

Defining social capital as perceived access to time and money help from friends and family, this article examines (a) the stock of social capital to which families have access, (b) the trade-off between access to money and time help, and (c) the association between perceived access to time and money help and conventional measures of family economic well-being. Data come from the 1980 wave of the Panel Study of Income Dynamics, an ongoing longitudinal survey of U.S. households. More than 9 out of 10 families reported access to social capital. Some evidence for isolation from social capital among families with a less-educated or older head was found. Surprisingly, families in very poor neighborhoods reported more access to social capital, primarily in friend-based networks. Finally, geographic mobility leads to increased social isolation, because it reduces family ties.

## Access to Social Capital

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The physical materials, the financial resources, and the human skills and capacities that facilitate productive activity we know as physical, financial, and human capital, respectively. Relationships among people constitute a fourth form of capital—social capital (Coleman, 1988). Social capital is conceptualized as a resource that, once accumulated, can be drawn on or accessed as needed. The stock of social capital is hypothesized to constitute an important potential resource for individuals and families in achieving their interests, one that makes possible otherwise impossible goals (Coleman, 1988).

Coleman (1988) distinguishes between social capital inside and outside the household, with a primary source of intrahousehold social capital consisting of the time parents spend with one another and with their children. Although social capital within the household is important, because of its universality, it has been more widely investigated and we do not pursue it here.

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Unique to the concept of social capital are relationships outside the household, within the broader community. There are much stronger norms for helping family members than nonfamily members. Consequently, we expect more people to report access to social capital from extended-family members than from friends. We include in our analyses both extended family- and friend-based social capital and examine patterns of access to these different forms of social capital.

Gauging the extent and nature of extrafamilial social capital is an important research task, particularly in light of analyses such as Wilson's (1987) *The Truly Disadvantaged*, which suggested that poor urban neighborhoods were increasingly socially isolated due to structural changes in postindustrial society. The concept of isolation has several dimensions. Physical isolation may be due to residential segregation in housing and residential patterns, as well as the migration of employers from the inner city to the suburbs. Social isolation can also result from the tenuous relationships of inner-city residents to social organizations and the threat posed by crime and drug activity to freedom of movement. Wilson (1987) posited that members of the underclass suffer from a "lack of contact or of sustained interaction with the individuals and institutions that represent mainstream society" (p. 60). He also stated that they "seldom have sustained contact with friends or relatives in the more stable areas of the city or in the suburbs." There is some evidence for this. Black males living in census tracts with a greater concentration of poor residents were significantly less likely to attend political or social meetings; Black females were less likely to attend church (Fernandez & Harris, 1992). Residents of concentrated poverty areas reported fewer network ties. Males were less likely to report they were married and that they had kin support (although females in these areas were *more* likely to report kin support). The friends both males and females reported having were less educated, less likely to be employed, and more likely to be on public assistance than those in areas of less concentrated poverty (Fernandez & Harris, 1992).

In this article, we focus on the existence or "stock" of social capital a family has already built up and on which it could draw in an emergency. Specifically, our measure of social capital is respondents' reports as to whether they expect to be able to access time or monetary assistance from friends or relatives. Although similar to social exchange and social-support networks, social capital differs from them in that it is the existence of the relationship that is important, not the amount of actual exchange that occurs. Social capital may exist but the need to draw on it has not arisen. Thus immediate measurable reciprocity is not a necessary condi-

tion for the existence of social capital. Our focus on access also avoids the problem of delayed reciprocation.

Using data from a national sample of families, we show the patterns of perceived access to social capital and how these patterns differ by family and neighborhood characteristics. We examine the prevalence of these forms of social capital; trade-offs between time and money forms of social capital; and family and neighborhood factors leading to differential access to social capital, focusing particularly on isolation from social capital.

## PREVIOUS RESEARCH

There have been several attempts to operationalize social capital, particularly intrahousehold social capital. Potential time spent by parents with children is a commonly used measure. According to the dilution hypothesis, the larger the number of children, the less time parents have to spend with their children. Consequently, number of siblings serves as an (inverse) indicator of social capital (Coleman, 1988). Other commonly used indicators are the mother's time spent in paid employment and whether both parents are in the household, both believed to be related to the amount of time available to spend with children. Parent-child communication (Parcel & Menaghan, 1993; Smith, Beaulieu, & Israel, 1992) is another indicator of the presence of social capital.

A second operationalization is based on what Coleman (1988) called the "closure" of social networks. This can be measured by whether community networks overlap, as, for example, when parents of children in private parochial schools have relationships through both church and school. These overlaps provide a potential source of information and control over children's activities. Similarly, social capital can be measured by the proportion of the parents of one's child's friends that parents know (Kao & Tienda, 1995).

The involvement of parents in meetings of community organizations has been used to measure family social capital (Fernandez & Harris, 1992). Finally, involvement of children in youth and church activities, parent interest in school matters, and the presence/passage of a school bond issue in the last 5 years have been used as measures of community social capital (Smith et al., 1992).

In this article, the potential *access to gifts and loans of money or time assistance from nonhousehold members in an emergency* represents the stock of social capital, regardless of whether families actually request such assistance. We use the term *stock* in its economic sense of a supply

accumulated for future use rather than as a total accounting of all forms of social capital. It is hypothesized that families who have social capital stocks may make different decisions from those without them. It may be that children's capacity to access assistance when emergencies or other unforeseen circumstances occur is more important than whether they actually receive such funds, because they would call on parental assistance only if the need arose but base their decision on having that back-up available. Knowing that help is available may enable young adults to engage in financially risky behavior—attending college, starting a business, buying a home—that unconnected adults cannot attempt. Although the social capital approach differs from what is commonly known as social exchange or social network analysis, an examination of the research into the actual nature of exchanges between kin and among nonkin can help provide information as to what levels of social capital people typically have access.

Although the notion of connectedness and exchange is important, Coleman's (1988) conceptualization went a next step to discuss the factors related to building up the stock or account of capital in neighborhoods and schools, the mechanisms by which these work, the potential network or stock of social capital accumulated, and their consequences for the development of children. This terminology enables us to think in terms of these assistance networks and resources for children and families much as we think of financial resources. Social capital provides a framework for evaluating the differential investments and accounts of different subgroups of the population and the trade-off between time and money. This article focuses specifically on the stock or account of obligations from others that a family has accumulated. It does not examine the source of this stock or its consequences. Those important topics are the focus of ongoing research. Three research questions motivate our empirical analysis.

#### **WHAT IS THE PREVALENCE OR STOCK OF SOCIAL CAPITAL?**

A number of recent studies describe the levels of exchange (including money, time, and living arrangements) that take place between parents and children. Access to advice and help with child care were widespread, with few reporting no access to such assistance from kin (Hogan, Hao, & Parish, 1990). About half of young Black women, and 20% of young White women participated in a kin-support network, defined as living with kin or receiving a large proportion of income or help with child care from kin. Income support was less common, with fewer than 20% of Black and

10% of White families reporting such assistance (Altonji, Hayashi, & Kotlikoff, 1992a, 1992b; Hill, Morgan, & Herzog, 1994; Hogan et al., 1990). Among Black males and females, fully two thirds to three quarters of Black males and females reported access to family assistance; in contrast, only about 15% to 20% reported access to friends (who could help on a day-to-day or on a crisis basis) (Fernandez & Harris, 1992; McAdoo, 1980).

#### **WHAT IS THE TRADE-OFF BETWEEN MONEY AND TIME HELP?**

According to an economic perspective, families' expected access to time and money help should reflect the comparative advantage of friends and family in providing such help. Because friends and family are likely to be similar in level of resources (Feld, 1982, 1984), everything else the same, lower wages and less formal labor market involvement should be associated with less access to money and more access to the time of others. Another way of looking at it is that the value of time rises as does income, again assuming similarity of resources across networks. Both hypotheses would predict that higher-income people would be more likely to have access to money than to time, and low-income people access to time rather than money.

#### **WHAT ARE THE FACTORS RELATED TO DIFFERENTIAL ACCESS TO AND ISOLATION FROM SOCIAL CAPITAL?**

In this article we are interested in describing differences in stocks of social capital according to factors that may reflect differential need, such as single-parent family structure, no earners, large family, younger head, low income, and poor health; and factors that reflect differential cultural factors and tastes, such as race/ethnicity, education of the head, and neighborhood characteristics. We are also interested in examining factors that may disrupt the stock of social capital and that may reduce its stock in the new location, such as a geographic move in the last year (Coleman, 1988) or living in a different state or region from where one grew up.

*Race/ethnicity.* One of the issues that this descriptive research addresses is the much-cited part played by kin networks in Black families (Stack, 1974). Although kin networks exist among Blacks, networks exist among Whites as well. In contrast to early ethnographic reports (e.g.,

Stack, 1974), recent studies have documented rather low levels of family support except among single mothers, who tend to live with kin. Black women are more likely to be single mothers (Angel & Tienda, 1982; Hofferth, 1984; Jayakody, Chatters, & Taylor, 1993; McAdoo, 1980). Several studies have shown that when race differences in marital status are taken into account, White mothers are more likely than Black mothers to receive substantial income transfers and thus to benefit from kin support (Hofferth, 1984; Parish, Hao, & Hogan, 1991). Other research (Hogan et al., 1990) has found that Black mothers' kin networks provide living quarters and free child care rather than income support. Recent work looking at intergenerational support using the National Survey of Families and Households continues to document the rather low levels of help and assistance overall, with the exception of families with young children, who are very much more likely to receive assistance than other families (Eggebeen, 1992; Eggebeen & Hogan, 1990). Finally, work by Rosenzweig and Wolpin (1992) on young males showed much lower levels of family support going to Black than to White males, with the exception of coresidence. Black males were more likely than White males to live with a parent. Thus there are high levels of social support but low levels of financial support overall.

Because of the generally lower incomes among Blacks, we might expect them to have access to more time but less monetary assistance. One common thread among the Black community is the existence of strong "fictive kin" relationships, relationships that are kinlike but among persons with no blood relationship (Stack, 1974). Consequently, we might expect Black families to have stronger social capital among nonkin than White families.

*Family income.* One important issue is whether there is a trade-off between time and money. Because time assistance is less costly for them, people with lower incomes may be more likely to have access to time rather than money help, and people with higher incomes and a higher cost of time may be more likely to have access to money rather than time help. This assumes that people belong to networks with similar levels of income.

Previous research (Fernandez & Harris, 1992) found that two thirds of Black females and males reported access to kin support, with little difference by poverty and employment status. In contrast, access to friendship networks was related to income. Between 15% and 18% of poor females, compared with only 8% of nonpoor females, reported that they had no access to help from friends. Males were slightly more likely than

females to report that they had no access to assistance from friends, but income differences were small and not statistically significant.

*Demographic characteristics.* Head's age, educational level, and family size may affect access to social capital. Other research showed that younger people were more often the recipients and older persons the givers of assistance (Hill et al., 1994). Families with more children may need access to more assistance than families with fewer children. Families in which the head has a health limitation may be more likely to report access to assistance.

*Employment-family structure.* The literature suggests that female family heads are the most likely recipients of assistance (Hofferth, 1984; McAdoo, 1980). However, two-parent families may also receive assistance under certain circumstances, for example, if neither is employed. Consequently, we created a variable that describes both the family structure and employment status of the head and wife. Is there a difference in access to social capital by the combined family structure/employment status of parents?

*Neighborhood differences.* The work of Wilson (1987) and others rests on the presumption that poor neighborhoods lack social capital. Because our data contain neighborhood-level as well as family-level measures, we were able to assess the separate effects of neighborhood income level on access to social capital. Are people living in neighborhoods with high poverty rates more or less likely to have access to social capital?

*Geographic mobility.* To what extent is social capital "location bound?" One would expect that families who no longer live where they grew up or who moved recently would have less family-based social capital than those who have not moved or who still live near where they grew up. On the other hand, the geographically mobile may be able to compensate by building more friend-based social capital.

## DATA

Our data came from 3,311 Black and White families interviewed in the 1980 wave of the Panel Study of Income Dynamics (PSID). The PSID is an ongoing longitudinal survey of U.S. households begun in 1968 by the Survey Research Center of the University of Michigan (Hill, 1992).

Low-income families were initially oversampled, but weights have been developed and were used in this article to adjust for both the differential initial sampling probabilities and for differential nonresponse that has arisen since the beginning of the study.

The "following rules" of the PSID are designed to produce a continuously representative sample of the U.S. population. Comparisons of the 1980 sample with that of the Current Population Survey show no noteworthy differences (Duncan & Hill, 1989). Questions related to social capital have been asked in two PSID waves—1980 and 1988. In many respects, the 1980 data are more complete, because they ask both for a family's "investments" in its social capital network (i.e., whether the family had given substantial time and money help to friends or relatives over the previous 5 years) and for a family's stock of social capital (i.e., whether the family could count on friends or relatives to supply substantial amounts of emergency time or money help). The 1988 wave has investment questions only. Here we present some descriptive information on social capital stocks.

Our sample consisted of all PSID families with children present<sup>1</sup> in 1980. As a measure of the stock of a family's social capital, we used responses to the following questions:

Time Stock:

K74. Suppose there were a serious emergency in your household. Is there a friend or relative living nearby whom you could call on to spend a lot of time helping out? (If YES): Would that be a relative?

Money Stock:

K89. Suppose in an emergency you needed several hundred dollars more than you had available or could borrow from an institution. Would you ask either a friend or a relative for it? (IF YES): Is the person you would ask a relative?

As detailed below, responses to these questions were used to distinguish between (a) friends versus relatives and (b) time versus money help.

Explanatory measures, also drawn from the 1980 interview, include:

1. Family income/needs, constructed by dividing a family's total cash income by the poverty threshold (now about \$14,000 for a family of four) that corresponds to its family size
2. Race, which distinguished "Black" from all other responses
3. Whether the family reported moving in the previous year
4. Employment and family structure (couple with two earners, couple with one earner, couple with no earner, female head who is employed, female head who is unemployed, and other (including single fathers))



5. Education of household head
6. Age of household head
7. Whether head lives in state and/or region where he or she grew up
8. Number of children in the household
9. Whether the head reported a limitation on the amount or type of work he or she could do.

The neighborhood information came from matching addresses of respondents in 1980 to census tracts (or, if in an untraced area, enumeration districts or minor civil divisions). As a measure of socioeconomic status (SES), we used the fraction of nonelderly individuals in the neighborhood living in households with income below the poverty line.

Although these data are among the best for determining whether a family perceives that they have access to social capital at all, there are two important limitations. First, the amount and diversity of social capital available to families—the amount of help, the type of help, the sources of help, whether help is repeated, and nonemergency assistance—were simply not ascertained. Second, the question wording does not permit respondents to name both relatives and friends as potential sources of each type of help. Respondents are asked, first, whether the source of friend or relative help is a relative; a friend is coded as source only if respondents do not say *relative*. Thus by time help from friends we generally mean “when time help from relatives is not available.” Because the availability and source of time and money assistance are separately ascertained, respondents could report friends as a source for time help and relatives for money help. Thus some joint assistance shows up when time and money are pooled. However, it should be noted that the data underrepresent help from friends. For this reason we have not interpreted the different levels of perceived assistance from friends and relatives in this analysis as differences in access.

Finally, we have not controlled for the gender of respondents, although perceptions of males and females are likely to differ. This is not likely to bias our estimates of the effect of family structure, because in one third of two-parent families, the wife was the respondent. Thus family structure effects (one vs. two parents) were not synonymous with gender effects.

## RESULTS

Because of the potential differences between Blacks and Whites, we present the results separately for the two groups and for the full sample.

**TABLE 1**  
**Stocks of Social Capital for Families with Children, by Race**

	<i>Neither</i>	<i>Time Only</i>	<i>Money Only</i>	<i>Both Time and Money</i>	<i>Unweighted n</i>
Percentage with access to time help from friends or relatives and/or money help from friends or relatives					
Black	10	24	8	58	1,430
White	7	19	8	66	1,881
All	8	20	8	65	3,311
Percentage with access to time and money help:					
From friends					
Black	73	10	10	7	1,430
White	81	13	4	2	1,881
All	80	12	5	3	3,311
From relatives					
Black	24	27	10	38	1,430
White	14	19	16	51	1,881
All	16	20	15	49	3,311

#### WHAT IS THE PREVALENCE OF SOCIAL CAPITAL?

Social isolation characterized only a small proportion of families. Of our sample of families with children, 8% considered themselves to have no access to time or money from either friends or relatives (Table 1). Almost two thirds of our sample reported access to both time and money help from friends or relatives. Of those who reported access to either time or money but not both, time was the more important, with 20% of families reporting access to time only and 8% reporting access to money only. Race differences were surprisingly small in reporting access to friends and relatives combined. About 90% of Blacks and 93% of Whites reported access to time or money help from friends or relatives.

When we examined friends and relatives as distinct potential sources of assistance, we found that they were not equally accessible (Table 1). Not surprisingly, because of the question wording, social capital involving relatives was much more common than resources involving friends. Some 84% (100% - 16%) of families with children reported access to either time or money help from relatives, compared with 20% that reported access to time or money help from friends.

**TABLE 2**  
**Time Versus Money Classification of Social Capital Measures,**  
**for Families with Children, by Race**

	<i>Black</i>			<i>White</i>		
	<i>Yes</i>	<i>No</i>	<i>Unweighted n</i>	<i>Yes</i>	<i>No</i>	<i>Unweighted n</i>
Access to Time Help from Friends						
Access to Money Help						
From Friends						
Yes	40	60	199	33	67	115
No	12	88	1,231	13	87	1,766
$\chi^2$	36.90			53.25		
<i>p</i>	0.000			0.000		
G	0.656			0.522		
Tau-b	0.279			0.137		
Access to Time Help from Family						
Access to Money Help						
From Family						
Yes	79	21	725	76	24	1,279
No	53	47	705	57	43	602
$\chi^2$	34.75			113.69		
<i>p</i>	0.000			0.000		
G	0.532			0.421		
Tau-b	0.271			0.200		

Potential access to support networks differed for Blacks and Whites. Blacks' perceived ability to receive support from family networks was considerably lower than Whites' (76% vs. 86%). The reverse was true for friend-based networks; Blacks were more likely than Whites (27% vs. 19%) to perceive support from friends. This fits with research suggesting the extension of networks through friends and fictive kin among Blacks. Thus overall combined differences between Blacks and Whites in access to time or money assistance from both sources were small.

#### **IS THERE A TRADE-OFF BETWEEN MONEY AND TIME HELP?**

We next explored two possible trade-offs among the dimensions of social capital networks. Table 2 presents possible trade-offs between time and money in stocks and investments in social capital networks. The evidence suggests complementarity rather than substitution between time and money help. In terms of friendship-based networks, Whites and

Blacks who were more likely to perceive time help available from friends were also more likely to perceive money help available.

There was no evidence whatsoever for time versus money trade-offs involving family-based networks. Blacks and Whites reporting more time-based access to family-based networks also reported more money-based access. The positive relationship between time and money was somewhat stronger for Blacks than Whites.

#### WHAT ARE THE FACTORS RELATED TO DIFFERENTIAL SOCIAL CAPITAL?

Bivariate patterns of association between social capital stocks and a number of demographic characteristics are presented in Table 3 for Blacks and Table 4 for Whites. For each of the social capital measures we distinguish: (a) access to both time and money help, (b) access to time but not money help, (c) access to money but not time help, and (d) access to neither time nor money help. All data are presented separately by race. Only relationships that were statistically significant at  $p < .05$  are reported. Our discussion of this table focuses on statistically significant associations between the demographic variables and whether the family reported access to neither time nor money, that is, they were isolated from social capital. Family and friend social capital are separately examined.

*Income.* There was a significant positive relationship between family income and access to family-based help networks for Black families but not White families. Black families in the two lowest-income quintiles were more likely to report isolation from both family-based time and money help than were Black families in the two highest-income quintiles. Regarding friend-based help, Blacks who were in the two lowest-income quintiles were less isolated from friends than those in the two highest-income quintiles. Among Whites, there was no relationship between income and access to friendship networks.

*Education.* The relationship between head's education and access to friendship-based help networks for Blacks and Whites was quite different. Family-based access to help was strongly linked to head's education among Blacks, with the families of more educated heads being less isolated from access to help from outside family members than families with less highly educated heads. Among Black families, those with the highest education were most likely to report isolation from friendship networks. For Whites, the most highly educated families were neither

TABLE 3  
**Stocks of Social Capital for Black Families with Children**

	Percentage With Access to Time and Money Help From Friends			Percentage With Access to Time and Money Help From Family			Unweighted n
	Neither Time nor Money	Time Only	Money Only	Neither Time nor Money	Time Only	Money Only	
Family Income/Needs Quintiles							
1	70	11	10	8	25	30	31
2	77	11	7	5	30	19	46
3	66	11	17	7	20	26	37
4	82	2	9	7	15	33	48
5	77	11	10	2	20	27	41
Whether Moved in Last Year							
Didn't move	72	10	12	5	24	29	35
Moved	75	9	5	11	26	21	46
Family/Employment Structure							
Dual earner	71	7	16	6	23	25	45
One earner	79	11	6	4	23	25	38
No earner	66	10	19	5	25	42	24
Female head/employed	73	11	8	8	24	23	41
Female head/unemployed	72	11	8	9	27	27	35
Other	62	4	18	16	24	59	17
Head's Education							
< 12 years	72	11	11	6	28	29	32
12 years	73	10	11	6	18	27	43
13 to 15 years	73	9	9	10	29	19	46
16 years or more	87	4	9	0	5	40	37

(continued)

TABLE 3 Continued

	Percentage With Access to Time and Money Help From Friends			Percentage With Access to Time and Money Help From Family			Unweighted n		
	Neither Time	Both Time	Neither Time	Time Only	Money Only	Both Time			
	nor Money	and Money	nor Money	Time Only	Money Only	and Money			
Head's Age									
< 25	73	11	10	6	23	22	11	43	223
25 to 34	77	8	7	9	19	25	10	46	580
35 to 44	73	11	11	5	22	27	10	41	269
45 to 54	65	13	18	4	26	37	15	21	188
55 & over	70	9	12	9	41	28	7	24	170
Current State/Region Versus Where Head Grew Up									
Same state	73	9	11	7	22	29	9	40	1,009
Same region, different state	59	21	13	6	30	27	16	27	176
Different region	74	10	9	7	29	20	15	36	218
Number of Children									
1	71	8	14	7	28	27	9	36	536
2	72	12	9	8	20	26	11	43	451
3 to 4	81	10	5	4	27	28	8	37	365
5 or more	66	13	16	6	20	31	22	27	78
Percentage of Nonelderly Poor in the Neighborhood									
< 10	66	12	13	8	32	28	11	28	306
10 to 19	81	9	8	2	17	22	12	49	405
20 to 29	76	9	11	4	22	36	12	30	329
30 to 39	67	12	8	13	28	27	9	36	197
40 or more	68	8	12	12	26	25	6	44	193
Whether Head's Health Limits Work Health limitation	67	10	15	8	31	36	9	24	294
No health limitation	75	10	9	6	23	25	11	42	1,136

more nor less likely to report isolation from family but were least likely to report isolation from friend-based time or money help.

*Neighborhood poverty.* Neighborhood poverty, rather than isolating families, appears to lead to greater access to friendship networks. Compared with those living in areas of fewer than 20% nonelderly poor, White and Black families living in areas of 30% or more nonelderly poor were more likely to report access to friendship-based networks. The neighborhood-based measure of family SES (percentage of nonelderly poor) was not linked with access to family help for Blacks or Whites.

*Age of head.* There was some evidence that both White and Black families with older heads (families that may consist of three generations) were most isolated from kin. About 41% of Black families with a head age 55 and older reported access to neither time nor money from outside kin, compared with 23% of families with a head under age 25. The comparable figures were 29% for White families with a head age 55 or older and 8% with a head under 25. This reflects differential access to outside kin among the generations, as well as the general finding that the direction of transfers is primarily from the older to the younger generation (Hill et al., 1994). The age of the head was not related to access to help from friends.

*Health limitations.* Heads with health limitations appear to be isolated from kin but not friendship networks. For both Blacks and Whites, heads with health limitations were less likely than those without such limitations to report help from kin. In contrast to access to help from kin, Blacks with health limitations were less isolated from friends than those without health limitations. There was no difference by health limitation status in access to help from friends among Whites.

*Geographic mobility.* Whether the head lived in same state as where he or she grew up affected access to assistance. For both Blacks and Whites, moving away from one's state of origin decreased the stock of available family-based time and money help available. In contrast, moving away was associated with a greater stock of time and money available from friends. For Whites, friend-based networks were stronger for migrants than nonmigrants. For Blacks, friend-based networks were stronger for migrants who moved across state lines but stayed in the same region.

TABLE 4  
**Stock of Social Capital for White Families with Children**

	Percentage With Access to Time and Money Help From Friends			Percentage With Access to Time and Money Help From Family		
	Neither Time nor Money	Time Only	Money Only	Neither Time nor Money	Time Only	Money Only
Family Income/Needs Quintiles						
1	78	12	7	19	22	11
2	82	12	3	13	18	16
3	83	11	4	13	17	14
4	82	12	4	12	20	16
5	77	16	4	16	17	22
Whether Moved in Last Year						
Didn't move	81	12	4	14	18	16
Moved	79	13	7	14	19	15
Family/Employment Structure						
Dual earner	83	11	5	13	20	16
One earner	81	14	3	14	18	15
No earner	86	4	9	16	21	12
Female head/employed	77	16	5	19	13	19
Female head/unemployed	78	12	9	12	25	18
Other	70	17	8	21	12	23
Head's Education						
< 12 years	82	9	7	17	23	13
12 years	82	11	5	13	21	14
13 to 15 years	86	10	1	12	13	15
16 years or more	74	20	3	15	12	24
					Both Time and Money	Unweighted n
					47	263
					53	395
					56	488
					52	428
					45	307
					51	1,539
					52	441
					51	678
					53	873
					51	79
					49	121
					46	102
					44	28
					47	469
					52	723
					60	318
					48	360



Head's Age	84	8	7	2	8	19	7	66	177
<25									
25 to 34	84	11	3	2	8	15	15	62	823
35 to 44	79	14	4	3	18	17	16	48	486
45 to 54	77	14	7	3	17	26	20	37	299
55 or more	78	17	4	1	29	23	17	31	96
Current State/Region Versus Where Head Grew Up									
Same state	85	9	4	2	11	21	12	56	1,331
Same region, different state	72	20	5	3	19	17	27	37	217
Different region	71	22	4	3	24	12	25	39	304
Number of Children									
1	81	13	5	1	12	18	17	53	809
2	80	13	5	2	14	19	16	51	672
3 to 4	80	12	4	4	18	19	14	48	365
5 or more	90	9	0	1	18	19	13	50	35
Percentage of Nonelderly Poor in the Neighborhood									
<10	81	13	4	2	15	20	16	49	1,034
10 to 19	82	11	5	2	13	17	15	55	596
20 to 29	80	13	4	3	13	17	17	52	175
30 to 39	70	18	5	7	17	15	15	53	51
40 or more	70	12	17	1	12	24	28	35	25
Whether Head's Health Limits Work									
Health limitation	81	9	9	1	18	21	14	47	242
No health limitation	81	13	4	2	14	18	16	52	1,632

**FACTORS ASSOCIATED WITH SOCIAL ISOLATION**

Table 5 combines friend and relative social capital to examine whether families have access to social capital at all, controlling for a subset of the background variables in a multivariate logistic regression.<sup>2</sup> Sample means for variables used in the multivariate analysis are also shown in Table 5. The lack of statistical significance of the coefficient for race in the combined sample (column 1) suggests that race is not directly linked to social capital. However, because of the chance that the relationship between family factors and social capital may differ, the regressions were run separately by race.

We see that, once other factors are controlled, the ratio of income to needs is not associated with being isolated from social capital from family or friends. This is contrary to our expectation that low-income families would be more isolated than higher-income families. In fact, the area measure suggests that families in low-income neighborhoods had greater access than in higher-income neighborhoods. The greater the proportion of nonelderly poor in the neighborhood, the less likely a family was to report having access to neither time nor money help from friends or relatives. The coefficients were similar in size and direction for Blacks and Whites and for both combined; however, only the coefficients for Blacks and both races were statistically significant.

As shown above, families with better educated heads were significantly less likely to be isolated from social capital. The coefficients were similar in size and direction for all three groups, but only statistically significant at  $p < .05$  for Whites and both races combined. As in the bivariate tables, older White heads appear to be more isolated from social capital, with the extent of isolation declining with age. The coefficients for age and age squared were statistically significant for Whites and both races, but not for Blacks. Family and employment structure were unrelated to social isolation, net of other factors.

The factor most strongly and consistently related to social isolation was having made a geographical move from the region in which the head grew up. The effect size for moving across regional boundaries was similar for Whites and Blacks, but only statistically significant for Whites and the pooled sample. The effect size was just as strong and significant for moving across state lines for Whites and the pooled sample; it was weaker and nonsignificant for Blacks.

**TABLE 5**  
**Logistic Regression Models Explaining Perceived Access to Neither Time nor Money Help**  
**From Friends or Relatives, PSID Families With Children**

	<i>Access to Neither Time nor Money Help From Friends or Relatives</i>					
	<i>Total</i>	<i>M (SD)</i>	<i>Black</i>	<i>M (SD)</i>	<i>White</i>	<i>M (SD)</i>
Income/needs ratio	-0.020 (0.031)	3.830 (2.607)	-0.107 (0.187)	2.402 (1.702)	-0.018 (0.032)	4.066 (2.655)
Family/employment structure (dual earner omitted)						
Couple/one earner	-0.334 (0.192)	0.406 (0.491)	-0.373 (0.542)	0.212 (0.409)	-0.320 (0.199)	0.438 (0.496)
Couple/no earner	0.057 (0.483)	0.038 (0.192)	0.101 (0.613)	0.067 (0.250)	0.021 (0.601)	0.034 (0.180)
Female head/employed	0.206 (0.326)	0.106 (0.307)	-0.224 (0.588)	0.226 (0.418)	0.328 (0.390)	0.086 (0.280)
Female head/not employed	-0.194 (0.295)	0.089 (0.285)	-0.230 (0.648)	0.237 (0.425)	-0.364 (0.429)	0.065 (0.246)
Other	-0.766 (0.815)	0.019 (0.138)	-1.628* (0.614)	0.022 (0.146)	-0.634 (0.927)	0.019 (0.137)
Percentage of nonelderly poor in the neighborhood	-0.025* (0.008)	12.140 (10.524)	-0.024* (0.008)	22.697 (15.291)	-0.026 (0.016)	10.396 (8.305)

*(continued)*

TABLE 5 Continued

	<i>Access to Neither Time nor Money Help From Friends or Relatives</i>					
	<i>Total</i>	<i>M (SD)</i>	<i>Black</i>	<i>M (SD)</i>	<i>White</i>	<i>M (SD)</i>
<i>Current state/region versus state/region head grew up</i>						
(same state omitted)						
Same region, different state	0.571*	0.116	0.123	0.087	0.656*	0.121
	(0.223)	(0.320)	(0.553)	(0.282)	(0.255)	(0.326)
Different region	0.555*	0.167	0.522	0.193	0.595*	0.162
	(0.241)	(0.373)	(0.440)	(0.395)	(0.297)	(0.369)
Age	0.137*	37.862	0.024	37.721	0.217*	37.885
	(0.039)	(10.705)	(0.058)	(13.804)	(0.053)	(10.104)
(Age**2)/100	-0.112*	15.481	-0.009	16.133	-0.207*	15.373
	(0.040)	(9.042)	(0.060)	(12.453)	(0.060)	(8.342)
Number of years of schooling completed (head)	-0.090*	12.321	-0.105	10.907	-0.095*	12.555
	(0.030)	(2.749)	(0.053)	(2.827)	(0.036)	(2.665)
Race (White omitted)	0.369	0.142				
	(0.217)	(0.349)				
INTERCEPT	-4.664*		-1.144		-6.324*	
	(0.888)		(1.645)		(1.179)	
-2 Log Likelihood	1610.2		815.6		882.0	
Unweighted number of observations	3,224		1,393		1,831	

NOTE: Standard errors are in parentheses.

\* $p < .05$ .

## DISCUSSION AND CONCLUSIONS

Fewer than 10% of American families with children are isolated from networks of family or friends, according to families' reported access to time or money help from friends or relatives in the event of an emergency. Families who have less access to assistance from outside kin may compensate through greater access to help from friends.

Contrary to hypothesis, we found no evidence of trade-offs between time and money help. In fact, those who reported that they could count on time assistance were also likely to report access to monetary assistance. This was true for both Blacks and Whites.

What factors are associated with isolation from social capital? Contrary to hypothesis, we found no difference among income groups in access to time or money assistance. Nor did we find support for the hypothesis that low-income families have more access to time and high-income families more access to money help.

We did find that families with a more educated head were less likely to be socially isolated than those with a less educated head. The extent of reliance on family and friend-based networks differed somewhat by race. Blacks with a better educated head were less likely than those with a less educated head to be socially isolated from family and more likely to be isolated from friends. Whites with a more educated head were neither more nor less likely than those with less education to be isolated from family, but those with a highly educated head reported more access to help from friends than those with a less educated head.

The multivariate analyses showed a surprising negative relationship between neighborhood poverty and social isolation. The higher the percentage of nonelderly poor in the neighborhood, the lower the social isolation. This appears to be due to greater reliance on friend networks. Although both Blacks and Whites in areas consisting of more than 30% nonelderly poor were neither more nor less likely than those living in areas with fewer than 20% poor to report access to help from family, they were more likely to report access to help from friends. This suggests a high degree of resilience in such families; we could evaluate neither the characteristics of the friends nor the effectiveness of these friendship relations, however.

We found strong evidence that moving away from where one grew up disrupts social capital. Moving away was associated with a decrease in the stock of available family-based time and money help and an increase

in the stock of time and money available from friends. This proved particularly true for Whites. Thus, apparently, movement away from family leads to greater dependence on friendship networks.

This article has found some differences in reported access to assistance, an important aspect of social capital, differences that suggest that whereas most families thought they had access to help in the case of an emergency, a small proportion of families were relatively isolated from family and friends. These people tended to be older, living away from where they grew up, and living in a family with a less-educated head. Families may compensate for living in a high-poverty area through developing strong friendship networks. Further research will examine the development of social capital and its consequences for children.

## NOTES

1. The children are not necessarily the children of the family unit head.
2. The variables omitted had no significant coefficients in any of the exploratory analyses and were dropped from the final regressions.

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