1996 welfare reform act was to 'end welfare as we know it' and reduce the welfare caseloads. On this score, the PRWORA has been very successful, with a 50% reduction in the number of people receiving welfare. However, the objective of reduced caseloads is very different from a goal of financial independence for women. While most of the women who have left welfare have done so through employment, as Hays (2003) points out, most of the jobs are unstable and low paying with no benefits. These

are not the sorts of jobs that produce financial independence. While we cannot ascertain where the women in our sample are employed, our research suggests that policy that is oriented towards achieving stability and financial independence for low income women must take into account more than just their human and financial capital. Future work should take into consideration how low-income women are embedded in larger social networks and how those networks provide avenues for economic mobility, financial independence, and opportunities to find eligible partners.

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