Social Capital of Last Resort: The Role of Religion, Family, and Trust among People with Low Socio-Economic Status

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SOCIAL CAPITAL OF LAST RESORT:
THE ROLE OF RELIGION, FAMILY, AND TRUST
AMONG PEOPLE WITH LOW SOCIO-ECONOMIC STATUS

By

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Bachelor of Science in Journalism
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A dissertation submitted in partial fulfillment
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Doctor of Philosophy - Public Affairs

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August 2014
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We recommend the dissertation prepared under our supervision by

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entitled

Social Capital of Last Resort: The Role of Religion, Family, and Trust among People with Low Socio-Economic Status

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ABSTRACT

This qualitative study finds evidence that poverty and homelessness undermine primary social relationships for many low-income people, eroding social capital, and that generalized trust may not be a good proxy for social capital, at least among a largely homeless population. This study also finds a surprising number of references to God, religion and spirituality among largely homeless populations when talking about their social networks, which addresses literature suggesting that church affiliation and religion may be unique in the formation of social capital. Twelve focus groups were conducted with a total 46 participants self-identified as low-income to explore social capital. A simplified model of the network- and resource-based theories of social capital was used to ask low-income participants who they would place in their social circles and what types of resources, demands and expectations arise out of the people in each of the circles. The study also used survey-type questions about generalized trust to generate discussion about levels of trust among participants and reasons for those levels of trust, as well as asking about current and past membership in various associations to address civic engagement. There was no evidence of a relationship between available resources through social networks and their reported trust levels.
ACKNOWLEDGEMENTS

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The most important thanks go to my family, who have supported me throughout the decade I have been in graduate school. Specific thanks go to my husband, Jim, who not only
provided emotional support but also was the major funding source for this study. My daughter
Janiece also deserves a special mention for using her amazing editing skills to give this
dissertation a final professional polish.
DEDICATION

To my husband, Jim, who always believed in me and supported me.

And to my daughter Janiece, who pushed and encouraged me.
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CHAPTER 1
INTRODUCTION

Researchers have long understood how to quantify financial capital and human capital, those assets available to people based on the money they have in the bank, physical assets they control such as cars and homes, education they have accumulated, and skills they have mastered. These conceptualizations of capital are engrained into daily living to the point that middle-class families may track their personal wealth through financial capital tools on their home computers, and job-seekers quantify their human capital on resumes, listing skills and education in an attempt to sell their labor to a future employer. While people have tapped into social capital since societies first formed, through hunting and gathering parties, lending societies, babysitting cooperatives, sharing with friends and neighbors, PTAs, and even multi-level marketing schemes, only since the 1980s have scholars tried to study the resources embedded in social networks.

The concept has been acknowledged since the beginning of sociology, though not necessarily by the term “social capital,” but recently it has become “one of the most popular exports from sociological theory into everyday language” (Portes, 1998, p. 2). It has been used in education, public policy, health, and other wide-ranging social science disciplines as a way to examine social inequalities and inequities. Empirical studies find a role in functions from job searches (Lin, 2011) to civic engagement (Putnam, 2000) to health disparities (Kawachi, Kennedy, Lochner, & Prothrow-Smith, 1997; Kim & Kawachi, 2007; Marmot, 2007; Sapolsky, 2004; Sharoun-Lee, Adair, Kaufman, & Gordon-Larsen, 2008; Weaver & Rivello, 2006).

This research grows out of my concern about health disparities. In public health policy, the problem of health disparities is a persistent, difficult one. People with lower socioeconomic status or in marginalized communities consistently have poorer health outcomes than wealthy people in the cultural mainstream. These inequities have persisted across generations. Since sanitation measures and immunization have effectively reduced infectious diseases as key health
problems in urban poor areas, the health woes formerly associated with the upper classes, such as heart conditions, diabetes and obesity, have become the illnesses marking lower classes (Cockerham, 2007; Graham, 2009; Wilkinson, 2005). It seems that no matter how much conditions improve for poor and other marginalized populations, they continue to fall behind the mainstream in positive health outcomes.

Research has focused on a variety of factors including the lack of financial resources and other limitations to health care access (Baiker et al., 2013; Orpana et al., 2009; Ross et al., 2011), health behaviors such as smoking and diet (Mezuk et al., 2010; Pampel, Krueger, & Denney, 2010; Reidpath, Burns, Garrard, Mahoney, & Townsend, 2002), access to healthy foods (Azuma, Gilliland, Vallianatos, & Gottlieb, 2010; Boone-Heinomen et al., 2011), and environmental factors such as crime in a neighborhood (Cohen et al., 2000). These factors do not seem to explain all or even most of the disparities. Meanwhile, the gap between rich and poor has grown exponentially since the 1970s, especially but not exclusively in the United States (Atkinson, Piketty, & Saez, 2011), the cost of health care as a share of the U.S. gross national product has more than doubled since 1970 (Henry J. Kaiser Family Foundation, 2012), and health care for low-income people continues to fall short (Schoen et al., 2013). If health disparities are rooted in income inequalities, as some researchers suggest (Wilkinson, 2005), then the only long-term solution may be addressing income inequality, an idea that only recently has been taken seriously with the reception of work on the increasing income gap worldwide (Atkinson et al., 2011) and a recent initiative by U.S. President Barack Obama to address the issue (Obama, 2013).

My concern about the health of low-income populations led to an immersion into the academic literature and ultimately a questioning of literature that seems to conclude that the United States and other industrialized nations should give up capitalism (Wilkinson, 2005) or that poor people should stop smoking and engaging in other poor health behaviors, an idea suggested to me by a colleague at a conference. I come to this issue as a middle-aged white woman who grew up poor in the 1960s, benefiting from government assistance and never seeing medical
professionals unless a bone was broken. My family was low income, but as my father, who was a preacher, and mother, who became a teacher, completed college and graduate school, we became rich in education-based socioeconomic status. Education lifted my family out of the poverty I experienced as a child, but I also realize that disparities in education are as complex as health disparities, and good education often is beyond the reach of low-income people.

As I examined the difficult issues underlying health disparities, I was drawn to research offering other positive solutions. While there is still disagreement within the Academy on how social capital operates, there is some agreement among health researchers that social capital holds promise to explain and perhaps even reduce the stubborn differences in health among different populations (Christakis & Fowler, 2011; Cockerham, 2007; Hyyppä, 2010; Kawachi et al., 2008; Putnam, 2000; Rainie & Wellman, 2012; Sapolsky, 2004). This line of research has grown tremendously in the past 20 years (Christakis & Fowler, 2011; Rainie & Wellman, 2012).

One key mechanism through which social capital works on populations’ health outcomes has been theorized as erosion of social cohesion (Kawachi et al., 2008). Stress also has been identified as the mediator between income inequality and health disparities (Cockerham, 2007; Putnam, 2000; Sapolsky, 2004; Wilkinson, 1996), with the suggestion that lack of social capital may be a contributor to the stress (Kawachi et al., 2008; Sapolsky, 2004) or that increased social capital may be a way to improve health outcomes (Putnam, 2000; Sharoun-Lee et al., 2008).

A great deal of the research has been quantitative, using statistical tests of broad data sets, both cross sectional and longitudinal, to test hypotheses about the relationship between social capital and health without qualitative work that clearly conceptualizes social capital (Carlson & Chamberlain, 2003). This study sets out to fill that gap. Given the disagreement about the core concept (Carlson & Chamberlain, 2003; Kawachi et al., 2008; Portes, 1998; Skocpol, 1996), it is difficult to draw broad conclusions about the mediating role of social capital in health disparities without obtaining deeper analysis and thicker description that only qualitative studies can provide. In addition, there is a lack of qualitative work examining how social capital is
experienced, especially by marginalized communities, including those in poverty as defined by federal guidelines and those who are in historically oppressed ethnic minorities, such as African Americans, Asian-Americans, Latinos, and Native Americans (Carlson & Chamberlain, 2003; Whitley, 2008). People living in poverty experience the world differently than those who make an adequate amount of money to make ends meet (Payne, 2005). So do ethnic minorities (Yosso, 2005). This presents a quandary specific to health disparities research. Attempts to understand health disparities through social capital do not take into account how marginalized populations experience the concept.

Starting with the argument that that the preponderance of research into social capital and health disparities relies on normalized views of society, this study adds to the literature by exploring how low-income populations experience social capital. Correlations found in quantitative research are between health outcomes and social capital of mainstream populations. Whether the results are relevant to marginalized populations is unknown, because the conceptualization has not been fully explored with the populations the research hopes to help. Just as Yosso (2005) turned Bourdieu’s question of cultural capital in on itself to identify cultural strengths of People of Color, the question of social capital needs to be reexamined from the bottom up to determine if there are strengths in low-income and other marginalized communities that are not being captured in current conceptualizations. This explores the Matthew Effect as applied to social capital by Rainie & Wellman (2012), which says that the rich are rich in every way, including social capital, and the poor likewise are lacking in everything.\(^1\)

\(^1\) Merton (1995) based this concept, originally applied to who gets published in scientific journals, on the parable recounted in Matthew 13:12 in which stewards who were given larger amounts of money and doubled it were rewarded and the one given the smallest amount of money who saved it was punished. It ends with Jesus quoted as saying, “For to the one who has, more will be given, and he will have abundance, but from the one who has not, even what he has shall be taken away” (English Standard Version). Rainie and Wellman (2012) adapted the concept to social capital.
**Research Questions**

This study addresses the question of whether poor and marginalized communities have social resources that are not captured in current social capital research. If so, then those resources need to be reflected in the conceptualization of social capital. If not, then this study will add evidence to the approach that has moved knowledge in this field forward in the past two decades. This is articulated in the first two research questions:

RQ1: How do participants with low socioeconomic status experience and talk about social capital? How do they build and utilize it?

RQ2: What experiences of low-income participants in regard to social capital are being left out of current models?

In addition, this study contributes to the body of research on social capital by examining the resource and network-based approach of Lin (2011) and others (Christakis & Fowler, 2011; Halpern, 2006; Rainie & Wellman, 2012) side by side with the trust and association approach of Putnam (2000) and other researchers in the field of health disparities (Kawachi et al., 2008). This is articulated in the third research question:

RQ3: In participant discussions, is there a relationship between trust as measured in surveys and social capital that is used to access resources?

This research also delves deeper into the nature of social capital. All of the literature on social capital identify two types: bonding, or close ties with people who provide identity and who are relied upon for basic needs; and bridging, or more distant ties with people who may provide new perspectives and enable social mobility (Christakis & Fowler, 2011; Halpern, 2006; Lin, 2011; Putnam, 2000; Rainie & Wellman, 2012). This leads to a fourth research question:

RQ4: In participant discussions, is there a relationship between bonding and bridging social capital?
Finally, this study uses focus groups with a fifth research question in mind:

RQ5: Will the use of focus groups demonstrate any evidence of social capital in practice?

One other question discussed in the literature but not resolved involves the potential negative effects of social capital (Campbell, 2010; Carpiano, 2008). Social capital is seen and measured in a generally positive way, but it has a dark side (Raab & Milward, 2003), such as peer pressure to continue in anti-social behaviors or in extreme cases, such as the Mafia, demands of loyalty that require law-breaking. While authors acknowledge this in literature reviews or introductions, most of the quantitative empirical research assumes a positive or no effect. This study does not address this side of social capital directly, but the research design allows for expressions of negative social capital.

This work begins with a literature review of social capital, its various theories and characteristics. It continues by examining social capital research in poor and other marginalized communities. It then takes a critical look at the conceptualization of social capital as a public good that underlies a major line of the quantitative literature in health disparities and social capital, concluding that social capital is not a public good and requires a more complex treatment in its conceptualization. This analysis finds that social capital is a largely resource-driven private good with externalities, and as a private good, it benefits from being examined through the lens of those who use it.

This study explores the research questions and the conceptualization of social capital through focus groups among low-income, largely homeless people of multiple ethnic backgrounds in the Las Vegas, Nevada area. It responds to a call from Carpiano (2008) for more qualitative research among specific communities to expand the understanding of social capital.

When seeking examples of social capital, it may seem odd to look in Las Vegas, Nevada, where a state-by-state comparison of a 14-indicator Social Capital Index gives Nevada and five other states the lowest possible ranking (Putnam, 2000). In addition, a 2010 study showed a weak
sense of belonging among 664 households surveyed and found a strong transiency, with only 8% of adults surveyed born in Las Vegas and only 39% preferring to stay at their current address over moving to another address in the Las Vegas Valley or outside Nevada (Futrell et al., 2010). The study also found respondents felt a stronger attachment to being a Las Vegan than to their neighborhoods. However, the basic definition of social capital, that of investment in social relationships with the hope of marketplace returns, suggests that Las Vegas is an appropriate location because it is an environment in which basic desires are monetized and where in the primary industry, gambling, every relationship seems to be developed for some marketplace return (Schüll, 2012). As Schüll (2012) notes in her study of extreme gambling, it not only illustrates that behavior but also “offers a window onto more general predicaments and insight into the sort of technological encounters that individuals are likely to employ in the management of these predicaments and anxieties” (p. 2). By the same logic, examining social capital among low-income, largely homeless populations in Las Vegas provides a point from which the larger population may be better understood. In addition, because Las Vegas has such a transient population, participants in focus groups are likely to be from various locations and add diverse viewpoints that may not be available elsewhere.

**Importance of the study**

This study fills an important gap in the literature by synthesizing general work on social capital in marginalized communities with research on social capital and health disparities. It takes into account the largely ignored exclusion among marginalized populations thus challenging the mainstream perspective taken in most research on health disparities and social capital. It questions the assumption of deficit among marginalized communities, setting out to discover if there are unrecognized strengths in social capital. This study listens to people who may be defined as deficient in social capital in larger, quantitative studies: It points researchers of social capital in directions that align with these people’s experiences.
Finally, most importantly, this study brings together the disparate approaches to social capital within a single series of focus groups. It seeks common ground between those who see social capital as resource- and network-oriented and those who define it as a public good and measure it through generalized trust and association membership. It asks whether the way social capital is measured through generalized trust might be a reasonable proxy for social capital as conceived as a resource- and network-oriented concept. It also broadens the understanding of how social capital works among a low-income, largely homeless group of people.
CHAPTER 2
LITERATURE REVIEW

Social capital theory suggests that social relationships or networks provide measurable benefits. The broad body of social capital research seems to agree that social capital involves “investment in social relations with expected returns in the marketplace” (Lin, 2011, p. 19). This baseline definition applies across the various approaches to social capital research, which differ in their focus: on resources (Bourdieu, 1984; Coleman, 1990; Lin, 2011); on networks (Christakis & Fowler, 2011; Halpern, 2006; Rainie & Wellman, 2012); on trustworthiness (Ostrom & Ahn, 2003); on reciprocity (Ostrom & Ahn, 2003; Putnam, 2000); and on generalized trust (Kawachi, Subramanian, & Kim, 2008; Putnam, 1993). These approaches can be organized on a continuum that emphasizes individual agency and specific resources on one end (Lin, 2011) and generalized trust and public good on the other (Putnam, 2000).

The literature agrees on some basic characteristics of social capital, such as bonding social capital, or close relationships of similar people who can be relied on for basic needs, and bridging capital, or more distant relationships often of more diverse people who connect people to other social networks. Despite this agreement, the divergent approaches to social capital create confusion. The resources and network approach views social capital in terms of how individuals meet their needs through their social networks (Christakis & Fowler, 2011; Lin, 2011; Rainie & Wellman, 2012). The public goods approach views generalized trust and membership in associations as proxies for the broader social capital environment (Putnam, 2000). The place on that continuum helps identify how researchers conceptualize and measure social capital.

To lay the groundwork for this study, this review first defines social capital and its characteristics, examines its various conceptualizations, and discusses theoretical models created for analysis of social capital. Second, it examines research into social capital of poor communities. Third, because this study began with an interest in health disparities, it touches
briefly on research in health and social capital. Finally, it critically evaluates assumptions about measuring social capital from the generalized trust and public goods approach, finding, as other critical literature has, a logical flaw. This demonstrates a gap in the literature and an opportunity for the qualitative research that this study provides.

The Concept of Social Capital

Definitions of social capital. Social capital is a sociological concept seen largely through an economic lens. It often is grouped with physical, economic, and human capital (Bourdieu, 1984; Coleman, 1990; Halpern, 2006; Lin, 2011; Ostrom & Ahn, 2010). Founding scholars in the field approach it from a Marxist perspective, viewing financial, cultural, and social capital as instruments used by the powerful classes to maintain the status quo (Bourdieu, 1984); from a rational choice perspective, explaining how social structures of relationships facilitate individual actions of those within the structure (Coleman, 1990); from a resources point of view, focusing on how people change their position in the social hierarchy by accessing resources through social capital (Lin, 2011); and from a public goods perspective, noting that social capital reduces societal transaction costs, such as checking to see whether a clerk provided the correct change or going back to make sure a car is locked (Putnam, 1993, 2000).

Social relationships, no doubt, are key in economic dealings. Nobel laureate economist Kenneth Arrow is cited in the social capital literature for writing that nearly every commercial transaction has an element of trust, a key characteristic of social capital (Ostrom & Ahn, 2010). However, Arrow also disagrees with the term “social capital” and the corresponding metaphor of capital, writing that social networks are built up for reasons other than economic benefit and fail the economic test of deliberate sacrifice in the present for future returns (Arrow, 2000). That has not stopped scholars from publishing economic models of social capital (Glaeser, Laibson, & Sacerdote, 2002; Granovetter, 2002, 2005). Nor has it stopped scholars in the field from using economic terms such as exchange (Coleman, 1990), public good (Halpern, 2006; Putnam, 2000), externalities (Glaeser et al., 2002), and creation of assets (Ostrom & Ahn, 2010). Even the World
Bank has adopted the concept as a strategy to create sustainable human and economic development (World Bank Group, 2011).

With this economic approach at its foundation, social capital is broadly defined as an investment in social relationships with a hope of marketplace returns (Lin, 2011). Whether those returns come individually or collectively is a matter of continual disagreement in the Academy and one that will be critically examined in this literature review. The concept of social capital will be explained using the continuum explicated in Tables 1 and 2, with scholars who take a more resource-oriented (Bourdieu, 1984; Coleman, 1990; Glaeser et al., 2002; Lin, 2011) and network-oriented approach (Christakis & Fowler, 2011; Halpern, 2006; Rainie & Wellman, 2012) closer to the individual end and those focusing more heavily on trustworthiness and reciprocity (Halpern, 2006; Ostrom & Ahn, 2003; Putnam, 2000), and generalized trust (Kawachi, Subramanian, & Kim, 2008; Putnam, 1993) closer to the collective end. This difference in outlook is important, because it determines how social capital is conceptualized in the research. A discussion of each broad approach follows the tables. Table 1 explicates social capital through the resource approach and the network approach, which are similar.

**Resource and network approach.** Three founding scholars in social capital center their definition around resources and access to resources. Bourdieu (1984) defines social capital as social connections combined with the honorability and respectability that come with elite positions. It is instrumental to the cultural capital used by European hierarchy and the ruling elite to retain power. Coleman (1988, 1990) conceptualizes social capital to explain otherwise seemingly irrational choices of rational actors, such as the trust seen in New York City’s diamond market (where dealers send highly valuable gems home with one another with no fear of loss) or Korean mothers’ purchase of an extra copy of their children’s texts (so they can help them with homework). It consists of the value of social connections to help people get the resources they seek (Coleman, 1990). Lin (2011) is even more specific in the resource orientation of his definition. People through their social networks may have access to two types of resources:
Table 1.

Social Capital: Resource and Network Approaches

<table>
<thead>
<tr>
<th>Author</th>
<th>Definition of social capital</th>
<th>Operationalization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bourdieu (Bourdieu, 1984; Bourdieu &amp; Wacquant, 1992)</td>
<td>“... sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition” (Bourdieu &amp; Wacquant, 1992, p. 119).</td>
<td>No operationalization.</td>
</tr>
<tr>
<td>Coleman (1990)</td>
<td>“The function defined by the concept 'social capital' is the value of those aspects of social structure to actors, as resources that can be used by the actors to realize their interests” (p. 305).</td>
<td>No operationalization. Social capital is included broadly in formulas for social exchange, but not as a variable. It is described as having “intangible character” (p. 318).</td>
</tr>
<tr>
<td>Glaeser et al. (2002)</td>
<td>“… a person’s social characteristics—including social skills, charisma, and the size of his Rolodex—which enables him to reap market and non-market returns from his interactions with others” (p. F438).</td>
<td>Reject trust questions and note there is no broad and accurate survey measure. Use an organization membership measure from GSS that “strongly predicts other measures of social capital” (p. F445).</td>
</tr>
<tr>
<td>Hyyppä (2010)</td>
<td>“… resources embedded in and acquired from social networks and interactions based on connecting ties, trust and reciprocity, through which members of a collective can attain various ends or outcomes that are of benefit for the individual and/or the collective” (p. 17).</td>
<td>Individual-level indicators focusing on social contacts, membership and participation in voluntary associations; generalized trust in others and social trust in the community; norms of reciprocity, a sense of community belonging.</td>
</tr>
<tr>
<td>Jones (2011)</td>
<td>“… the social structures that individuals build and maintain to seek the things they value” (p. 5).</td>
<td>Voluntary associations; family investment measured in marriage and childbearing; social networks of friends, kin and neighbors; and work hours.</td>
</tr>
<tr>
<td>Lin (2011)</td>
<td>“Social capital consists of resources embedded in one’s network or associations. … resources accessible through direct or indirect ties. … temporary and borrowed in the sense that the actor does not own them” (p. 56).</td>
<td>Position generator: Asks ego if contacts known within certain structural positions by occupation, work units, class, etc., and whether on first-name basis, as well as relationship: friend, family, acquaintance (see p. 90-91).</td>
</tr>
<tr>
<td>Christakis &amp; Fowler (2011)</td>
<td>The term “social networks” is used. “In a very basic sense, a social network is an organized set of people that consists of two kinds of elements: human beings and the connections between them” (location 234).</td>
<td>Questions about social connections: “Who do you discuss important matters with? Or, who do you spend your free time with?” (location 306). Also the probability that any two friends know each other.</td>
</tr>
<tr>
<td>Rainie &amp; Wellman (2012)</td>
<td>“… the resources [people] get from the ties that they draw upon for their needs and interests” (location 3679). “… the social network operating system is personal—the individual is at the autonomous center” (location 346).</td>
<td>Social network mapping using matrices to track clusters of people, how densely knit clusters are, where are bridges that connect clusters, whether there are networks of networks and indirect ties (location 1226).</td>
</tr>
<tr>
<td>Halpern (2006) (bridges network and trustworthiness approaches)</td>
<td>“Social networks and the norms and sanctions that govern their character. It is valued for its potential to facilitate individual and community action, especially through the solution of collective action problems” (p. 4)</td>
<td>Generalized trust in survey question, “Generally speaking would you say that most people can be trusted or that you can’t be too careful in dealing with people?” (p. 33).</td>
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personal and social. Personal resources are possessed by individuals and may be either material goods or symbolic ones, such as honors. Social resources are accessed through individuals’ social connections, such as a borrowed car or a tip about a job through a friend of a friend. Of those two types of resources, the social ones are far more valuable, he argues, providing access to wealth, reputation, and power (Lin, 2011).

More recent scholars have focused on the social network characteristics of the concept as they apply it to communities that have cropped up virtually through the Internet. Rainie and Wellman (2012) approach social capital from the perspective of individual-centered networks. People build their social networks based on varied interests and needs, they argue, and they turn to different networks in their lives for various types of help. This is the way social networks operated before the Internet, they write, but by providing the ability to easily stay in touch with people over space and time, digital resources are expanding the capacity of human networks by supplementing face-to-face contact.

Christakis and Fowler (2011) refine and expand this network approach, analyzing individuals’ networks by density and focusing on influence more than resources. Their research establishes two key concepts: that Americans have an average of four close social contacts, and that individuals are influenced to three degrees of separation within their social network. They find that a person is about 15% more likely to be happy if directly connected at one degree to a happy person, 10% more likely to be happy at two degrees, and 6% more likely at three degrees. This compares with an extra income of $5,000 increasing the chance of happiness by 2% (Christakis & Fowler, 2011). They document a similar effect of three degrees of influence on loneliness, the spread of sexually transmitted disease, wealth, health, and voting.

The research of Rainie and Wellman (2012) and Christakis and Fowler (2011) refine the individual-centered, resource-based approach using Dunbar’s number, research by Oxford anthropologist Robin Dunbar, who argues that people’s cognitive information-processing capacity can accommodate a social network of about 150, and that the optimal number of people
for a conversation is four (Dunbar, 2010). This is greater than the optimal networks of other primates because language for humans replaced grooming as a primary social behavior, Dunbar argues. This networking approach, building on the conceptualization of Dunbar’s number, always leads back to the individual at the core of the social network. These concepts will be used in the research design of this study.

Halpern (2006) expands the network idea to relationships between people with asymmetric resources, which he calls linking capital, and includes relationships among institutions in his model. Halpern includes three elements in his definition of social capital: networks; norms, values and expectations; and sanctions. His inclusion of norms, values, expectations and sanctions provides a bridge to the collective-oriented side of the social capital spectrum.

Table 2 explicates the collective-oriented side of social capital, which is represented by researchers who focus on trustworthiness and reciprocity and those who focus on generalized trust. It is accompanied by a discussion of these approaches.

**Trust, trustworthiness, and reciprocity.** Ostrom (2000) builds on the idea of social capital at the macro level by examining its role in collective action. Her central question is: How do people agree to share common resources, such as fishing grounds, a field, or irrigation infrastructure, when doing so might be against their self-interest? How do they develop the trust, trustworthiness, and sanctions required to make such cooperative efforts possible? She views social capital as a necessary complement to natural, physical, and human capital, emphasizing the opportunity cost involved in developing social structures that make collective action possible. Those who invest in social relationships “are building assets whether consciously or unconsciously” (Ostrom, 2000, p. 178-179).
Table 2.

**Social Capital: Trustworthiness, Reciprocity, and Generalized Trust Approach**

<table>
<thead>
<tr>
<th>Author</th>
<th>Definition of social capital</th>
<th>Operationalization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warren, Thompson, &amp; Saegert (2005)</td>
<td>“... the set of resources that inhere in relationships of trust and cooperation between people” (p. 1).</td>
<td>As an analytical construct, social capital requires a shift from individual to community as the unit of analysis.</td>
</tr>
<tr>
<td>Ostrom &amp; Ahn (2003)</td>
<td>A general rubric that includes trustworthiness, networks, and institutional rules. “An attribute of individuals and of their relationships that enhances their ability to solve collective action problems” (p. xiv).</td>
<td>Using game theory, a utility function containing a parameter of trustworthiness, with 0 representing purely selfish individuals and 1 representing entirely trustworthy individuals.</td>
</tr>
<tr>
<td>Cockerham (2007)</td>
<td>“… a network of cooperative relationships between residents of particular neighborhoods and communities that are reflected in the levels of interpersonal trust and norms of reciprocity and mutual aid” (p. 167).</td>
<td>Cites other studies measuring reciprocity, trust and civic engagement including voluntarism and voting.</td>
</tr>
<tr>
<td>Coleman (1990)</td>
<td>Public good aspects: “As an attribute of the social structure in which a person is embedded, social capital is not the private property of any of the persons who benefit from it.” (p. 315) “In a perfect social system social capital is complete. … each actor’s potential power is usable at every point in the system. … no transmission losses, no transaction costs” (p. 720).</td>
<td>No operationalization. It is included broadly in formulas for social exchanges, but not as a variable. Coleman refers to its “intangible character” (p. 318).</td>
</tr>
<tr>
<td>Kawachi et al. (2008)</td>
<td>“… whether social capital ought to be considered as an individual or a group attribute. Our tentative answer … is both. … whether social capital ought to be conceptualized as a social cohesion or as resources embedded in networks. Again, our tentative answer is yes to both” (p. 4).</td>
<td>Survey question “Do you agree that most people can be trusted” aggregated to the group level to correct for the personality trait of hostility.</td>
</tr>
<tr>
<td>Putnam (2000)</td>
<td>Features of social organization, such as trust, norms, and networks, that can improve the efficiency of society by facilitating coordinated actions. “When each of us can relax her guard a little, what economists term “transaction costs”—the costs of everyday business of life, as well as the costs of commercial transactions—are reduced” (p. 135).</td>
<td>Generalized trust in survey question, “Generally speaking would you say that most people can be trusted or that you can’t be too careful in dealing with people?” and association membership.</td>
</tr>
<tr>
<td>Wilkinson (2005)</td>
<td>“How cohesive a society is, how much people trust each other and are involved in community life” (p. 35).</td>
<td>Voluntary associations.</td>
</tr>
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</table>

Four characteristics distinguish social capital from physical capital, in Ostrom’s view:

1) Social capital is strengthened with use but wears out with disuse, unlike physical capital, which
wears out with use; 2) social capital is difficult to see and measure; 3) external interventions do not effectively build social capital; and 4) national and state governmental institutions affect social capital by creating or limiting opportunities for people to address their own collective action problems. Ostrom sees trust as a key linkage between social capital and collective action (Ostrom & Ahn, 2010). This trust is built up through repeated interaction among individuals following the norms of reciprocity. Those who reciprocate earn continued cooperation and those who refuse or betray trust are sanctioned (Ostrom & Ahn, 2010). Trust, trustworthiness, and norms of reciprocity are characteristics that arise repeatedly in discussions of social capital, and some researchers, such as Putnam, have reduced the measurement of social capital to a measurement of generalized trust.

Putnam takes the concept from its sociological roots to apply it to civic engagement. Social capital depends on norms of reciprocity—people contribute resources without immediate reward with the expectation that they will be able to receive resources when needed, maybe from the same source or maybe from a different one. Putnam concludes that social capital is the key to civic engagement and that it had been on a steady decline in the United States through the second half of the twentieth century (Putnam, 1995, 2000), conclusions that won him audiences with Presidents Bill Clinton and George W. Bush, as well as British Prime Minister Tony Blair (Bunting, 2007). This conceptualization is broadly used in research on health disparities. While Putnam and other scholars differ on the basic nature of social capital, they agree on certain characteristics.

**Characteristics of social capital.** The literature generally agrees on two types of social capital: bonding and bridging. It also deals with trust, trustworthiness and reciprocity as either key elements of social capital or key outcomes. This is where a great deal of the controversy in the conceptualization occurs. In addition, the literature talks about group association as a proxy for social capital (Putnam, 2000) and about negative social capital, although not extensively. The following sections address these characteristics.
**Bonding, bridging, linking.** Most scholars identify two types of social capital: bonding and bridging (Ostrom & Ahn, 2010; Putnam, 2000; Rainie & Wellman, 2012). Bonding social capital consists of the strong ties of people of like minds. Generally, some kind of initiation is required, and it provides strong support while also requiring loyalty and expecting normative behaviors. This is a homogenous group, bound together by shared values and providing each other with identity. While homogeneity is not required for bonding social capital, as racially and ethnically mixed marriages illustrate, strong social and emotional bonds generally exist in this type of social capital. Rainie & Wellman (2012) call these ties “necessary for internal trust, efficiency, and solidarity” (Location 1211). Family is the core example of such capital, but best friends and other tight cliques also could qualify. (On the negative side, the Mafia and Ku Klux Klan certainly qualify.) Putnam (2000) uses the metaphor of superglue for this type of social capital.

Bridging social capital reflects weaker ties that connect people to other social networks. These are the more casual friendships that expose people to new ideas and new resources, the heterogeneous groups such as Rotary Club, a workplace, or the gym that bring people of different backgrounds together for a common purpose. Rainie and Wellman (2012) say bridging capital is “great for getting information in and out of a cluster of relationships” (Location 1211). Putnam (2000) likens it to the spray lubricant WD-40. Bridging capital is seen as more effective in obtaining information than bonding capital, a proposition called “the strength of weak ties” (Granovetter, 2005, p. 34). As with bonding social capital, bridging social capital also can have a negative side that is rarely acknowledged. One might make contact with a potential stalker through bridging social capital, and con men such as Bernie Madoff use bridging social capital to their advantage.

Halpern (2006) extends this typology with “linking” social capital; this is bridging social capital across socioeconomic classes, “linkage between those with very unequal power and resources” (p. 25). Such linkages involve norms of mutual respect or moral equality and may
indicate a society that is highly interconnected, sharing power and resources through these connections. It is characterized by connections among different power levels or strata and includes sanctions from shame at the micro level to international law at the macro level (Halpern, 2006). This type of social capital also has the potential for negative consequences, such as exploitation of poor nations by rich ones or of poor workers by wealthy corporations.

Reciprocity, trust, trustworthiness. Even in the resource- and network-focused concepts of social capital, reciprocity is a key (Coleman, 1990; Lin, 2011; Ostrom, 2000; Ostrom & Walker, 2003; Putnam, 2000), and most researchers view trust and trustworthiness as the key to reciprocity. The norm of reciprocity consists of people doing for others with the expectation that they or someone else will help them in a future time of need (Coleman, 1990; Ostrom, 2000; Putnam, 2000). Trust is a key mediator of this willingness to invest in others. Putnam (2000) identifies trust as an essential component of social capital. For him, it is captured in the General Social Survey question, “Do you think most people would try to take advantage of you if they got a chance or would they try to be fair?” Kawachi et al. (2008) in their research into social capital and health disparities build a model using perceived trust as an indicator of social capital. Ostrom and Ahn (2003) view reciprocity as the link between social capital and collective action, and build on trust as it creates trustworthiness. Ostrom and Walker (2003) cite experiments that show that those who trust unknown others in a single-exchange, double-blind experiment actually gained more money from the game than those who did not trust. Their conclusion: People who trust prosper. Coleman (1990) identifies trustworthiness as critical to the form of social capital that involves obligations and expectations. For Halpern (2006), like Coleman, trust and trustworthiness are part of the norms, values, and expectancies that are central to social capital.

The importance of trust and trustworthiness is in whether it is an accurate indicator of broader social capital. Putnam asserts it is a good proxy, and Kawachi and his colleagues have published seminal research in health disparities using three questions on trust from the General Social Survey as indicators of social capital (Kawachi, Kennedy, & Glass, 1999). However, Lin
(2011) does not find trust an adequate explainer of rational social behavior and turns instead to reputation built through social debts and credits. He argues that reciprocity and trust are not motivations in the granting of favors central to social capital. Instead, individuals allow these social debts to accrue in order to enhance their social reputation and accumulate social recognition. “[I]t increases general awareness (his or her reputation) as an actor who is willing to take a transactional loss in order to sustain the well-being of another actor in the community” (p. 152). Definitions of social capital built on trust and trustworthiness also discuss reputation, but only as a byproduct that has the ability to engender trust where it has not yet been earned (Coleman, 1990; Ostrom, 2000; Putnam, 2000).

Kawachi et al. (2008) acknowledge another criticism of measuring trust in social capital: That trust measured at the individual level may reflect individual lack of hostility rather than social capital. However, they argue that trust aggregated to a societal level is no longer a personality trait but a measure of the trustworthiness of people in the group, and hence, a valid measure of social cohesion. This use of trust and trustworthiness as indicators of broader social capital are rooted in a view of social capital as a public good. This subject will be addressed again later in this review.

**Group associations.** The institutions where social capital is built and spent play a varying role in the literature. Bourdieu (1984) sees the clubs of the elite as the instrument of passing on cultural capital and excluding the lower classes from gaining power. Ostrom and Ahn (2003) examine social capital largely in the context of collective action, such as sharing common resources, and institutions such as irrigation districts or farming cooperatives may be central, but they are limited theoretically. Putnam (2000) takes the broadest view of group associations, using the membership numbers of associations such as church, fraternal clubs, and political groups as one proxy for social capital, a conceptualization that has been controversial in the literature (Christakis & Fowler, 2011; Lin, 2011; Rainie & Wellman, 2012). Critics point out that associations may not capture the social networking that people do, and Putnam agrees. However,
Putnam argues that the membership numbers do give one indicator among many of the broader trend of social capital, which he argues has been on the decline through the second half of the twentieth century (Putnam, 2000).

Another criticism of this view of groups and associations comes from the sociology of religion literature. These critics note that Putnam groups church and other religious affiliations with other organizations, but that religious organizations provide a unique type of social capital (Sherkat & Ellison, 1999) and that the social embeddedness within these organizations affects not only social capital but also religiosity (Stroope, 2012). Putnam and Campbell (2010) respond by acknowledging the important role of church in social capital, writing, “communities of faith seem more important than faith itself” (p. 444). They track higher levels of trust and trustworthiness within faith communities and find that having close friends at church and discussing faith matters with family and friends are powerful predictors of civic engagement, good neighborliness, and generosity (Putnam & Campbell, 2010). Few other scholars in the social capital literature discuss faith communities. Halpern (2006) mentions them as places for the creation and use of linking social capital, but there is little other discussion of faith in the literature. While this study did not set out to address social capital within this context, expressions of faith and religiosity came up often within the focus groups, and they will be discussed in the findings.

**Positive and negative.** Researchers cited thus far acknowledge the negative potential of social capital. Christakis and Fowler (2011) begin their book with the example of how revenge killing moves through networks, and Putnam (2000) devotes a chapter of his book *Bowling Alone* on the negative possibilities. Kawachi et al. (2008) note that because of this nature of social capital, that it must be viewed agnostically. However, in the research, the assumption is that social capital is positive and that social capital has the potential to solve many social problems (Hyyppä, 2010; Jones, 2011; Ostrom, 2000; Putnam, 2000;). Even Kawachi et al. (2008) do not distinguish between positive and negative social capital in their work. They assume the social capital they are measuring is positive based on questions such as, “Do you agree that most people
can be trusted?” This measure raises the question: If people do not think others are trustworthy, does that indicate a lack of social capital, or a presence of negative social capital, in which people are indebted to others through coercive practices?

Raab and Milward (2003), in a study of “dark networks,” or networks of illegal activity such as terrorism or drug trafficking, note that trust is more important within illegal covert networks than to overt ones that seek to do good. They cite the classic example of the Mafia and terrorism organizations, but research finds other examples. Campbell (2010) finds negative social capital in her qualitative work in Luton, England, creating pressure to engage in unhealthy behaviors and maintaining social order through the use of force. A quantitative study among African-Americans in Baltimore finds that preschool children of poor mothers who had strong neighborhood ties had worse behavior outcomes than children of poor mothers who knew few neighbors (Caughy, O’Campo, & Muntaner 2003). This pattern was reversed among mothers who did not live in impoverished neighborhoods. A useful addition to the social capital concept would attempt to measure negative social capital as well as positive social capital perhaps by capturing the voluntary nature of social indebtedness or the positive or negative nature of neighborhood norms.

Raab and Milward’s (2003) study of dark networks does offer a suggestion for distinguishing between positive and negative social capital. Overt and covert networks share a need for information exchange, they write, but how that occurs differs greatly. Persuasion and negotiation are used in overt networks while coercion and physical force are used in covert ones. The difference between positive and negative social capital may be found in the voluntary versus coercive nature of reciprocity. This may help sharpen the definition of social capital.

**Theoretical models of social capital.** The most theoretically complete discussions of social capital are those of Lin (2011) and Halpern (2006). Lin’s theory (2011) is rooted in an economic approach: “When resources are being invested for expected returns in the marketplace, they become social capital” (p. 55). Social capital, in Lin’s definition, consists of resources
embedded in a person’s social network, “resources accessible through direct and indirect ties” (p. 56). He removes trust as an indicator, arguing that trust can be a precursor to or a result of social capital, leading to a circular logic criticized in the literature (Portes, 1998).

Lin accounts for Halpern’s levels in his model, with theoretical assumptions that explain each. At the macro, or societal, level, Lin has three assumptions. The first assumption is a pyramidal-shaped hierarchy of social influence. The higher the position in the pyramid, the better the view of the structure and the greater the influence, so that people higher in the pyramid have more influence than those on the lower levels. Second, those who have higher resources in one area, such as position, generally have greater resources in other areas, such as wealth and reputation. This theoretical model assumes the Matthew Effect, to those who have the most, more will be given. Third, there are fewer people at the higher levels than at the lower levels. The shapes may evolve as the economic base changes, say from agricultural to industrial, but it returns to a pyramidal shape (Lin, 2011).

At the meso- and microstructural levels, Lin identifies two assumptions. First is homophilous interaction, or the fact that social interactions are more likely to occur among individuals at a similar level in the pyramid, and that individuals will seek interaction with those similar to themselves. This assumes people have two motivations for action: to maintain valued resources (expressive) or to gain new resources (instrumental). Expressive actions are more likely to be homophilous, maintaining one’s current resources with peers who have similar resources. Instrumental actions are more likely to be heterophilous, to reach across levels of the pyramid (generally upward) to places that have greater resources available. Lin also assumes a tension between them. People prefer homophilous interaction because it is the norm, but heterophilous action, reaching out to different people, is required to gain resources (Lin, 2011). This tension between expressive and instrumental action aligns with two commonly identified types of social capital: bonding and bridging.
Lin’s theory generates several propositions, the most important of which is that social capital has real returns, meaning that if someone taps into better social capital, the action associated with that use will be more successful. The other propositions build on the ideas that people who are higher in the social hierarchical pyramid will have access to and use better social capital, that people prefer homophilous interaction, or bonding social capital, but all this does is help them maintain their current social status, and that weaker, heterophilous ties, or bridging social capital, allow people to improve their social status. Lin posits that at the lower levels of the social pyramid, bonding social capital will be more important and bridging capital less available. “Actors at the lower level of the structure have little opportunity to exert meaningful actions” (Lin, 2011, p. 74). This is important when considering the possibilities of social capital to improve the lives of those in poverty. Interestingly, those in the middle of the social pyramid are most likely to use bridging social capital to improve their position, Lin predicts. Those at the bottom do not have much opportunity, and those at the top of the pyramid do not have much to gain (Lin, 2011). This further underscores the likelihood that social capital study will focus on the middle, normalized populations and be blinded to marginalized populations.

Lin’s propositions complement Halpern’s three-dimensional theoretical construct of social capital. Halpern (2006) adds the notion of linking social capital to the ideas of bonding and bridging social capital. Linking social capital consists of relationships that deliver resources across social classes. He proposes examining social capital across all three types, bonding, bridging, and linking; across its three components, which he defines as sanctions, norms, and networks; and across three levels, micro, meso, and macro. These models are useful to understand the literature of social capital within marginalized communities, and the literature in marginalized communities also helps in understanding the models. The next section will review this research.

Social Capital and Marginalized Communities

The literature of social capital and poverty brings into the discussion the imbalance of power and resources between poor and more affluent communities and the role of government in
undermining social capital of marginalized communities through ill-considered policies (Warren, Thompson, & Saegert, 2005). In the introduction to their book Social Capital and Poor Communities, Warren et al. (2005) summarize literature that documents how government action such as public housing policies undermine social capital in poor communities and how other external forces such as racism and a “blaming the victim” attitude toward the poor exacerbate the ripping of social fabric. They do not dispute that social capital is in decline in poor communities, but they argue that there is no evidence that the decline is greater than in affluent communities, and that “exclusionary processes and behaviors by mainstream institutions and organizations may be more to blame than social processes within marginalized populations” (p. 3). The critical difference lies in the resources available within the social networks of poor versus middle-income or affluent communities, a difference that Lin (2011) points out in his propositions based on the pyramidal social structure. Those in the bottom layers of the pyramid rely more heavily on expressive action, maintaining the resources they have, because fewer resources for instrumental action, to move ahead, are available to them (Lin, 2011).

Warren et al. (2005) identify three levels where social capital operates: within communities, across communities, and through ties with financial and public institutions. The level of within communities taps into bonding social capital, and across communities to bridging social capital at the meso level defined by Halpern (2006). Their analysis includes a level neglected in the health disparity literature: the ties with financial and public institutions, which also taps into Halpern’s (2006) linking social capital. Each of these levels warrants a brief discussion to illustrate how the research into social capital in poor communities benefits from the theoretical work of Lin (2011) and conceptual model of Halpern (2006).

Bonding capital, consisting of the closest social ties, is a necessary foundation to build the other types of social capital, Warren et al. (2005) argue. They cite ethnographic research that finds that poor people rely more heavily on bonding social capital in order to survive, because other types are lacking. “More than the affluent, poor people often rely on social relationships for
assistance and have networks of relationships in which access to aid is relatively prevalent” (Warren et al., 2005, p. 9). This aligns with Payne’s (2005) framework for understanding poverty, in which she argues that relationships are valued more than other resources by those in generational poverty, because “people can rely only on each other” (p. 23). These views and the empirical evidence behind them underscore Lin’s proposition that people in the lower levels of social hierarchy will rely more heavily on expressive action, or bonding social capital.

Warren et al. (2005) include within their discussion of bonding social capital institutions serving poor communities such as churches, schools, and small business associations. This is where Halpern’s (2006) multilevel conceptual model comes in handy, allowing those resources to be examined at the micro and meso levels.

Warren et al. (2005) define four types of bridging social capital, each with an important role. The first is bridging across forms of social capital, such as among different within-community institutions. It is important to put effort into these bridging ties, they argue, because “different community institutions often do not cooperate with each other and can sometimes be in open conflict” (p. 12). Bridges built among these community organizations helps strengthen the foundations for other social capital that can be used to empower communities and improve conditions. The second is between different low-income communities or neighborhoods. Treating these communities and neighborhoods as singular entities within Lin’s model, this would be homophilous interaction. The authors note that neighborhoods can be divided against one another for complex historical reasons. Establishing expressive ties among them may not give these entities access to more resources, as Lin notes, but Warren et al. (2005) argue it does “cultivate a sense of common identity that can sustain a national commitment to alleviate poverty” (p. 12). This is a key role of bonding social capital: building and affirming identity.

The other two types of bridging social capital identified benefit greatly from Halpern’s (2006) conceptual model. The third type is forging connections between poor and more affluent communities, the type that Halpern identifies as linking social capital. Halpern considers linking
social capital crucial in helping the poor improve their positions and identifies motivations for affluent entities to engage in linking ties that may help devise effective ways to establish this type of social capital. The fourth type of bridging social capital identified by Warren et al. (2005) is connecting people and communities nationally. This benefits from Halpern’s conceptualization of meso and macro levels of social capital. This bridging may be happening across similar socioeconomic levels in different places.

Finally, Warren et al. (2005) discuss the need for ties with financial and public institutions. Marginalized populations have a long history of relationships with financial and public institutions that have served to subjugate them (Lopez & Stack, 2005; Warren et al., 2005). These institutions have not respected the strengths that members of marginalized populations may have, and as a result, attempts to improve conditions for the impoverished have not been as successful as they could be. Sometimes racism or other prejudices have come into play to withhold available resources from marginalized populations (Lopez & Stack, 2005). “Public institutions often contribute to the grinding quality of life in many poor communities that makes the task of personal survival difficult enough, let alone the building of social capital and the construction of a rich public life” (Warren et al., 2005, p. 15-16). Lopez and Stack (2005) confirm these institutional barriers in their ethnographies of African Americans trying to get Farmers Home Administration loans to build on their land and two social entrepreneurs trying to set up child care in a rural African American community in the South. James, Schulz, and van Olphen (2005) citing several studies on residential segregation, another institutional barrier, found that segregation was positively correlated with higher infant mortality among African Americans. Warren et al. (2005) call for new ways of thinking when public institutions reach out to aid the poor, ways that level this power imbalance and help create the needed synergy. Halpern’s conceptualization of linking social capital between rich and poor, powerful and powerless helps frame this idea. This idea will be further developed in the Methodology section.
Other empirical studies that focus on the social capital of marginalized communities are notable. Gertler, Levine, and Moretti (2006) sought to determine whether social capital is the capital of the poor by analyzing longitudinal data in Indonesia, where the Indonesian Family Life Surveys collects detailed health and consumption information about households over time. Measuring social capital at the family and community level, they found that extended family with resources did not protect a household experiencing a negative health shock from needing to reduce its consumption. This did not change even among households with longevity in a neighborhood and strong civic ties. The authors conclude, “Overall, we find little support for the hypothesis that social capital is the capital of the poor” (p. 457). While they note that in-kind help such as meals might not have been captured in their analysis, this finding is still important to keep in mind in qualitative work that seeks to document how marginalized populations experience social capital.

This research on social capital and poor communities focuses largely on the micro and meso level of Halpern’s model. The study of health disparities, especially when social capital is considered, however, is generally examined at the macro level. The next section summarizes the literature of health disparities and social capital and the basis for this focus on macro-level analysis.

**Health Disparities and Social Capital**

The study of health disparities, or social epidemiology, has at its foundation the problem of why lower income people have poorer health and shorter life expectancies than middle income people, even in countries with universal health care such as Canada and the United Kingdom, and why middle income people do not have health outcomes as good as the wealthy (Graham, 2009; Marmot, 2007; Wilkinson, 2005). Social capital has been offered optimistically as a way to narrow the health disparities gap (Cockerham, 2007; Sapolsky, 2004). Such optimism is understandable, given empirical research that finds social capital associated with improved health effects among some marginalized populations (Sharoun-Lee, Adair, Kaufman, & Gordon-Larsen,
In two decades the research into the connections between social capital and health disparities has multiplied.

Kawachi, Kenndy, Lochner, and Prothrow-Smith (1997) is often cited as seminal work in this field. This study builds on work by Wilkinson (1996) that establishes the relative income hypothesis proposing that nations with greater income inequality have greater mortality than those with less income inequality. Wilkinson hypothesizes that social capital may be the mechanism through which income inequalities affect health; that is, that nations with less income inequality have greater social trust and better outcomes, and greater income inequality erodes social capital, having deleterious effects on health as well. Kawachi et al. (1997) test this hypothesis in the United States and find greater income inequality strongly correlated with decreased social capital and greater mortality across 39 states that collect comparable data. This approach is ecologic, looking at social capital at a macro level, and it measures social capital through the General Social Survey with three indicators: per capita number of groups and associations to which the state’s residents belong, and two survey questions “Do you think most people would try to take advantage of you if they got a chance, or would they try to be fair?” and “Generally speaking, would you say that most people can be trusted or that you can’t be too careful in dealing with people?”

Several subsequent quantitative studies continue to test the relationships between social capital and health, examining the effects of various covariates. Four more quantitative studies co-authored by Kawachi (Fujiwara & Kawachi, 2008; Kim & Kawachi, 2007; Kim, Subramanian, Gortmaker, & Kawachi, 2006; Subramanian, Kawachi, & Kennedy, 2001) continue use of the General Social Survey and rely on similar measures of social trust or mistrust and associational memberships. These studies use multilevel modeling and become more sophisticated in the statistical analysis, but retain the same broad measure of social capital. Another eight quantitative studies examining the relationship between social capital and health look at U.S. college campuses, Russian regions, 16 nations, and populations in Sweden, Canada, and England. While
these did not use the U.S.-based General Social Survey, they continue to operationalize social capital in terms of self-reported trust and associational membership or other community involvement (Carlson & Chamberlain, 2003). This approach accepts Putnam’s construct of social capital based on trust, but this broad, macro approach does not fully capture the workings of resources embedded in social relationships as theorized by Lin and conceptualized by Halpern.

Kawachi and his colleagues at the Harvard School of Public Health recognize this in subsequent research, and Kawachi et al. (2008) argue that a multilevel modeling approach is required to capture levels of social capital, though they simplify it to individual and community. “A fundamental point of contention is whether social capital ought to be considered as an individual or as a group attribute. Our tentative answer to this question is that it is both” (Kawachi et al., 2008, p. 4). This work also incorporates the ideas of both bonding (social cohesion) and bridging (networks) social capital. While this work recognizes the criticisms of earlier approaches to conceptualizing social capital, it argues only that trust can be confounded by individual levels of hostility, and that aggregation of trust measures eliminates the problem and provides a reliable indicator of the trustworthiness of people in a group.

Empirical research provides good reason to question trust and associational ties as indicators of social capital in general, and especially among marginalized communities. Moore et al. (2010) test this construct of social capital against an analysis of the social networks of 2707 Montreal adults in 300 different neighborhoods. They find that among trust indicators, only trust in neighbors, not generalized trust, is associated with having close ties within the neighborhood, what Putnam (2000) loosely terms social capital. They find, like other researchers, that generalized trust, neighborhood participation and perceived neighborhood environment are positively associated with self-rated health. Unlike generalized trust, the authors note, measuring a person’s trust in neighbors captures the essence of trust and reciprocity, the give and take described by Ostrom and Ahn (2010): “knowledge of particular individual personalities and past behavior” (Moore et al., 2010, p. 541). In this study, the traditional measures of social capital,
generalized trust, neighborhood participation and perceived neighborhood environment, are not correlated with having close network ties, a more pragmatic measure of resources available through one’s social network.

While Moore et al. (2010) examine a heterogeneous population, other studies have focused on marginalized populations. In a multivariate logistic regression analysis of the Los Angeles Family and Neighborhood Survey and other data sets that provide information on that population, Bjornstrom (2011) finds that African American and Latinos are more likely to distrust their neighbors than whites. She also finds that family income is negatively correlated with distrust, meaning the lower the income, the higher the level of distrust. Marginalized communities in Los Angeles consisting of the poor, African Americans, and Latinos all had higher levels of distrust than the mainstream populations. Beyond the logical flaw of measuring social capital by asking about trust levels (Lin, 2011), empirical research shows that a generalized measurement of trust is not a good proxy for social networks (Moore et al., 2010) and that marginalized populations have higher levels of distrust (Bjornstrom, 2011). These are good reasons to question the conceptualization of social capital based on Putnam’s trust and reciprocity.

Research into health disparities and social capital also measures associational affiliations as an indicator of social capital (Fujiwara & Kawachi, 2008; Kim et al, 2006; Kim & Kawachi, 2007; Subramanian et al. 2001). Beyond the criticism already cited (Christakis & Fowler, 2011; Lin, 2011; Rainie & Wellman, 2012), empirical data illustrate the problem of relying on formal associational data to measure social capital when researching health disparities. Beyond what Moore et al. (2010) found regarding this traditional proxy for social capital, other studies have found that those higher in the “social pyramid,” with greater socioeconomic status, participate to a greater extent than marginalized groups (Maloney, Smith & Stoker, 2000). In addition, Campbell’s (2010) qualitative work in Luton, England found that people had little time available for such formal associations. “[M]ultiple demands of day-to-day contemporary life—in particular the demands of making a living in a context where employment was often hard to come by and
badly paid, as well as the multi-faceted demands of caring for a family—meant that they had little
time, energy or interest” (p. 193). While Campbell does not identify Luton as a community in
poverty, the British census reports that unemployment numbers in the village were consistently
higher than in the region or nation in 2006 and 2007 (Office for National Statistics, n.d.).

This research raises the question of whether generalized trust and associational ties used
in health disparities and other trust-centered social capital research provide a good proxy for a
broader concept of social capital, especially when the population of interest consists of
marginalized groups. The assumption underlying this measure of social capital is Putnam’s
(1993) assertion that social capital is a public good, which has been criticized as logically flawed
and associational ties are appropriate indicators of social capital, a measure often adopted
uncritically in health disparities research. This is considered in the next section.

A Critical Look at Social Capital as a Public Good

Putnam bases his conceptualization of social capital on the work of Coleman (1988,
1990), who describes social capital as a public good. The economic literature defines a public
good as goods that can be consumed by many people simultaneously without being depleted and
whose benefits are impossible or prohibitively expensive to confine to selected people (Rhoads,
1985). Citing no empirical evidence, Coleman says social capital is a public good, because others
benefit from an individual’s accumulation of social capital, basically because social capital
generates positive externalities. Externalities in the economics literature are effects on third
parties, either benefits or costs not reflected in the pricing structure that are a byproduct of
another’s activity (Rhoads, 1985).

Coleman argues that because so much of the benefit accrues to others, there is little
reason for individuals to engage in activities that create social capital, resulting in
underinvestment in it. “The result is that most forms of social capital are created or destroyed as a
byproduct of other activities” (Coleman, 1990, p. 317). Putnam (1995, 2000) also uses the
argument of positive externalities to define social capital as a partly private, partly public good. In defining social capital as a public good, these two scholars encourage overly broad views of social capital that may not be accurate. Kraft and Furlong (2010) identify two key factors to public goods: 1) that access cannot be limited in some way to the good and 2) that the good can be consumed without diminishing its availability to others. This section evaluates Coleman’s and Putnam’s arguments for social capital as a public good based on these two factors, which are also reflected in the economics literature.

Coleman (1990) defines three forms of social capital in his work, but social capital does not meet the definition of public good in any of the three. Coleman’s first form of social capital consists of obligation, expectation, and trustworthiness, which he defines as the economy of doing favors with the expectation of some sort of reciprocity, if not from the recipient of the favor then from someone else. But in this form of social capital, it is easy to limit access. All one must do is decline to give a recommendation or extend a favor, which denies access to one’s social network. In his discussion, Coleman offers the example of a hierarchical social structure, such as a godfather in a criminal organization. This example serves to undermine the public good argument, because a criminal organization is an excellent case study in limiting access to the goods available through a social network. In addition, Duncan (2005) provides empirical evidence from qualitative work in communities in Appalachia and the Mississippi Delta that shows access to the strong social capital of the rural communities is denied to marginalized members. In Appalachia, “have nots” report having trouble finding a job because of their last name. In the Mississippi Delta, African-Americans have no access to loans or other community resources because the community social capital is denied to their kind.

These resources may also be diminishable. Take the case of a suburban neighborhood. If someone borrows a neighbor’s lawn mower, and another neighbor comes asking to borrow the mower, it is not available. Both neighbors cannot borrow the mower at once. By the same token, a single neighbor continually asking for favors of those within the social network can wear out
the welcome. Social capitalists who overdraw their account may find their friends failing to return their calls. A resource that is non-diminishing, such as air or sunshine, would not be subject to these possibilities.

Coleman (1990) concedes that his second form of social capital, information, can be subject to access limits. This form also fails the second test for public goods: ability to be consumed without diminishing availability to others. Information is the same quantity whether it is distributed to one or 1,000 people. However, the value of many types of information diminishes with its distribution. Insider trading on Wall Street exploits this feature of information. In the types of information likely to be shared through use of social capital, such as job leads, information about affordable housing, or names of good babysitters, greater distribution of the information reduces the potential availability of the resource to each of the recipients.

Coleman’s (1990) third form of social capital, social norms and the sanctions that enforce them, is the most likely to conform to the definition of public good. He notes that a family’s decision to leave a neighborhood for a new job might be felt more by the neighborhood through the weakening of such norms than by the family. But this form of social capital also can fail the tests of limited access and diminishability. For example, norms might include one that violence is not acceptable around here or that children from this school will go to college. These are positive norms that all in the society benefit from. However, returning to the “haves” and “have nots” in Duncan’s (2005) research, it is clear that marginalized populations can be excluded from the norms. For example, in a school with a high college attendance rate, poor or ethnic students may not get the extra help needed to prepare them for the normalized future of college. Those who enforce the norm may assume that a non-white child or a poor child does not have the same potential and will not make the social investment in those children to secure the norm for them. Such social investment has been found to be crucial in a study examining the college preparation of African American students in a charter high school where most children are from poor urban neighborhoods (Farmer-Hinton & Adams, 2006).
Putnam (1995, 2000) defines social capital as a partly private, partly public good, because there are externalities to an individual’s social capital. He cites his own research (Putnam, 1993), which discusses social capital’s role in collective action based on his research of Italian states; his research finds that states where there was already civic engagement, or social capital, were more successful than those that were “uncivic,” or had little social capital. The underlying logic is tautological (Portes, 1998), but beyond that, Putnam’s argument for considering social capital as a public good is stated as fact in the 1993 paper without a logical argument or empirical backing.

He lays out the argument with this observation: “Members of Florentine choral societies participate because they like to sing, not because their participation strengthens the Tuscan social fabric. But it does” (Putnam, 1993, p. 37). In other words, he borrows Coleman’s reasoning that people do not deliberately build social capital, because they are not likely to get the full value out of it. Social capital is a byproduct of other activities, because it has positive externalities.

Justifying social capital as a public good based on such externalities is like saying that a new factory is a public good, because it provides jobs and those jobs give people money to spend in the local economy, generating prosperity. But access to the factory’s jobs and products is limited, and those jobs and products are diminishable. The factory’s positive externalities do not make it a public good. Nor do the positive externalities of the relationships built in the Florentine choral society make social capital a public good. Putnam’s readers cannot even be sure that those relationships are friendly or that they provide members with trust and norms of reciprocity. There could be elements of negative social capital involved. This argument for social capital as a public good does not meet the definition of public good provided in the literature and is insufficiently detailed to be persuasive.

Using this conceptualization of social capital, Putnam (2000) measures it through membership in various associations and in generalized levels of trust found in survey data throughout the decades. The associations he tracks include Parent Teacher Associations, Elks and other fraternal organizations, churches, and professional associations. Other than churches, which
can represent all segments of society, Putnam tracks only one non-white organization, the NAACP. This leaves out the many social associations that are preferred by People of Color, such as Jack and Jill of America and historically African-American, Latino, and Asian fraternities and sororities. In measuring trust in others and the social institutions in his conceptualization, Putnam ignores generations of oppression that have undermined trust among People of Color and the poor. He acknowledges some weaknesses in his proxy measure, noting that the trends he tries to establish are a bit like global warming, that no one indicator has been recorded to track it, so that triangulation of many indicators is the best that can be done (Putnam, 2000).

Putnam’s conclusion that social capital is declining might be supported for the mainstream public, though critics such as Portes (1998) and Skocpol (1996) challenge that, but extra caution should be taken in using the same measures of social capital for marginalized communities. Critical Race Theory challenges the establishment of middle-class, white values as the norm, and Yosso (2005) applies that specifically to cultural and social capital as theorized by Bourdieu. She maintains that cultural and social capital exist in communities of color, but they look different and are not valued by the dominant culture. Social capital in communities of color is defined as the ability to find resources through social networks “to attain education, legal justice, employment and health care” (p. 80). This definition does not mention trust, reciprocity, or associations. This type of social capital clearly is not captured in Putnam’s conceptualization, but is much closer to the theories of Lin (2011) and Halpern (2006).

**Conclusion**

To summarize, social capital at its foundation is an investment in social relationships with a hope of marketplace returns (Lin, 2011). It consists of bonding social capital, or close relationships of similar people who can be relied on for basic needs, and bridging capital, or more distant relationships often of more diverse people who connect people to other social networks. They offer broader perspectives and can assist with social mobility (Ostrom & Ahn, 2010; Putnam, 2000; Rainie & Wellman, 2012). The literature follows a continuum that centers around
two basic approaches. One is a resources and network approach that views social capital in terms of how individuals meet their needs through their social networks (Christakis & Fowler, 2011; Lin, 2011; Rainie & Wellman, 2012). The other is a public goods approach that views generalized trust and membership in associations as proxies for the broader social capital environment (Putnam, 1993, 1995, 2000).

The literature on social capital and poverty is not conclusive on whether poor populations have more or less social capital than others, but it is clear from this research that poor and other marginalized populations experience social capital differently from mainstream populations (Lopez & Stack, 2005; Warren et al., 2005). This justifies a reexamination of the literature that correlates social capital and health disparities, especially in terms of how social capital is conceptualized.

The theoretical work of Lin (2011) and Halpern (2006) provide a framework for examining how marginalized communities experience social capital. Their models provide a place for the poor and historically oppressed minorities and explanations for why they might experience social capital differently. They are more complete than the view of social capital as a measure of generalized trust and reciprocity and a quick count of how many people join civic associations.

In order to add understanding to a conceptualization used in statistical analysis, qualitative methods are used in this study to collect data from members of these marginalized populations to see whether their experiences with social capital are similar in any way to the public good conceptualization. The findings are used to reexamine this conceptualization and to consider what might be missing from the broader understanding of social capital. Data collection and analysis are outlined in the next chapter.
CHAPTER 3

METHODOLOGY

The literature review uncovered a gap between the research into health disparities and social capital and the marginalized populations the research is designed to help. The measurement of social capital in health disparities studies rely on trust, but the research into low-income communities shows that trust is in short supply in those communities. The problem lies in the theoretical underpinnings of social capital as a public good and conceptualization of it relying on reported feelings of trust in a community and associational ties. This measures social capital from the perspective of mainstream populations that do not struggle with poverty or racism and finds a deficit of this social capital among poor and ethnic populations. Standpoint theory suggests a methodology that starts off from the “everyday lives of oppressed groups, rather than from the conceptual framework of the dominant social institutions” (Harding, 2003, p. 297), a place that this research takes as its starting point. Empirical studies indicate that marginalized populations, both by income and ethnicity, do not have generalized trust levels as high as mainstream populations (Bjornstrom, 2011) and that they are less likely to join associations than those higher in the socioeconomic status pyramid (Campbell, 2001; Maloney, Smith & Stoker, 2000), further suggesting a different approach be explored.

The research questions arising out of this gap in the literature are these: How do study participants with low socioeconomic status, defined here as those who live below the U.S. federal poverty guidelines, experience social capital in their own words? How do they build it and utilize it?

This study proposes a qualitative approach to answer these questions using focus groups. The following section justifies this approach and the choice of focus groups. Then it discusses the role of the researcher in this work; reviews the social capital constructs of Lin (2011) and Halpern (2006) in terms of how they will be used as theoretical lenses for the research; details the targeted populations and purposive sampling method; describes the structure of the focus groups,
including incentives and discussion questions; explains the protocol for analysis; and discusses the coding schemes.

**The Qualitative Choice**

This research uses a qualitative approach, partly because little qualitative research in health disparities and social capital exists. The research in social capital and health disparities emphasizes quantitative methods (Whitley, 2008), reflecting a postpositivist paradigm in health services research in general. A review of four Tier 1 health services journals from 2003 to 2007 found 91% of health-services research were quantitative, 6% qualitative, and 3% mixed methods (Wisdom, Cavaleri, Onwuegbuzie, & Green, 2012). This bias may be misplaced when concepts are not fully developed, and the paradigm itself may not be appropriate (Guba & Lincoln, 1994). Because the conceptualization used for social capital in the health disparities research is based on assumptions that have come under question, as discussed in the Literature Review, it can benefit from a qualitative approach and a different paradigm. Postpositivism, associated with quantitative research, assumes an absolute reality, but social capital is a constructed reality, and a constructivist paradigm may be more useful (Guba & Lincoln, 1994). In addition, qualitative research is often used to develop theory (Denzin & Lincoln, 2013), and is called for when the conceptualization of a variable is contested (Carlson & Chamberlain, 2003).

The literature indicates qualitative research is well suited for understanding how certain communities experience social phenomena (Creswell, 2007, 2009). It consists of practices that make the world visible (Denzin & Lincoln, 2013). Where the quantitative research in social capital shows broad trends, it does not adequately reflect the details of social capital as experienced by those on the margins. Qualitative research is especially fruitful in giving voice to those who are silenced (Creswell, 2007; Guba & Lincoln, 1994; Morgan, 1996). Because this study seeks to understand how marginalized populations experience social capital, qualitative methodology is a good choice. It will be particularly useful to answer the question of how
marginalized populations trust and whether generalized trust used in some social capital research is part of their experience.

The design of this research relies on focus groups to delve deeper into the concept and to take advantage of the inherently social nature of focus groups. Social capital is at its core a social phenomenon, and research on focus groups emphasizes their uniqueness in the social interaction that occurs (Hollander, 2004; Kamberelis & Dimitriadis, 2013; Morgan, 1997). Individual in-depth interviews may not be as effective at understanding the use of resources through social networks. In focus groups, as the social interaction occurs, one participant’s comments might spark an idea in another (Hollander, 2004; Hyde, Howlett, Brady, & Drennan, 2005; Morgan, 1997). In addition, focus groups provide a natural experiment in the building of social capital, allowing a methodological research question to be asked. That question is:

RQ5: Will the use of focus groups show any evidence of social capital in practice?

One likely way participants might use these new relationships is information exchange.

Most importantly, the focus group setting allows both broader approaches to social capital—individual agency and collective action—to be explored side by side and in depth. A side-by-side analysis would not be possible in participatory ethnography, which does not direct discussions, and an in-depth discussion is not possible in quantitative work. Individual in-depth interviews would not provide social interaction. For this research question, focus group methodology offers strengths that other research methods do not (Kidd & Parshall, 2000).

The focus groups took a modified Freirean approach as outlined by Kamberelis and Dimitriadis (2013). Paolo Freire’s (2000) classic Pedagogy of the Oppressed describes a process in which teachers and students work together to make sense of their world from the students’ perspective. Teachers are to be students as much as students are to instruct the teacher. Freire’s study circles were organized around generative words and phrases that students expounded on. As Kamberelis and Dimitriadis (2013) note, this pedagogical role is only one side of the prism of focus group research. At the same time, inquiry and consciousness-raising, the other surfaces of
the prism, are also at work, with the emphasis on inquiry. In this inquiry process, researchers step back and encourage participants to present knowledge from their experience while interrupting attempts to narrate their lives in overly simplistic ways (Kamberelis & Dimitriadis, 2013).

In this study, the focus groups were organized around the dueling concepts of interest to the research questions, and the researcher and moderator made it clear that they were students and wanted to hear what the participants thought. Each focus group began with this introduction from the moderator: “[W]e want to hear what you think. You are experts about life in your neighborhood and social circles. Please feel free to say whatever is on your mind. There are no right or wrong answers” (full script in Appendix A). The focus group questions explored the concepts of social capital in increasing detail to avoid the overly simplistic. The role of the researcher in these groups was to pose questions through the group moderators that encouraged participants to think about social capital, trust, reciprocity, and associational ties. With this dialogic approach, participants were asked to consider and then explain how they tap resources in their lives through social networks at various levels.

**Perspective of the Researcher**

In qualitative research, there is no easy separation of researcher from the researched (Kamberelis & Dimitriadis, 2013; Morgan, 1996). In addition, this study takes a critical stance toward mainstream assumptions (Yosso, 2005). Given these starting points, it is important for the researcher to examine and acknowledge her own biases. As stated in the introduction, I am a middle-aged white woman who grew up in the 1960s in poor conditions in a highly segregated town. My father was a local preacher and my mother attended college to become a teacher, making the family low in income-based socioeconomic status (we qualified for free lunches at school and received hand-me-down clothing from neighbors) but high in education-based SES (my father had a graduate degree, my mother was working on one, and we were all expected to go to college). My formative years, the mid- to late 1960s and early 1970s, were a time of great racial turmoil and the women’s movement in the United States.
This upbring resulted in three deeply ingrained biases that relate to this study. The first one is an earnest desire for a color-blind society, one in which, as Martin Luther King (1963) said, “my four little children will one day live in a nation where they will not be judged by the color of their skin, but by the content of their character” (p. 3). It is only through engaging with Critical Race Theory that I have realized that this desire feeds white privilege, which locks in institutional racism (Delgado & Stefancic, 2012; Harris, 2012). The second is an insistence to see myself as an empowered woman. This comes with a concomitant refusal to see myself as a victim of possible discrimination, even though I hit a glass ceiling during my prior career as a journalist. The third is to see education as the great equalizer, with the potential to raise anybody up in the socioeconomic ranks. These biases were constantly challenged throughout this research.

**Theoretical Constructs**

Qualitative research does not usually begin with a theoretical construct (Creswell, 2007), but given the different approaches to social capital and lack of consensus on how to measure it, the purpose of this study is not to create new theory but to add greater understanding to existing constructs. The two competing approaches to social capital—one centering on resources and social networks and the other centering on trust and associations—were discussed side by side in the focus groups to see if there are commonalities in the way they are measured. The theoretical models by Lin (2011) and Halpern (2006), which include space for marginalized populations, were adapted to explore social capital in the groups. This discussion was followed by questions that asked specifically about trust, reciprocity, and associational ties using wording adapted from the health disparities research (Kawachi, Kennedy, Lochner, & Prothrow-Smith, 1997).

To review, Lin’s model (2011) assumes a pyramidal social structure and posits that those toward the bottom of the pyramid, which would be the marginalized communities at the heart of this research, are going to rely more heavily on expressive action, or bonding social capital that provides interaction with people like themselves but does not help them advance (Duncan, 2005; Saegert, Thompson, & Warren, 2005). Such marginalized populations will have little opportunity
for instrumental action, or bridging social capital, which would help them move up in the pyramid. Lin defines social capital as resources embedded within one’s social network of direct or indirect ties, and proposes that use of these resources should increase one’s valued assets, such as wealth, reputation, or power.

Halpern’s model (2006), shown in Figure 1, suggests a three-dimensional interaction among bonding, bridging, and linking types of social capital; the norms, sanctions and networks through which social capital works; and the macro, meso and micro levels at which they work. The linking social capital and the micro and meso levels help account for resources that participants may access through governmental agencies, nonprofit groups, or churches. The separation of norms from sanctions in the model helps to delineate between positive and negative social capital, and the networks are able to work at all three levels, micro, meso, and macro. Participants may not have experience with all of these attributes at all of these levels, but the richness of the model should accommodate all of the experiences participants relate.

Figure 1. Halpern’s (2006) conceptual map for social capital (redrawn by author).
One immediate difficulty was finding a way to talk about these complex ideas to lay people. An initial script was tested as an exercise for a combined undergraduate/graduate research methods class, with the graduate students serving as moderators and the undergraduates as participants. Some of the moderators had trouble talking about social capital as a concept, though they understood it, and in debriefings a simplified model that encompasses Lin and Halpern’s ideas was developed, shown in Figure 2.

Figure 2. Model of social circles.

The figure was described as “social circles” in the groups and represents Lin’s theory by placing the participant in the center of the social circles and asking who is in the circles and how resources are obtained from people in those circles.
The model emphasizes the individual’s perspective, with the stick figure in the center showing a slight smile to set a friendly tone and encourage open discussion. The model was designed to direct the first half of the focus group on the individual agency/social network approaches to social capital. The innermost circle is presumed to represent bonding social capital, or the closest ties, though participants brought their own interpretation to the model. The middle one was to represent bridging social capital, or looser ties that may still provide resources of some sort. The outer circle was added to incorporate Halpern’s idea of linking social capital. The circles are concentric partly for ease of understanding, but the increasing distance of the outer circles from the figure in the center nicely represents those relationships that are more distant. The solid circles were a convenience, though they could be interpreted as boundaries. Participants did not treat them as firm boundaries, however, and placed some relationships on the line or across the lines.

The theories of social capital were not explained in detail to participants. Participants were simply asked to list types of people they come into contact with on a regular basis and to place those people in what they considered the appropriate circles. While this was done in a group setting with the moderator filling in a flip chart to encourage interaction, participants also had individual handouts, and consensus was not required. Once the circles were populated, the group was asked what kind of time and resources are spent on relationships in each circle, what expectations are attached, how comfortable they are with people in each of the circles, whether people in the circles can be relied upon, what kind of demands they make and what kind of resources they provide (for the moderator’s full script, see Appendix A). These questions explored in depth Lin’s theoretical model of social capital as a resource-driven concept (Lin, 2011) and the participants’ networks, norms, and sanctions (Halpern, 2006), while the third circle encouraged thinking about possible linking social capital (Halpern, 2006).
Target Population and Recruitment

The target population for this study consisted of low-income people defined by the U.S. federal guidelines for poverty (Office of the Assistant Secretary for Planning and Evaluation, n.d.). However, poverty is more than an income number. The experience of poverty in the United States is also tied to the need to request help from the government bureaucracy or risk not providing for basic needs (Shipler, 2005). Because of this and to avoid asking the potentially embarrassing question of income, the population was self-identified as low income with a more general question: “Do you or anyone in your immediate household qualify for federal assistance such as Medicaid, food stamps, child care assistance, free school lunches, or financial payments?”

Historically minority ethnic populations were targeted through segmentation sampling, as the experience of poverty may differ across ethnic groups. This aligns with the research questions and with previous research on social capital and poverty (Duncan, 2005; James, Schulz, & van Olphen, 2005; Lopez & Stack, 2005).

Informed by the proposal that homophilous interactions are preferred in social interaction (Lin, 2011) and by focus group methodology that suggests homogeneity elicits best results (Morgan, 1997), groups were composed of the same ethnic group. Following research that suggests small group sizes for best interaction (Dunbar, 2010; Rainie & Wellman, 2012), the target group size was four people, but in practice ranged from two to five. Twelve focus groups were conducted with a total of 46 participants, at least two sessions for the largest ethnic groups being examined: African Americans, Asian/Pacific Islanders, Latinos, and Whites. This follows recommendations of at least two groups per major segmentation (Debus, 1995).

The setting was Clark County, Nevada, selected for its ethnic diversity, which reflects one of the major demographic trends in the United States as a whole (Frey, 2013). Table 3 shows the segmented sampling along with the percentage of these populations in Nevada as well as Clark County. This county is unusual in that it encompasses a major metropolitan area,
Las Vegas, in its entirety and the metropolitan area makes up an overwhelming majority of the county’s population, so Clark County and Las Vegas can be examined as a single entity.

Table 3.

Segmentation Sampling for Focus Groups

<table>
<thead>
<tr>
<th></th>
<th>African American</th>
<th>Asian American/Pacific Islander</th>
<th>Latino</th>
<th>Native American</th>
<th>White</th>
</tr>
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<tr>
<td>Percent of NV population, 2012</td>
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<td>6.7</td>
<td>26.5</td>
<td>1.3</td>
<td>58.3</td>
</tr>
<tr>
<td>Percent of Clark Co. population</td>
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<td>7.7</td>
<td>29.0</td>
<td>0.8</td>
<td>53.2</td>
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<tr>
<td>Number of focus groups</td>
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<td>2.0</td>
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<td>7.0</td>
<td>10.0</td>
<td>3.0</td>
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</tr>
</tbody>
</table>


Given its ranking as a low social capital state (Putnam, 2000) and its high transiency (Futrell et al., 2010), the Las Vegas metropolitan area might not seem ideal for a study on social capital. It is a place where basic social desires are monetized, and as a place to study extreme behaviors, Las Vegas can offer a useful perspective that increases understanding of the larger population (Schüll, 2012). Examining social capital among low-income, largely homeless populations in Las Vegas provides a point from which the larger marginalized population may be better understood.

Informers who have regular contact with the target population were consulted to help recruit potential participants, but this procedure netted no participants. The researcher instead traveled to an area in Clark County known as the “homeless corridor,” a street where three major shelters are located within a block of each other and where homeless people are known to congregate outdoors. The researcher distributed approved fliers (Appendix B) to individuals, explained the research briefly, and asked if they would be interested in participating. Basic demographic and contact information was taken (Appendix C), and the researcher called
participants to schedule them once dates, times, and locations were set for the groups. The researcher also left fliers at one planned focus group location, a community center where a welfare office is located, and gave people she met in the homeless corridor extra fliers and asked them to tell their friends. The researcher’s phone number was included on all fliers. For some groups, people who were recruited as participants did not show, and the researcher recruited participants on site using the same procedure and criteria.

The sites were a community center where state welfare services are provided, a library located near the homeless corridor, and a university facility located in downtown Las Vegas, another common location for homeless to gather because of a central bus transfer station. All locations were chosen because of their convenience to the targeted populations and availability of public transportation. Following the advice of Debus (1995) and Morgan (1997), two-hour windows were scheduled for 90-minute sessions, and meals were provided during the first half-hour to provide time for socializing and for late-comers to arrive. Participants received an incentive of $25 apiece for participation as well as their choice of bus passes or gas vouchers to cover transportation costs. Sessions were both audio and video recorded. Participants were allowed to use a pseudonym during the session, though legal names were requested on receipts for incentives. No non-participants were allowed in the room during the groups.

Because of the interpersonal nature of the recruitment, the researcher was able to get a sense of the non-response reasons through recording of field notes. During recruitment along the homeless corridor, the researcher found the $25 incentive was attractive to potential participants. However, one site, the community center, was convenient to many low-income people but not to the homeless corridor. It required two buses and more than an hour to reach from that area. To facilitate participation, the researcher made arrangements with many who signed up to deliver bus passes the day before or the morning of the focus group. This was done on a case-by-case basis, usually when the participant asked for help with transportation. The researcher also made follow-up calls or sent text messages the day before or the day of the focus groups as reminders. Some
participants could not be reached on the follow-up contact, possibly because they had run out of minutes on their phones or their batteries had died. This undoubtedly accounts for some of the non-response and no-shows. Most people who were recruited had cell phones or access to cell phones, though a few did not. Participants called them “Obamaphones,” named for a federal program that subsidizes the fees for low-income people, and the phones have a limited number of minutes for each month based on the billing cycle. One participant noted that one of these phones he received came with someone else’s number attached, so he had trouble getting return communication. The phone issue explained some non-response, but not all of it. In some cases, participants signed up for early focus groups and the researcher followed up to reschedule. In these cases, participants gave reasons for their absence such as forgetfulness or having an opportunity to work. Some recruited people never showed and never responded to attempts by the researcher to reach them. The non-response issue is further explored in the Discussion section.

**Structure of the Focus Groups**

Because the purpose of this study is to add greater understanding to existing theory rather than constructing new theory, the focus groups were structured with greater moderator involvement (Debus, 1995; Morgan, 1997). Moderators were given a script with an introduction and questions in a specific order, and two handouts were provided to facilitate the discussion. The moderator script is in Appendix A and the handouts in Appendices D and E. To be consistent with Lin’s homophily proposition, moderators were of the same ethnic origin as the focus group. This also is consistent with the “outsider within” concept in standpoint theory, using trained researchers from marginalized social groups (Harding, 2003, p. 293). Six fellow graduate students at the University of Nevada, Las Vegas served as moderators, while the researcher recruited participants, greeted them, ran the equipment, and observed the groups. As a result, each moderator facilitated only two or three groups. All used the same script, but varied from it to different degrees using probing questions. Therefore, there may be some variability among the groups that is attributable to the moderator. Literature on focus groups indicate that strict
adherence to the script is not necessary to obtain valid results (Kidd & Parshall, 2000; Krueger, 1998a). Moderators were all identified as fellow UNLV graduate students and shared as much or as little further information about themselves as they wished. Participants all seemed to open up well to a moderator who looked like them, and all of the groups yielded productive discussion, even when the script was not followed.

After the simplified social circles model (Figure 2) was developed and the initial script revised to incorporate it, as discussed above, they were used during a pilot focus group that doubled as training for moderators, with the researcher serving as the moderator. Participants were recruited from among the researcher’s acquaintances and from the neighborhoods near the university, which is a lower-income area. They included two White participants, a brother and sister in their 50s, a Hispanic man, and an African-American woman. The researcher did not ask for demographic information on participants in the pilot or the study beyond what was necessary: name, contact information, ethnicity, and type of government assistance (see Appendix C). Some participants volunteered further demographic information during the discussions.

The pilot focus group was video and audio recorded to use for training of moderators who could not attend the session. The researcher, adviser, and two moderators watched the video together, and as a result further revisions were made to the group structure and script. During the pilot group, the model in Figure 2 was drawn on a white board and used to discuss social capital. After the group, the researcher noticed participants had drawn the model on the back of other papers, and it was decided to make the model a handout (Appendix D). The pilot focus group also showed difficulties with participants understanding the trust questions. It was too much information to process audibly. The wording for the trust and association questions were then adapted from a health disparities study (Kawachi et al., 1997) and put onto a second handout used to direct that portion of the focus group (Appendix E). The follow-up questions were further revised after discussion with the adviser and moderators, and the script was used in the first three focus groups. This structure was evaluated by the moderators and researcher after each session,
and in consultation with a faculty adviser, the researcher determined it worked well. It was used for all remaining focus groups, to try to keep the capta, or the data that is captured through qualitative research, consistent.

The weakness of this system was that some moderators received training two months before they facilitated a focus group, and as a result, there was a lack of preparation in some groups. In addition, those who did training by sitting in on the live pilot group did not have a chance to critically evaluate the session and were prone to moderating errors that the researcher committed. Those who watched the video with the adviser and researcher, even though they did not see the entire session, seemed better prepared because of the critical evaluation.

In order to entice participants recruited for the pilot focus group to arrive on time, the researcher offered to buy them lunch one half hour before the start of the group. Two participants did so and received lunch at a nearby fast-food restaurant. However, two participants in the pilot group arrived barely on time because of poor bus connections and were hungry. This experience resulted in the meal being incorporated in the regular focus group schedule, with the first scheduled half-hour of every group being set aside for pizza or bagels and socializing. In addition to allowing some informal time for getting to know each other, this had the added benefits of ensuring participants were fed before the group began and allowed participants to arrive up to half an hour late without disrupting the group. This proved helpful on several occasions, and in a couple of instances, participants engaged in social capital exchanges during this time, sharing information on where to get resources.

After participants ate, they were given an informed consent form to read and sign (Appendix F). They were told in the informed consent and in person that they could use a pseudonym during the focus group, and that the group would be both audio and video recorded. The recording created a chilling effect for a handful of participants. Some elected to use a pseudonym, which was written on a name card in front of them so everyone would use the correct name, and that appeared to make them comfortable with the recordings. One participant spoke
little during a focus group and noted on the Receipt for Incentives form that it was because of the video recording. One potential participant left before a focus group because of the recording, and another noted during the group that a few months beforehand, the recording would have been a barrier for him because of his criminal past, but he was changing and growing and was now comfortable. The focus group discussions uncovered many trust issues, and one that may explain this reticence among recruits was articulated by one participant who said, “Trust takes time to build.” There had been no time to build trust in this situation.

One drawback of focus groups is that they make confidentiality difficult, because participants can see and identify others in the group (Morgan, 1998). Participants were asked in the informed consent to respect the confidentiality of others in the group. At the beginning and end of the focus groups, this request was repeated by both the moderator and the researcher.

The original design of the research called for brief one-on-one interviews with participants immediately after the focus group to confirm contact information and ask whether there was anything they wished to add that they were not able to say during the group. This was an attempt to counter the danger of “groupthink” in a small group (Debus, 1995; Morgan, 1997). However, in the pilot group it was clear that sufficient privacy would not be available for these interviews, so instead a final handout was added to the protocol, the “Receipt of Incentives for Study,” which in addition to acknowledging receipt of incentives for audit purposes, included two questions, “Do you have any feedback to make these discussion groups run smoother?” and “Do you feel that you were able to say everything you wanted to say today?” This handout is included in Appendix G. These forms were filled out before participants received the cash incentives and transportation vouchers.

The $25 honorarium and transportation vouchers were sufficient incentive to entice participation. Because of the danger of participants trying to give the “right answer” in order to earn the incentive, language was included in the script that there were no right or wrong answers. All responses were recorded on a flip chart of the social circle model and are included in
Appendix H. Participants were allowed to record their answers on their handout, and consensus was not required, underscoring the instruction that there were no right or wrong answers. When participants looked to the researcher, who observed all groups, for direction on how to answer a question, the researcher would shrug and allow whatever answer the participant was offering. This was intentional to guard against the researcher’s preconceived notions influencing the participants’ answers.

The researcher also debriefed moderators as a way of triangulating impressions of the capta, following the recommendations of Morgan (1997) and Debus (1995). These impressions along with the focus group script were used to list initial themes before transcription began. The literature suggests that qualitative research directed at informing an existing theory or concept start with key coding categories suggested by the theory’s key concepts or variables. Capta that do not fit within these categories then suggest a new theme or coding category (Hsieh & Shannon, 2005). Both saturation and logic are used to ensure completeness of subcategories within the themes or categories (Hsieh & Shannon, 2005, Schreier, 2012). This procedure was followed in the protocols below.

**Analysis Protocols**

Research that addresses rigorous analysis of focus group capta is relatively recent. Focus groups have had difficulty gaining credibility in academic work partly because of their long tradition of use in marketing, where the emphasis for commercial clients is on quick turn-around (Debus, 1995; Krueger, 1998b). Rigorous protocols for qualitative analysis of focus group capta are found in literature on qualitative content analysis and include using multiple coders and using differences in coding to further explore interpretations (Schreier, 2012); creating and refining the coding frame through use of other coders or of the researcher returning and recoding after 10 to 14 days (Schreier, 2012); defining common narrative units for comparison between coders (Kidd & Parshall, 2000; Schreier, 2012); examining both small units of text and their context (Kidd &
Parshall, 2000; Reed & Payton, 1997); and following a checklist created to ensure rigor in qualitative studies (Tong, Sainsbury, & Craig, 2007).

To incorporate as many of these rigorous qualitative content analysis protocols as possible within the confines of dissertation work, which must be completed by a single author, the following procedures were followed:

- **Transcription.** The researcher was involved in all coding and did all of the transcribing using *Transana 2.53*, a qualitative coding software package for video and audio data (Woods, 2014).

- **Reliability checks.** Moderators were used for reliability checks in two roles: insider and outsider. This built on the standpoint theory concept of “outsider within” (Harding, 2003, p. 293). Moderators were used as “insider” coders when they moderated the focus group they were coding. They have “insider” status as both a person who was in the room and as a person who shares the ethnic background of the participants, although they did not share the participants’ socioeconomic status. As insiders, these coders could provide interpretation where the researcher may not understand an issue or a comment. Moderators were used as “outsider” coders when they did not moderate the focus group. As outsiders, they did not share the ethnic background of the participants and they were not present in the group whose comments they are examining. However, they could bring a fresh perspective and provide a critical view of assumptions the researcher or “insider” moderator brought to the interpretation.

- **Preliminary coding scheme.** Through transcription and deep familiarity with the capta and the research questions, the researcher built a preliminary coding scheme that reflected the moderators’ impressions during debriefings (Debus, 1995; Morgan, 1997). This was done to avoid losing ideas in the volume of information.
• Capta selection. The focus groups covered a wide range of issues affecting the participants’ lives as low-income people. This study centers on the first research question through codes pertaining to social capital and trust, as well as comments that may shed light on the effectiveness of the focus group methodology (Kidd & Parshall, 2000; Schreier, 2012). Capta was included if it discussed social capital or social relationships that could shed light on social capital, as well as comments both directed at trust and that could shed light on trust.

• Capta segmentation. The text selected for coding was segmented into units of analysis defined primarily by turn-taking, although if a speaker clearly changed subjects during a discourse, a single turn might be segmented (Kidd & Parshall, 2000; Schreier, 2012). By the same token, in an exchange between two or more speakers where the speakers are continuing and agreeing on a single point, several turns may be defined as a single segment. When a speaker comments on the same point but disagrees with others, then the segment is separate. Segments were numbered for ease of reference. The transcripts totaled 1649 segments, with a mean of 137 per transcript. The range was 79 to 234 segments. Moderators reviewed the selection and segmentation and agreed with the choices.

• Coding scheme. The researcher together with moderators coded a sample of the capta purposively selected to represent both the social capital part of the focus group, where the concentric circle graphic was used, and the trust part of the group, where the questionnaire was used (Schreier, 2012). The categories and subcategories were discussed as coding proceeded to discover any ambiguity in definitions and need for different or additional categories. At this point, the researcher found the amount of capta overwhelming and sought a way to further reduce it for analysis. This is discussed in the next section.
• Coding the capta. The researcher coded selected capta using the revised coding scheme. In the case of any uncertainty or ambiguity, the researcher turned to moderators for help.

• Validating the coding scheme. After 10 to 14 days (Schreier, 2012), the researcher reviewed the coded capta and confirmed earlier interpretations or made adjustments where needed. In addition, attempts were made to contact all 46 participants to validate the researcher’s interpretation of their responses within the coding scheme. Twelve were reached, and the validation results will be discussed in the next section.

• Examining the context. As interpretations were formed, the researcher referred back to the larger context of the conversation to ensure they remained valid (Kidd & Parshall, 2000).

• Final interpretive check. Two final open-ended questions were asked in all focus groups to try to ensure validity. The questions were, “What do you think were the most important points of today’s discussion?” and “What do you want the researchers to remember about today?” The answers to these questions were left out of the coding so they could be used for a final interpretive check. After all of this analysis, did the researcher come away with the points the participants thought were important?

In addition, the researcher followed the guidelines of the consolidated criteria for reporting qualitative studies (COREQ), a 32-item checklist that encourages rigor in qualitative research (Tong et al., 2007). The results of this checklist are reported in Appendix I with the appropriate page number within this dissertation of where the item is addressed.

Coding Schemes

Through the testing and revision of the coding schemes, it became clear through discussions that both inductive and deductive coding were appropriate (Bernard, 2011). Deductive coding was used for theoretically driven concepts that could be subcategorized in
exclusive ways (Bernard, 2011; Schreier, 2012). For example, bonding social capital, as represented by the inner circles on the social circle charts, were coded exclusively as sparse, including only self and maybe God; friend-centered, including friends but not family members; family centered, including family members but not friends; and rich, including both family members and close friends. The strength of family ties was coded as estranged, moderately estranged, neither close nor estranged, moderately close, and close. The questions about trust were asked on a Likert-type scale (strongly disagree to strongly agree), and they were coded based on the answers the participants gave or wrote down on the handout. These were added to create a trust scale that ranged from a minimum of 3 to a maximum of 15, with a range among participants of 3 to 10. This is similar to analysis of the General Social Survey questions on trust done in other research (Clark & Eisenstein, 2013). All subcategory schemes included a miscellaneous subcategory so that any answers that did not fit would not require redefinition of a subcategory (Schreier, 2012).

Some questions did not divide as easily into exclusive subcategories. For example, participants answered a question about trust, such as “Most people would try to take advantage of you if they got a chance: Strongly disagree, Disagree, Neither Agree nor Disagree, Agree, Strongly Agree.” Afterward, they were asked why they answered the way they did. These answers were not easily categorized deductively, because there was no predetermined pattern. The segments in answer to these questions were coded inductively, using a pile and sort method (Bernard, 2011). This coding was then checked with moderators and adjusted as needed.

Initial comparisons of coding between the researcher and moderators showed agreement of 50% in a sample that focused on social circles and 71% in a sample that focused on the trust questions. This indicated that the initial coding scheme required a new approach. The categories were too broad and difficult to define. Analysis of the intercoder differences and thought about possible relationships between the themes made it clear that coding segments out of the context of the participant and the focus group would obscure valuable information. Therefore, the researcher
focused on specific themes based on the research question and assigned a code for each participant based on answers in the transcript. These codes were organized into a table that could be sorted by focus group, which is a proxy for ethnicity, or by theme. The table includes the following themes, each defined here. The full coding scheme appears in Appendix J.

- Inner circle code: A. sparse inner circle (only self and non-human entities such as dog or God); B. friend-centered inner circle (no adult family members but friends and others who can be trusted); C. family-centered inner circle (only family members); D. rich inner circle (includes some family members and close friends).
- Strength of family ties: Interpretation of respondents’ comments about adult members of nuclear family, coded as A. estranged; B. moderately estranged; C. neither close nor estranged; D. moderately close; or E. close.
- Friendship: Interpretation of respondents’ comments about friends in life, coded as A. no close friends; B. contextually close; C. close friends; D. separating from friends.
- Who can rely on: Interpretation of respondents’ comments about who can be relied on in life, coded as A. no person; B. one person; C. few people; D. multiple people.
- Trust index: The scores of three trust questions were added, strongly agree = 1, strongly disagree = 5. The scale is 3 to 15, with higher scores as more trusting. The range among participants was 3 to 10.
- God in social circles: Does God appear in social circles? Which one? A represents God in the inner circle. B represents other spiritual comments but not placing God in the inner circle.
- Church in social circles: A. estranged from church; B. no longer attends; C. occasional attendance; D. close.
The full table is in Appendix K. The chart allowed the relationships among the themes to be seen more clearly in order to synthesize and draw conclusions. It also allowed the themes to be sorted by focus group, which not only facilitated analysis by ethnicity but also by group interaction.

The coding for this table was conducted by the researcher in a deductive fashion. For each focus group, the researcher read each participant’s answers in full context with the category in mind and assigned a code based on those responses. An exemplar was identified and included in the table to indicate the type of comments that led to the coding decision. The exemplar quotes are included in the chart for transparency and helped remind the researcher why a given participant’s responses were coded a given way. Following the protocol, the coding was done by the researcher and rechecked within 10 to 14 days to get a fresh look and make corrections.

To validate the coding, the researcher called all participants in the study who could be reached. Two did not have phone numbers at the time of the study and two phone numbers provided during the study no longer worked. Of the remaining 42 participants, 12 were reached, for more than 25% response rate on validation. Voice mail messages were left where possible in all cases, and text messages were sent in addition to voice mail.

Participants were asked to validate the coding on the nature of their inner circle, family relationships, friendships and whom they could rely on as well as their relationship to church. Of 60 coding categories validated with participants, 10 were changed based on the feedback, for 83% accuracy. Codes were most often changed on church relationship, which was not directly addressed in the group but often came up. Excluding that category, the accuracy rate was 87%.

After the coding validation, the researcher asked whether the participants had thought about the focus group since it was conducted. When participants said yes, the researcher asked if they had anything they wanted to tell the researcher. The researcher also asked whether participants had seen anyone else from the focus group since it was conducted. When participants said yes, the researcher asked whether the relationship had changed in any way. These responses
will be discussed in Chapter 4, Findings and Analysis, in the discussion of RQ5, Will the use of focus groups show any evidence of social capital in practice?

Once the coding was completed, simple descriptive charts and graphs were constructed to see the relationships between the themes, to distill the responses in a way that would show patterns. From the full coding chart in Appendix K, smaller, more focused coding charts were constructed to examine variables together. After sorting, codes were counted based on two variables of interest; for example, trust and how many people participants thought they could rely on were examined together. These more focused sorting charts will be discussed in detail in Chapter 4. Because of the small sample size, Eta-square calculations were done on correlations to test for the power of the correlations. Descriptive graphs were created to bring clarity to patterns that were found. The exemplar quotes associated with each participant’s coded response are used to enhance understanding and will be cited throughout Chapter 4.

To protect their privacy while making it clear who is speaking, participants were assigned pseudonyms from *Pseudonyms and Personal Nicknames* (Sharp, 1972). Pseudonyms are included in the coding chart in Appendix K.
CHAPTER 4

FINDINGS AND ANALYSIS

This study set out to discover how low-income people experience social capital, to see specifically whether generalized trust and associational ties are good proxies for social capital by definitions other than the “public good” approach of previous health disparities research and to examine what elements of social capital in low-income communities are being left out of current models. It also asks a methodological question, whether focus groups facilitate the exercise of social capital among participants. This chapter examines these issues first by discussing the themes that arose out of the coding discussed in Chapter 3. They include the willingness to trust, the nature of the inner circle and resources within that circle, the structure of family relationships and friendship, and relationships to God and the church. Then, to address the research questions laid out in Chapter 1, patterns are examined among the themes. These patterns are described in graphs and charts, and correlations are provided with Eta-square calculations to indicate their likely effect given the small sample size. These patterns and correlations point to possible relationships and suggest future quantitative research. To reiterate the main research question (RQ1) and its subordinate questions (RQ2 through RQ5):

RQ1: How do participants with low socioeconomic status experience and talk about social capital? How do they build and utilize it?

RQ2: What experiences of low-income participants in regards to social capital are being left out of current models?

RQ3: In participant discussions, is there a relationship between trust as measured in surveys and social capital that is used to access resources?

RQ4: In participant discussions, is there a relationship between bonding and bridging social capital?

RQ5: Will the use of focus groups show any evidence of social capital in practice?
The first section, describing the major themes of this research, addresses RQ2 by uncovering unexpected experiences in social capital that came up in the focus groups. It explores the issues of trust, the inner circle and resources available there, family and friend relationships, the changing nature of those relationships and their situations, and, the most unexpected of the themes to come out of the research, relationships to God and the church. The second section addresses RQ3 and RQ4 by exploring the patterns among various themes, including trust and social capital, and family and friendship ties, which represent bonding and bridging social capital. The third section examines the usefulness of the focus group methodology in addressing social capital, addressing RQ5. These three sections lead to the final section addressing the main research question, RQ1, which is informed by all the others, how do low-income people experience social capital?

**Major Themes**

**Spirituality and social capital.** This study was designed to capture expressions of social capital that are left out of the current models. The questions were open-ended to facilitate any topic participants wished to bring up that might be relevant, and the one unsolicited topic that came up consistently was God as social capital. This differs from the literature on religion as social capital, in that the literature focuses on institutional resources such as church and other religious groupings (Smidt, 2003). While many of the participants in these focus groups received assistance through church-affiliated shelters and other church-related resources, their comments made it clear their focus was not on the institution. A common theme in this study was God as a personage included in participants’ inner circle. Previous definitions of social capital have included only other humans and the resources or trust found there. No attention has been given to belief or ritual in the context of social capital beyond the relationships with humans found in religious institutions. In this study, God as a personalized being came up often. Participants’ comments on God and church are included in Appendix M along with whom they rely on and their inner circle.
Fourteen out of 46 participants placed God, Jesus, or a higher power in their inner circle. Various intensities of faith were voiced, from the serious statement of Hanna, who said, “I trust God and it took me a long time to absolutely trust God. I have faith,” to the whimsical statement of Donald, who said, after describing his faith, “That reminds me, Jesus owes me $20. I lost my bet.” The nature of faith became a matter of debate in an African-American focus group, with Maureen, a woman who had recently ceased being homeless because she qualified for disability, saying that her faith was selfish in a way. She said she helps others in the belief that God will take care of her. Fay, a homeless African-American woman, and Florence, a self-supporting African-American woman, chided her motives and her use of the word “selfish,” but Maureen stood by her position. Fay later described praying for family members in the past and having her siblings ridicule her when she asked them for prayer. “You better call that prayer line,” she recalled them saying. “Don’t you know God? Call Him. Don’t you got a connection?” However, hard times did not seem to shake her faith in God as someone who would help her through the actions of strangers.

The focus groups revealed how God as social capital fits within the broader definition of social capital (Lin, 2011). Participants who identified God within their inner circle talked about resources they invest in that relationship. Prayer, an investment of time, was often cited, but that was not the only resource spent on this relationship. Participants also talked about trying to live a moral life as they see it, with Doug, a White homeless man, noting that he prayed “for the Lord Jesus Christ to save me … even when I was doing drugs.” He knew drug consumption did not fit the moral code he was trying to live by, and he tried to change his behavior through prayer. Others made references to the long road they are on to change their lives. After describing how he prays both morning and night, Stephen, an African American homeless man, said, “I’m not some maniac or anything like that, but I’m trying to really change my life.”

In the focus group where the three African-American women debated the proper nature of faith and giving, Florence told of how one day she was about to eat lunch at her work, and she
saw a couple who were clearly in need and hungry. She prayed in that moment and said God was
telling her to share her lunch. She did not want to, but she did, making that investment with the
expectation that God would bless her another day. Fay stated in the same group, “You just have
to put God first. God is sending people to help you. You just got to stay true to him and stay
faithful to Him no matter what’s happening.” Fay talked not only of praying and giving as
investments in her God relationship, but also of receiving resources from kind strangers,
sometimes as substantial as a place to live for weeks at a time. These resources she credited as
coming from God. “Just say, ‘God this is not right. Would you help me?’ and He’ll send people
across your path to bless you,” she said. As these participants described it, they invest in God
through prayer, good behavior, and giving, and God provides resources through kind strangers.
Social capital literature might define these people as bridging social capital, but they often are
people participants never see again, and there is no investment in the relationship. The
relationship as participants view it is with God and the people are delivering God’s resources.

While Florence, Fay and Maureen were most explicit about the social capital pathways
involving God, they were not the only ones to describe this pathway. Sidney, a homeless African-
American man, said, “I know I’m not the best person. I’m not 100 percent perfect. But I do pray,
and I get in touch with God. I think God looks at me and shines on me, so we go downtown, and
the tourists be breaking me off.” His reference to “breaking me off” refers to providing him
resources, most often money. Tyler, a Pacific Islander, saw this pathway work for friends. “My
homeless friends, they were homeless and now they’re not. I’m like, ‘How in the heck do they do
it?’ They’re like, ‘Well, you keep going and have faith in God and let God direct your path and
everything will work out.’ ” Tyler had not seen the investment pay off yet. “I’m like ‘I’ve been
doing it since 2002 and nothing’s happened.’ ” Such talk is common among homeless people,
according to Ruth, a White woman living in a shelter. “You just never met more religious people
than you have homeless people. They’re always talking about God,” she said.
For many participants, but not all of them, God was their sole source of social capital. Half of those who included God in their inner circle, 7 out of 14, said they relied exclusively on God. “There is only one person on that page that I can rely on, and that’s God,” Maureen said. This sentiment was expressed in various ways by others who included God in their inner circle, with the exception of one person. Todd said he relied only on himself. “God might be there, but in the end … you’re gonna have to get up and do it yourself,” he said. These 8 inner circles were coded as sparse, meaning only they or they and God were in the middle.

The discussion of God as social capital was within a distinctly Christian context, but it does not have to be. Six participants made overtly spiritual references in their discussions of social capital, one of them mentioning meditation as an important outlet. This raises the possibility of karma playing the same role as God in social capital, though Stanley, the Asian man who mentioned meditation, did not elaborate on his spiritual practices. Christianity is not the only religion in which adherents invest in spiritual practices with the hope of a payoff in this world.

While God as social capital was an unexpected finding in these groups, it was not universal. Shelton specifically left God out of the inner circle as others in his group included the spiritual being. “I believe in myself, that’s who I believe in,” he said. The remaining 25 participants made no mention of a spiritual being or spiritual matters, though many did talk about church and included church groups in the associations they belonged to now or in the past.

**Relationship to church.** While God was central in many participants’ social circles, church often was not. After making strong statements about faith, Maureen said, “I go to church, but I really don’t feel comfortable. I don’t really feel like I can depend on my church family.” For some participants, God is reliable, but maybe God’s people are not. A theme that came up in discussions about trust, which will be developed in the next section of this chapter, may be relevant here. Participants discussed the need for trust to build over time. Participants who expressed a personal faith in God have had that relationship over a long period of time, but the relationships with church members may still be new. While the common belief may bring church
members into participants’ outer circles, time may be required for some of them to work their way into the inner circle.

Some of the 14 who placed God in the inner circle talked about attending church sometimes, maybe not as often as they wanted to. Some criticized church, and some indicated they had just stopped finding community in church. Estrangement from church was characterized by intense criticism, like Anthony’s comment, “It’s all about money in most of these groups. How many offerings do you need in one service? … And they ride around in Cadillacs and these big old houses and you need help with your rent one month and they won’t give it to you.” But broken relationships with church were not always accompanied by estrangement. Sometimes people had just stopped attending. Fred, an African-American homeless man, reflected the comments of several participants when he said, “Now I don’t believe you have to go to church every day or every Sunday, cause I carry God wherever I go. And He’s there no matter what.” Amelia put her higher power “in the dead center,” but said she went to church “sometimes” and placed church in her outer circle. Others also indicated a closer relationship to God than to church, and for a couple of participants, their connection to church was actually a close friendship with their pastor. Only one participant, Julia, put church people other than a pastor in the inner circle. Another participant, Florence, who put God in her inner circle, later identified her church friends as central.

Of the 25 participants who did not talk about God, 17 either talked about church or included church groups in the associations they said they belonged to currently or in the past. Of those 17, only 3 described a close relationship with church. Another 5 said they occasionally attended, and the remaining 9 had fallen away from a previous relationship with church.

Putnam and Campbell (2010) address social capital in religious communities, focusing on the institutions. They write, “communities of faith seem more important than faith itself” (p. 444). However, this study finds the opposite among its low-income participants. For those who put God in their inner circle, their faith appears far more important than their church relationships. It may
be for some of them that God fills a void that close relationships used to occupy. Even for those who do not mention God, church is not a major source of social capital. Many respondents talked about accepting the beneficence of church organizations that reach out to low-income communities, but that was not enough to create a relationship that would provide social capital. Some are attending church and may develop those relationships, but many are not. The literature on social capital and sociology of religion may have overlooked the importance of personal faith.

**Trust.** A key purpose of this research was to ask low-income people about trust. The questions used to measure social capital in health disparities literature were adapted for this discussion. A handout with the questions was distributed allowing participants to answer on a Likert-type scale these three questions, “Most people would try to take advantage of you if they got a chance,” “You can’t be too careful in dealing with people,” and “People mostly look out for themselves.” They answered Strongly Disagree to Strongly Agree, and the answers were given a numerical value from 1 to 5. Answers to the three questions were added for a simple trust index, with 3 as the lowest value, or least trusting, and 15 as the highest value, though the highest score in the groups was 10. The responses once translated into this index scheme resemble a normal curve, as can be seen in Figure 3.

*Figure 3. Distribution of responses on trust.*
While this trust scale is not statistically reliable, with a Cronbach’s alpha of 0.54, it is similar to a scale used in an age-period-cohort analysis of trust that included a heterogeneous sample of 30,971 respondents who had taken the General Social Survey from 1972 to 2008 (Clark & Eisenstein, 2013). The individual answers to the same three questions were added, as in this study, but each question had only three answers rather than five, so the trust range in that study was 3 to 9, with higher values representing high trust. The Cronbach’s alpha in the larger study was 0.67 (Clark & Eisenstein, 2013). In this study, the scale was created from these questions to replicate as best as possible the conceptualization of social capital as used in the health disparities research. In the larger study, the General Social Survey provided a unique data set of trust responses across generations (Clark & Eisenstein, 2013).

Figure 3 provides a nice summary that aligns with responses that participants gave about trust. The mean was 6.2 with variance of 4.27 and standard deviation of 2.07. More than half of trust responses, 26, were below the mean, but lack of trust was not a universal theme among the participants. The other 20 participants showed a greater willingness to trust in their scores. In the focus groups, participants were asked why they answered the questions the way they did, and their answers confirm what the numbers seem to indicate about trust. They are summarized in Table 4.

The comments of those who had lower trust index scores reflect mistrust, and those with higher scores indicate a willingness to give people in general the benefit of the doubt. Table 4 provides exemplar quotes from each index score to illustrate how the willingness to trust increases as the trust index increases. The lower scores, from 3 through 5, include responses that justify or explain low trust. At scores 6 and 7, the responses become mixed, with responses at score 6 more frequently indicating less trust and those at score 7 more frequently indicating more trust. The responses in scores 8 through 10 show an increasing willingness to trust, either based on universal values such as the Golden Rule or on experience. This split in the responses is used in later data analysis to dichotomize the trust index.
Table 4

Trust Index and Representative Quotes

<table>
<thead>
<tr>
<th>Trust index</th>
<th>Representative exemplar quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>“People I’ve let get close to me, ... that’s the ones that get you first, because they know where to get you.” (Todd, White man living in shelter)</td>
</tr>
<tr>
<td>4</td>
<td>“The majority of people, they’re crafty. They portray themselves to be something they’re not.” (Douglas, White man living in shelter)</td>
</tr>
<tr>
<td>5</td>
<td>“I’ve got a generous heart, but it seems like every time I give or I help people out, I get taken advantage of.” (Tyler, mixed Pacific Islander-White living in shelter)</td>
</tr>
<tr>
<td>6</td>
<td>“I used to give (trust). I don’t give it no more.” (James, African-American man, self-supporting) “There’s some people they can trust and there’s some that you can’t.” (Alfred, Hispanic homeless man living in shelter)</td>
</tr>
<tr>
<td>7</td>
<td>“I just think it depends on the person. ... I don’t think everybody’s out to get me.” (Stephen, African-American man living in shelter) “Trust takes time to build.” (Linda, White homeless woman living in a shelter)</td>
</tr>
<tr>
<td>8</td>
<td>“I think some people do have a genuine heart and some people look for people they can help.” (Fay, homeless African-American woman)</td>
</tr>
<tr>
<td>9</td>
<td>“I’m going to expect the best and prepare for the worst kind of person.” (Virginia, White woman living in shelter)</td>
</tr>
<tr>
<td>10</td>
<td>“Most people understand the Golden Rule. ... I don’t think most people take advantage, only some.” (Fred, African-American man, self-supporting)</td>
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</tbody>
</table>

While there is no direct comparison to the findings of Clark and Eisenstein (2013), it is worth noting that their study found young people are less trusting than older ones, that trust increases with age until about 40, then levels off, and that cohorts from 1982 through 2008 have less generalized trust than older cohorts.

For this study, the reasons participants trust or do not trust were further analyzed and coded to explore trust more deeply. The exemplar quotes for all participants were sorted and inductively coded to see what lies behind trust or lack of it in this population. These are shown in full in Appendix L. Table 5 summarizes the reasons with a quote representative of the category.
Table 5

Reasons for Trust or Lack of Trust

<table>
<thead>
<tr>
<th>Reason category</th>
<th>Representative exemplar quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Just from experience”</td>
<td>“I feel like I have to keep my guard up always, because of my past experience with people. I’ve been taken advantage of a lot.” (Amelia, White woman living in shelter)</td>
</tr>
<tr>
<td>“That’s just who I am”</td>
<td>“I like to believe that deep down most people are good-hearted, you know what I’m saying?” (Henry, White homeless man living outdoors)</td>
</tr>
<tr>
<td>“Trust takes time to build”</td>
<td>“The only time I would trust somebody is if I got to know them.” (George, Pacific Islander living in a shelter)</td>
</tr>
<tr>
<td>“People can’t be trusted”</td>
<td>“People, generally, are a horrible species.” (Ben, homeless Asian-American living outdoors)</td>
</tr>
<tr>
<td>More trust in a better situation</td>
<td>“I tend to trust more people when I’m in a better situation. ... Luxury is being able to trust people, be able to go out and meet them, be able to go out to a club with them or go to a bar to hang out with them.” (Ernest, homeless Pacific Islander)</td>
</tr>
<tr>
<td>Contradictory responses</td>
<td>“Most people are fairly honest and they’re self-sufficient. They don’t need to take advantage of you. ... Some people will take advantage of you and if you’re too trusting, you draw predators.” (Christopher, White homeless man living in a shelter)</td>
</tr>
<tr>
<td>“It depends”</td>
<td>“Depends on what the situation actually was.” (Shelton, homeless African-American)</td>
</tr>
<tr>
<td>“You can read people”</td>
<td>“You know, you can tell if the person is real or not. You can read and you can see it right off the bat how he coming.” (Walter, homeless African American man)</td>
</tr>
</tbody>
</table>

Some of the reasons might be expected from a low-income, largely homeless population, such as in better circumstances they might be more trusting, they have developed a low opinion of others, or they require others earn their trust before they give it. Experiences of poverty and homelessness might also be expected to make participants less trusting, and this was a strong theme in the category, “People can’t be trusted.” Ben, an Asian-American homeless man living outdoors, did not mince words. “Especially the homeless, you give these people an inch and
they’ll take the world,” he said, adding later, “People, generally, are a horrible species.” In this category, participants talked about not appearing weak or others would take advantage.

However, when participants talked about losing trust because of experience, it wasn’t always the homeless or low-income experience they referenced. They often seemed to be talking about people who were close to them at a point in the past. Elizabeth, a Hispanic woman living in senior housing, said, “Sadly because of recent experience with friends,” and Vivian, a homeless African-American woman living in a shelter, said, “Every time I give a person a chance, they fail.” Two participants were specific that experiences before they became homeless or low income had made them less trusting. Amelia, a White woman living in a shelter, wrote, “I can trust the homeless community more than I could trust my friends and acquaintances in my past. The people that are in more need are more trustworthy in my experience, which is quite shocking.” Positive experiences also helped shape trust opinions. Scott, a Hispanic man living in a shelter, wrote, “Not all people act the same. … I have people help me in different situations.” So while experience was a strong theme in these groups, it was not always a negative influence.

Another theme was the need for time to build trust. Aaron, a Hispanic man living with his family, articulated it well. “You have to really know someone before you try to trust somebody, because you don’t really know them till something happens, till something vital happens and either they’ll be there for you or they’re not.” For Aaron, family was the focus of his inner circle, people who had been around him and reliable his entire life. Alfred, a friend of Aaron in the same focus group, told a story that illustrates the point. He was arrested and went to the county jail for six months, leaving his stuff with the friend he was living with at the time. When he returned to the friend’s house, some of Alfred’s possessions had been stolen but the friend’s had not, showing the friend to be untrustworthy in Alfred’s eyes. In addition, Alfred noted, the friend never visited him in jail. The only person who did was his aunt, with whom he said he was estranged.
Trust also seems to be a matter of choice, which is reflected in the theme, “That’s just who I am.” Sometimes that trust level was low, reflected in the response, “Yeah I have trust issues, and I don’t trust nobody.” Sometimes the choice was a higher trust level: “Give them an opportunity and the goodness will come forward.” The living situation did not seem to have an effect. The less trusting quote came from Hanna, a Hispanic-African American woman who is self-supporting, while the more trusting one came from by Henry, a White, homeless man who spends his nights outdoors.

Five participants saw the ability to trust others as a matter of self-sufficiency: They had confidence in their ability to separate trustworthy individuals from those who should not be trusted. This is reflected in the theme, “You can read people.” Three participants reserved judgment, noting it depends on the situation. Stephen, an African-American man living in a shelter, said, “I just think it depends on the person. … I don’t think everybody’s out to get me.” While generalized trust was not high among the participants and many had lost faith in their fellow humans, homelessness and hard times had not snuffed out their willingness to trust, and a few even found new reasons to trust as a result of their situation.

**Inner circle and resources.** Another key purpose of this study was to explore social networks and resources available through those networks. This was done using the social circle model (Figure 2, Appendix D) to shape the discussions about resource- and network-focused social capital. The model consisted of three concentric circles with a stick figure individual in the center. Participants with minor exceptions viewed the innermost circle as a place to put family, friends, and other relationships they consider close, paralleling the concept of bonding social capital. Even if they did not have people in their inner circle, they viewed that as a place where close relationships should go. Anthony, an African-American homeless man who is from Las Vegas, said, “I’m a loner. All my family lives here, but I don’t feel like, no one’s close to me.” Amelia, the White woman living in a shelter who was previously quoted, noted with insight, “If we had friends and family on the inner circle, we wouldn’t be in the circumstances we’re in.”
This statement may seem broadly applicable to the low-income, largely homeless population in this study, but surprisingly it was not.

The nature of the inner circle was coded as rich, consisting of family and friends; family-centered; friend-centered; and sparse, suggesting no adult people in the inner circle. Minor children and pets were not counted, because they must be cared for and generally cannot provide resources. Of 46 respondents, 10 were coded with sparse inner circles; 8 with friend-centered inner circles; 13 with family-centered inner circles; and 15 with rich inner circles. In some cases, family- or friend-centered inner circles consisted of a single other adult, such as a wife, a best friend, or in one case, a pastor.

Among those with a sparse inner circle, it was a matter of trust or estrangement from those who had been close. William, a Pacific Islander who was self-supporting, described his inner circle most graphically: “If there was a fire, right? And if I could save like one person, I would save my dog, before I would save my family or girls.” Todd, a White man quoted in the previous section, muttered to himself as he was filling out the circle chart, “I don’t have anybody to put down here. I don’t trust anybody. That sucks. I’ll put down, maybe I’ll put God.” As participants were sharing their answers, he later noted that God, his daughter and brother were in the innermost circle, but he explained later that his brother knew about his situation only because his daughter had told him. Todd felt only his daughter was close enough to know that he was homeless.

Those with friend-centered inner circles sometimes had just a single friend, and sometimes the closest circle was filled with homeless friends. Ruth, a White homeless woman living in a shelter, had placed her case manager and advocate from the shelter in her closest circle, noting, “I’ve lost everything, so I don’t have anything to lose by having a close relationship with them.” Julia, a White homeless woman living in the same shelter, argued with the choice during the focus group, noting that case managers and advocates could not be trusted with information such as an infraction of shelter rules, but Ruth kept them in her inner circle.
However, when asked whether she could rely on the people in her inner circle, Ruth admitted, “No, it’s a working effort to get them to be there for me.” Julia, on the other hand, had a rich inner circle with several people to rely on. The relationship between the inner circle and how many people participants said they could rely on will be explored further in the next section.

Participants with family-centered inner circles often had a few key family members in the inner circle and other family members in the next circle out. A couple of respondents described only their mother as within that inner circle, with other family members estranged. A couple of respondents with family-centered inner circles had significant others in that close space, either fiancés, boyfriends, or spouses. “My kids and my sister go on the inside, and my boyfriend. That’s just the way it is,” said Hanna, who described her inner circle as “itty-bitty.”

Surprisingly, the largest category in this theme was a rich inner circle, including both family and friends. Lilian, a Hispanic woman living in subsidized housing, described her rich inner circle: “So family. I consider my friends, I have good friends, and I keep in contact with them, and they may not be much, but they’re people I can count on. They’re my support system.”

Stanley, an Asian-American man who was self-supporting, described a “deep spiritual connection” with his mother as well as friendships he had made in the artist community he had become a part of. Stuart, a homeless Hispanic man living outdoors, said, “To me your family should be in the inner circle, and your friends.” He described on one hand how his sister-in-law took care of his mail and on the other how his grown children always asked him for money when he lived in the same city, much to his consternation. His homeless friends, he said, always had his back. When Stuart was contacted during the validation process of this study, he revised the coding of his inner circle from rich to friend-centered, noting that he wasn’t as close to his family as his responses made it sound. The composition of the inner circles was varied, and as Stuart’s case reveals, also may be complicated by shifting relationships. The nature of family relationships and friendship will be considered in the next two subsections.
**Family relationships.** The estrangement from family was a recurring theme through the focus groups. For participants, family was where they expected to have close relationships, and when those relationships were broken, particularly when they were estranged from family, there was regret and sometimes anger. Fred, a homeless African-American man, said, “It would seem like you would want that family support. If I could get that, I would love it. But I can’t seem to get that.” He talked about having no memories of his mother “babying” him. Anthony, another homeless African-American man, said, “Everybody needs a net, everybody needs their family. But family don’t make it easy. … So I figure I just live my life by myself. And then I ain’t got nobody’s issues but mine.” Sometimes the estrangement is a matter of choice because of embarrassment or past lack of sympathy when participants fell on hard times. “I really don’t want to deal with them when I’m going through this,” said Douglas, a White homeless man quoted previously. Virginia, a White woman living in a shelter because of domestic violence, mentioned briefly that family members had not been understanding when she had been in a similar situation before, so she would not turn to them for support this time.

Often estrangement was by choice or because of conflict. Sometimes estrangement was more moderate and related to distance or because of the death of closest family members. Henry, a White homeless man quoted earlier, was an only child and both of his parents had died, leaving him no immediate family. Eric, a Native American man who is self-supporting, also lost close family members to death. He still had aunts and a cousin included in his inner circle, but he did not consider family ties strong. Tyler, a White-Pacific Islander living in a shelter, grew away from his family as he moved away from home. “My brother, he’s busy, he’s working. He’s got two kids he’s raising. ... I hardly contact my mom. And my brother, he’s in prison for the rest of his life.” He tries to contact them through social media, but Tyler says they don’t respond. “I guess they’re people that are busy,” he said.

Half of the participants, 23 of 46 total, described their family relationships as either moderately close or close. Those who described moderately close ties had some family members
in their inner circle and others in the middle or outer circle. Linda, a White homeless woman living in a shelter, summed up the moderately close relationships well: “I’m only close to a certain part of my family. … There’s some that you can’t get along with and some you do.” Participants who described close family relationships talked about trust and the strength of those bonds. “Well I trust my family because they’re always there for me. If I’m gonna die tomorrow, they’re going to be there,” said Rosie, a Hispanic woman who lived with her brother and his children. Some participants made it clear that while they are close to family, they cannot turn to those members for resources. “They’re poor already, so why be another burden on them?” said Dorothy, a Native American homeless woman. Others turned to family for small favors, such as doing laundry or spending time out of the shelter where they slept at night. Some chose not to take shelter in relatives’ homes, though they could. “I call my sister. It’s like we talk and talk and they say, ‘Come home. What you staying out here (Las Vegas) for?’ ” said Anthony, an African-American homeless man quoted earlier. For a few who have close family ties, shelter living appears to be a step toward self-sufficiency.

Close family ties can come with expectations. Stephen, an African-American man living in a shelter who described recently finishing a prison term, said, “My inner circle, particularly my family, pastor, my son and my grandkids are getting older now, they expect so much out of me because before I went wayward years ago … I put together a lot of family functions.” For many who described strong family ties, they also said they had multiple people they could call on for help if needed, but they were reluctant to ask. “I don’t want to worry them,” Lilian, a Hispanic woman who was quoted earlier, said.

If family relationships are varied and complicated, at least participants knew whom to include in the definition. Friendship was a much harder concept that sometimes sparked debate in the focus groups.

**Friendship.** While friendship was not directly addressed in the focus group moderator’s script, it came up in every group as participants filled in their social circles. Responses relating to
friends were summarized and coded for each participant in four categories: No close friends; contextually close friends, meaning friends the respondent indicated were specific to the current situation; close friends, which was used if the respondent indicated at least one close friend; and separating from friends, meaning the respondent indicated distance from old friends in an attempt to change anti-social or unhealthy habits. Exemplar quotes were included in the friendship column in the coding chart found in Appendix K. This subsection summarizes some of the issues discussed during the focus groups.

The participants most often were on one end of the spectrum or the other. Of the 46 total participants, 18 were coded as having close friends and 13 as having no close friends. Another 9 talked about having contextually close friends, people they would not consider friends if their circumstances were different, and 5 were separating from old friends.

Those who had close friends were clear about who those friends were and seemed deliberate in choosing them as friends. “You got to know who’s your friend and who are not your friends,” said James, a self-supporting African-American man quoted earlier. He described testing their trustworthiness before he let them into his inner circle. He also said he had “only maybe four or five close friends,” a number that was impressive to other members of the focus group, all of whom were coded as having no close friends. His definition sparked a lengthy discussion about friendship, with Shelton noting, “Why do you call them friends?” and adding, “I hardly have even one.”

Some of the close friends described in groups were fellow homeless people who had proven their loyalty in some way. Henry, a White homeless man living outdoors who was quoted earlier, described those friendships: “I’ve got a few friends. I can count ’em on two hands. But those friends will walk into a place and take a beat-up, a beat-down with me without, even if I’m wrong, that’s fine. We’ll talk about that later. But they’re willing to get beat up with me for the simple fact that I’m a friend. And that’s a lot.” This description was part of a debate in this group on the definition of friendship. Henry’s girlfriend, Alice, a White-Native American woman, was
also in the group and challenged the trustworthiness of friends, preferring to call them “acquaintances and such.” Henry, who has no close living family, defended his definition. Alice, it should be noted, has close local family ties and spends weekends out of the shelter with family members. The relationship between family and friendship ties will be further explored in the next section, “Patterns among the themes,” but for now the difference in Alice and Henry’s relationships is worth noting in their disagreement.

One other focus group engaged in an extended discussion about the definition of friendship, with the core issue whether friends are trustworthy. Eleanor, a White homeless woman living with a friend, was most perplexed about the definition of friend, pointing out that most people call anyone they know a “friend” when actually they are more like acquaintances. Donald, a White homeless man staying with friends, included friends in his inner circle from both his drug days and his time living on the streets, but he was careful to define who was friend and who was acquaintance. Virginia, who lived in a shelter, responded that she had taken to calling her bunkmates at the shelter “sorority sisters,” but does not count them as friends. “For me a friend is someone I would hang out with, somebody I can trust,” she said.

The other two themes that came out of the discussions on friendships were the contextual nature of many of the participants’ friendships and the changing nature of some friendships. Eleanor said her living situation changed the nature of her friend relationships. “I’m finding people closer to my inner circle that I would not normally have there,” she said. “Like, I’m in a situation where I live with some other people, so whoever comes over to see them all the sudden is now my acquaintance. If that’s my choice, I would put them in the outer, but they seem to be in my life almost every day.” Ben, an Asian-American man living on the streets, was most direct: “I don’t always hang around homeless people when I’m not homeless.” But for the time being, he said, he enjoyed his drinking buddies, though he didn’t trust them.

Five participants talked about friends they had left behind, either because they were trying to live a cleaner life or because they were growing up and their friends were not. Walter
had talked about doing time in prison and then when discussing friendship said, “When I got out, they are the same people I’m dealing with, it’s brutal. As you see how they act, you know, you stay away from them.” For Rosie, it was a matter of needing to grow up. “I had a lot of friends when I was younger, and I had to put away some of those friends. I had to stay away from that negative things and I have to go where all the positive people are, and that helps me. Sometimes, it feels kind of lonely, like not having all those friends around, but it’s good for me.” For these participants, no friend is preferable to the wrong friends.

**Temporary condition.** Some participants made it clear that the status of relationships they described, whether it was with family or friends, was temporary. Elizabeth, a Hispanic woman quoted earlier, used to have close family ties and many friends, but a tragic death severed the family ties, and she realized friends were taking advantage of her once she started treatment for depression. “I try to stay away from a lot of friends who are not friends. And I feel better and I’m regaining back something that I have missed for a long time,” she said. Several participants talked about returning to church when they could. These comments did not foreshadow future change in these relationships, but hope for future change was evident in closing remarks of participants.

The final question in each focus group was, “What do you think is the most important points about what we’ve talked about today? What do you want the researchers to remember?” Two participants saw the social circles as a way to clarify their lives and work to change it. “It’s kind of like a breakdown of what’s going on right now and what needs to be fixed. It’s going to take time,” said Ruth, a White woman living in a shelter. For Ruth, change did come. During validation calls six months after the focus group, a fellow shelter resident told the researcher that Ruth had moved out of the shelter into more permanent housing. Others made it clear that their low-income status and especially homelessness were temporary. Ben, an Asian-American man quoted earlier, noted that he qualified for the focus group because of “the situation I put myself in through extreme recklessness, that only myself can get myself out of this situation when I feel the
time is right.” Ernest, a homeless Pacific-Islander man, wanted the researcher to know “that we will get out of this. We don’t want you to think that this is a permanent thing that we are in. It’s just temporary.” Shelton, an African-American homeless man, said at the end of the focus group that it was time to call his mother, the one family member he placed in his inner circle.

Lack of resources and homelessness may be difficult situations, but the participants did not see them as intractable nor as permanent. By the same token broken relationships may not remain that way forever. It just may be easier to see the homeless situation changing than imagining fractured relationships becoming close again.

Patterns Among the Themes

Trust and social capital. Putnam (2000) uses generalized trust as a proxy for social capital, what he calls “thin trust,” or the willingness to extend trust to the “generalized other,” which “extends the radius of trust beyond the roster of people whom we can know personally” (Putnam, 2000, p. 136). It is reflected in three questions he draws on from the General Social Survey, questions that are also used in health disparities research: “Generally speaking, would you say that most people can be trusted or that you can’t be too careful in dealing with people?” “Would you say that most of the time people try to be helpful or that they are mostly just looking out for themselves?” and “Do you think most people would try to take advantage of you if they got a chance, or would they try to be fair?” (Smith, Mardsen, Hout, & Kim, 2013). These questions were adapted for the focus groups to create the trust index discussed earlier, with 3 the lowest score or least trusting and 15 the highest or most trusting. The range among participants was 3 to 10, with a mean of 6.2 and standard deviation of 2.067.

Indicators of social capital were coded in two primary ways: how many people participants said they could rely on and how they described their inner circle. These two themes seemed to indicate a regular pattern in the groups, with the greatest number of those having a sparse inner circle also reporting having no person to rely on, and those reporting a rich inner circle consisting of both family and friends having the greatest number of people to rely upon, as
illustrated in Figure 4. Even in this small sample size, these two variables had significant correlation in a Pearson’s chi square test, with a p of .02.

![Bar chart showing the relationship between inner circle and people to be relied upon.](chart.png)

*Figure 4. Relationship between inner circle and people to be relied upon.*

If trust is a good proxy for social capital as conceived in the resource/social network model, then there should be a relationship between the trust questions and either one of these themes. However, there was no discernable relationship, as shown in Figures 5 and 6.

In Figure 5, there does not appear to be a connection between trust and the different ways participants described the number of people they could rely on. The ANOVA showed no significant relationship, with a p of .538. The Eta square, which would indicate if there was a statistically significant effect not showing because of the small sample size, was .050, indicating at best a weak effect (IBM, 2014). In Figure 6, the patterns of response by those who described sparse inner circles and rich inner circles are similar, and the ANOVA showed no relationship, with a p of .972 and an Eta square of .006, well below the threshold of an effect (IBM, 2014). When the trust questions were tested separately for relationships with the number of people who can be relied on and the nature of the inner circle, no significance was found as well. These
results would indicate that in these focus groups, there does not appear to be a relationship between the trust questions and social capital as measured by the number of people they can rely on or the nature of their inner circle. The implications are discussed in the Chapter 5, Discussion.

**Figure 5.** Relationship between generalized trust and people to be relied upon.

**Figure 6.** Relationship between trust and inner circle.
Other patterns that might suggest a relationship between trust and social capital are family closeness and friendships. Family closeness was coded as estranged, moderately estranged, neither close nor estranged, moderately close and close, based on comments participants made about their families during the course of the focus group. Friendship was coded as no close friends, contextually close (such as homeless friends participants said they would not have in normal circumstances), close friends, and separating from friends. If the generalized trust questions are a good proxy for social capital, a relationship would be expected between either family closeness and trust or friendship and trust, with stronger ties associated with stronger trust.

Figures 7, 8 and 9 show these findings.

![Graph](image)

**Figure 7.** Relationship of trust to family closeness.

In Figure 7, three categories of estrangement and two of closeness were combined to clarify the relationship. Each consists of 23 responses. While the patterns look very different, when they are grouped in a dichotomous way by trust, with low trust represented by 3 through 6 on the scale and high trust represented by 7 through 10, they look the same, as seen in Figure 8. This dichotomous grouping is justified by the discussion of the trust index in the previous section. The lower scores fairly represent greater levels of mistrust and the higher scores fairly represent a
willingness to give the benefit of the doubt. A t-test shows the difference between the dichotomous groups as not significant, with a 2-tailed p of .325. The ANOVA for the groups analyzed separately was not significant, with a p of .635 and an Eta square of .059, which indicates a very small effect (IBM, 2014).

Figure 8. Dichotomous view of relationship between trust and family closeness.

Figure 9. Relationship between trust and friendship.
A relationship between friendship and trust also is not evident, as seen in Figure 9. The ANOVA was not significant, with a p of .549, and the Eta square showed a minimal effect of .049 (IBM, 2014).

The difference in the trust measures among those who have close friends and others is not well established as a pattern. This study, while the sample size is small and not randomized, seems to support previous research that indicates no relationship between generalized trust and social capital.

**Strength of social ties: Bonding and bridging social capital.** While there was no relationship between trust and social capital, this study did find evidence that low-income participants with strong family ties also had richer inner circles and had more people they could rely on for resources. This appears to support Lin’s (2011) theory that those at the bottom of the social pyramid will find bonding capital, or the closest social ties, more important as well as Warren, Thompson, and Saegert’s (2005) assertion that bonding capital is a necessary foundation to build other types of social capital.

The nature of the inner circle was coded as either rich (consisting of family and friends); family-centered; friend-centered; or sparse (suggesting no adult people in the inner circle). Minor children and pets were not counted, because they must be cared for and generally cannot provide resources. Of 46 respondents, 10 were coded with sparse inner circles; 8 with friend-centered inner circles; 13 with family-centered inner circles; and 15 with rich inner circles. In some cases, family- or friend-centered inner circles consisted of a single other adult, such as a wife, a best friend, or, in one case, a pastor.

The focus groups also discussed whether people in the circles could be relied upon, and this information was coded as number of people participants can rely on. The categories were no person, one person, few people, and multiple people. Not surprisingly, those with a rich inner circle seemed to have more people they could rely on. The relationship is seen in Figure 10. A
Pearson’s chi square analysis showed the relationship between these two variables as significant, with a p of .021, even with the small sample size.

Figure 10. Relationship of inner circle and people who can be relied upon.

Elizabeth, a Hispanic woman who had a sparse inner circle, noted she keeps her needs simple so she does not need to ask others for help. She did not own a radio or a TV in her apartment, which she described as having only a table and chair for her to sit on. She did without a phone for a week until she had money to pay for it. “If I have water, I don’t need anything else, for real.” Those with friend-centered inner circles also were less likely to have people they could rely on. Ben, an Asian man living outdoors, put other homeless friends in his inner circle, but said they could not be relied on. “I don’t trust them one bit. They’re just acquaintances or friends.” Four participants with family-centered inner circles still had no one to rely on. In two cases, the participants said family members were not able to help them because they had other responsibilities. In the other two cases, only a couple of family members were in the inner circle, and they were not helpful. Even a couple of people with rich inner circles said they had nobody to rely on, but many more participants with rich inner circles, 10 of them, had multiple people to
rely on, while no participants with a sparse inner circle, and only 1 each with a friend-centered and family-centered inner circle, had multiple people to turn to.

It is logical that the more people in one’s inner circle, the more people an individual can rely on for resources. Less obvious is the relationship between strong family ties and the inner circle. Among participants, those who described close or moderately close family ties were far more likely to have a rich inner circle, including both friends and family, than those who were estranged, moderately estranged or neither estranged nor close, as illustrated in Figure 11.

![Figure 11. Relationship of inner circle to strength of family ties.](image)

A Pearson’s chi square shows the correlation between these two codes is significant with a p of .000. This raises the question, when participants are estranged from family, do they fill in those relational gaps with friends? Do they create ad hoc families from among their friends? There was no significant relationship in this sample between family ties and friendship, even though Figure 12 would appear to indicate one. A Pearson’s chi square test shows no significance, with a p of .31.
Participants did not talk about the relationship between having close family and close friends. A willingness to allow people into the inner circle, however, seems rooted in the closeness and reliability of family relations first. Without those relationships, participants were more likely to have a sparse inner circle, but that did not mean they were devoid of resources. Those with sparse inner circles talked about other ways they built social relationships. William, a Pacific Islander who was self-supporting, had a sparse inner circle, which included his dog and random girls. His mother, with whom he was close, had died and he said he had no close friends. However, he described relying on his drug dealer and as he talked about relationships within the circles, he came to a realization: “I would say the outer circle is where you would expect the least from but it’s also like the most fairest. That’s crazy.” The social relationships with those in his outer circles, he discovered during the focus group, were reliable in that they were a fair exchange: He pays for drugs, he gets drugs; he waits his turn for the social worker, he gets benefits.

Eleanor, a White woman who was staying with a friend, also had a sparse inner circle but talked about visiting with bus drivers, landscape workers at the apartment complex, sanitation
works and other strangers she saw on a regular basis. She placed these people in the outer circles. She agreed aloud with Amelia, who said, “If we had friends and family on the inner circle, we wouldn’t be in the circumstances we’re in.” But these acquaintances in Eleanor’s outer circles provided a social life that seemed to be important to her. Fred, an African-American homeless man, had such a sparse inner circle, he suggested in jest that the researcher should be in it. Yet he talked about needing to deal with people in his outer circles to survive while homeless. “I can’t stop dealing with these people. That’s my means of survival, for now. … I deal with them if they got something I want or need, yeah. I make them think they my best friend.” Fred also talked about God, Jesus and the devil in a personal way, saying he relied on Jesus and only Jesus.

For those with closer relationships, they did not seem in their comments to be related to generalized trust. James, a self-supporting African-American man, described his family as close and counted five close friends in his inner circle, which surprised other group participants. But he agreed with each of the trust questions, giving him a trust score of 6. “I used to give (trust). I don’t give it no more. You gotta earn my trust,” he said. Florence, a self-supporting African-American woman, said she could rely on family and friends without a shadow of a doubt, but she recorded the lowest trust score, a 3, saying, “If you show people that you’re weak or they think you’re weak, they’re going to start to think they can take advantage of you.” Strong family relationships in these groups seem to be the root of strong social capital, but not related to generalized trust.

When it comes to social capital, this research seems to indicate that family bonds may be the foundation of other resources, including a rich inner circle and resources to rely on. Those without those strong family ties created their own social capital of some sort, either putting God in the inner circle or using looser ties in the outer circles to fulfill their social needs. In the face of estrangement, these participants seem to reach out to whatever resources are available to them. This research also is a snapshot in the lives of the participants. The same participants would not expect to be in the same situations or have the same social circles at a later time.
Focus Groups and Social Capital

One of the qualities of focus groups that set them apart from other methodologies is the social interaction that occurs during capture collection. People who do not know each other or who may know each other but not well come together and talk about a focused topic. The interaction sparks ideas and prompts participants to think more deeply than they may have ever done before about a topic. In the process of this sharing of ideas, this study also sought to see whether a sharing of information, one type of resource, would occur. Would the focus groups become mini laboratories of social capital creation? This is the final subordinate research question to address.

Several focus groups resulted in sharing of useful information among participants either during the socializing before the group or during the group itself. The most interesting was over pizza before one group when William, a self-supporting Pacific Islander, described to Ben, an Asian-American living on the streets, how he had lived in a foreclosed house as a squatter legally for about eight months. William explained that often foreclosed homes, owned by banks, are left unlocked, and if Ben could find one and set up housekeeping, the police would not be able to throw him out without an eviction notice, which takes months. This strategy had allowed William time to save for his own apartment. The story came with practical advice about how Ben could make it work for him. Before another group, Donald, a White man living with friends, described finding a job in Arizona that was due to start in about a week. He had worked through an agency and recommended other participants take the name and number of that agency. By the end of the focus group, Eleanor said, “And I want that card too.” During validation, Eleanor said she had given Donald and another participant rides after the group but had not received the information on the job possibility.

Some of the information exchange occurred within the focus groups. In one, Christopher, a White homeless man living in a shelter, noted that he was three years away from being eligible for Social Security but too old to land a job, so he expected to be homeless for the next three years. Immediately Alice asked him why he had not applied for Social Security, noting she was
getting it for a disability and she was quite a bit younger. Christopher said he did not think he would be eligible, but Alice and her boyfriend Henry set to persuading him that he should apply. He did not say whether he would or not, but it was clear they wanted to help.

During the validation process, the 12 participants who were reached were asked whether they had seen any of the other participants from the focus groups and if so, whether the relationship with those people had changed. No participants reported seeing people they had not known before the groups, but a few said that people they had known in passing before had become friends since the focus group. Two participants used the validation calls to talk about the therapeutic benefits of the focus groups, as if they had been support groups. “We got to hear other people’s stories and realize we’re not the only ones out here,” Fay said. “Sometimes you can talk to strangers better,” said Florence, who coincidentally was in the same focus group as Fay. While this was not a common theme in the validation, it shows another benefit of the focus group methodology for this study. The focus groups did appear to encourage a stronger social connection among participants who had prior loose ties before the groups.

**The Low-Income Experience of Social Capital**

To summarize, this study suggests that generalized trust may not be a good proxy for social capital (Moore et al., 2010; Putnam, 2000), at least among the largely homeless population studied, and that many low-income participants suffer from weak primary social relationships that erode social capital. This study also finds a surprising number of references to God and spirituality among largely homeless populations when talking about their social networks, which supports literature suggesting that church affiliation and religion may be unique in the formation of social capital (Smidt, 2003). For some with sparse inner circles, God may be their social capital of last resort. Those with sparse inner circles, whether they included God or not, also talked about relationships in the outer circles that helped satisfy some of their needs, either physical or social. This study also finds that the focus groups were used for strengthening of some social connections.
The four subordinate research questions point to answers to the primary one: How do people with low socioeconomic status experience social capital? How do they build and utilize it? From these findings, it appears that these low-income, largely homeless people were more likely to have a richer social network if there are close family bonds, that generalized trust is not related to the structure of their social networks, and that God may be a central part of their inner social circle. In addition, the focus group methodology has unique value in studying social capital, because it can be a petri dish of sorts in the development of bridging social capital, the sort of looser ties that according to Lin (2011) are used to access resources and improve social position.
CHAPTER 5

DISCUSSION

This study set out to explore how people with low socioeconomic status experience social capital, how they build and utilize it. The research indicates a potential relationship between bonding and bridging social capital. It appears the participants with strong family ties are more likely to have a rich inner circle and more people to rely on. This study seems to support other research that indicates survey questions traditionally used to measure generalized trust may have little relationship to the structure of social networks and the resources available within them.

Most interestingly, it finds that God and personal faith play an important role in the social circles of some participants, often being the only personage besides themselves they say they can rely on. This reliance on God, where it exists, seems to have no pattern with participants’ church ties, and strong church ties did not seem to necessarily indicate this personal reliance on God. Finally, the focus groups provided a setting where bridging social capital was exercised, with exchanges of useful information occurring in several of the groups.

A larger question is posed in this study, whether there is a Matthew Effect, where the rich have more social capital resources than the poor (Rainie & Wellman, 2012), and it is difficult to answer from these findings. The capta gathered in the focus groups recorded estrangement and broken relationships among many participants, which would indicate poverty in social capital. It also found strength in family bonds in half of the participants, but in many of those cases the family had no resources to share. Had stronger resources among friends or family members been found, the study might have refuted the Matthew Effect, but these findings do not refute it. Lin (2011) suggests the Matthew Effect is likely, based on his concept of homophily, or that people prefer interaction with those who are like them. However, findings from this study cannot support the Matthew Effect, because there is no comparison among middle class or wealthy people for these capta. Focus groups among those who have financial resources could just as easily find a similar pattern of broken relationships and estrangement or they might find healthier relationships
that would support the Matthew Effect. To test fully for the Matthew Effect in social capital, further research would be required among populations of higher socioeconomic class.

How this research fits into the larger literature is discussed in the following sections, dealing with the social capital research, sociology of religion, and health disparities. These sections include suggestions for further research. A subsequent section addresses how this research might be used in practical ways in working with low-income populations. Finally, this study’s limitations and how those limitations point toward future research are addressed.

**Social Capital**

This study began by analyzing the literature and finding it falls into two broad approaches to social capital: a network- and resource-based one represented by Lin (2011), which focuses on the individual, and a public good and collective action one represented by Putnam (2000), which focuses on generalized trust. It contributes to the literature by synthesizing the research on social capital into a continuum and examining the methodological approaches together. It questions whether the methodology that measures generalized trust and associations as a proxy for social capital, used by Putnam, is sufficient and adds qualitative evidence to quantitative research that indicates generalized trust is not related to social networks (Moore et al., 2010).

The two widely divergent approaches to social capital create confusion around the concept and undermine its effectiveness as an analytical tool. If generalized trust were a good proxy for the network- and resource-based approach to social capital, then the work of Putnam and others who use his public goods approach would be helping to build a solid field of study. As it is, this work serves to support this work and does not have a strong relationship to the research in social capital that derives from the network- and resource-based approach. Of course, Putnam’s best-selling book *Bowling Alone* (2000) is probably the best-known and most widely cited work in social capital, but it would add clarity to the field if those using his definitions and conceptualization talked about “generalized trust” or “civic engagement” rather than “social capital.”
In exploring the network- and resource-based approach to social capital for comparison to the generalized trust approach, this study also finds evidence that bonding social capital seems to be foundational for this low-income population, being stronger among those who say they have others they can rely on. This supports Lin’s theory (2011) that at the lower levels of the social pyramid, bonding social capital, or homophilous interactions as he calls it, will be more important than bridging social capital, or heterophilous interactions. It also supports research that finds bonding capital to be a necessary foundation among low-income communities to build other types of social capital (Warren et al., 2005) and literature providing a framework for understanding poverty that argues relationships are valued more than other resources in generational poverty (Payne, 2005). Those who had sparse inner circles talked of filling some needs, both physical and social, through relationships with people in the outer circle, but they seemed to realize that these relationships were not optimal. The findings from this study support this literature by indicating that those with strong family ties are more likely to have rich inner circles and more people to rely on. Further quantitative research on these relationships would strengthen these findings.

This study finds that focus groups are an effective way to examine social capital, largely because of the discussion that arises among participants. Some examples of social capital were seen springing into action without any prompting from the researcher, and in some cases, loose social connections became closer as a result of the groups. The small size of the groups were beneficial as well, ensuring that every participant was expected to provide some feedback and allowing members of the focus groups to disagree with one another and defend their positions within the timeframe allotted. Interestingly, two participants in the same group who reported becoming closer socially, Florence and Maureen, also had a vocal disagreement over how Maureen expressed her faith as “selfish.” The disagreement did not seem to affect their long-term relationship.

More importantly, this study offers a simplified model to speak in lay terms about social capital in a way that captures the complexity of the concept. The diagram of concentric circles
with an individual in the center was easily grasped by participants and fostered rich discussion about social capital without defining this complicated term. This can be seen in Appendix G, the social circle diagrams filled in by the moderators of each focus group. Some of the diagrams are sparse, with just broad categories of people written into the concentric circles. In some focus groups, the moderators kept taking notes in the circles, noting some of the resources participants said they received from the various circles or especially relevant comments from participants. In all cases, the diagrams provided the moderators a way of showing participants that their thoughts had been heard and of visualizing the ideas participants voiced. It also provided a model of social networks that some participants said prompted further reflection about their lives and new resolve to change their circumstances.

**Sociology of Religion**

The surprising finding of this study suggests another dimension to the study of social capital, both from the resource- and network-based approach and from the perspective of the sociology of religion. God is identified as a resource within the social networks of many of these low-income participants, suggesting that faith has a more important place in the study of social capital than previously considered. In some cases, God is the only personage other than the individual in the inner circle, suggesting that God provides social capital of last resort. In other cases, God is part of a rich social network that may or may not include church. Conversely, those who rely heavily on church in their social network may or may not include God in their social network. Given that these results came in a location not well known for its religiosity, Las Vegas, Nevada, this finding warrants further attention.

It is important to note that in this largely homeless population, many of the participants relied on church-affiliated community services, particularly shelters, food banks, clinics, and other services operated by the Salvation Army, Catholic Charities and the Las Vegas Rescue Mission. It is difficult to know if reliance on these faith-based services influenced comments on God and spirituality. Many of the participants who discussed a deep faith and reliance on God
were also highly critical of institutional churches and especially some of these faith-based groups. John, a White man living in one of the shelters, went on at length about how corrupt the system providing services to the homeless were and saved his harshest words for the church-affiliated institutions. A few participants who were less critical talked about required religious services as part of the process of getting help but did not seem to be persuaded by the proselytizing. It is difficult to discern whether reliance on faith-based services colored participants’ responses on spirituality. However, it did seem that participants were basing their comments on their experience.

The social capital literature excludes God as a personage to be considered, and this study finds this is an oversight that should be corrected. In literature that considers the social capital of religion, faith communities are seen as the hub of social capital (Putnam & Campbell, 2010; Smidt, 2003). This study suggests that faith in a higher being provides social support that is separate from faith communities and deserves further research.

For participants in this study who rely on God for resources, those resources seem to come through kind strangers who otherwise may not have noticed them. While some social capital researchers might categorize these strangers as bridging or linking social capital, participants in this study were clear that they were sent by God. Participants invest in their relationship with God in various ways: through prayer, sharing the resources they have with others they see in need, and trying to live a moral life as they see it. God is a provider of resources in their eyes and because of their trust in God, developed over a long period of time, the resources they perceive as coming from God can also be trusted. This potential pathway of God providing resources points toward another line of research.

The sociology of religion literature has not explored social capital deeply beyond the work of Smidt (2003). This study suggests that there is much more work to be done in social capital research from the perspective of the sociology of religion. For many people in this study, God is an important part of their social world. This may be a Protestant idea that spills over into
sociology of religion and social capital, and it would be useful to ask about religious background of participants in future research. It is clear this area is ripe for future research in both the sociology of religion and the social capital literature.

Health Disparities

This research began with concern about health disparities and hope that social capital might provide untapped resources to address those disparities. The seminal work by Kawachi, Kennedy, Lochner, & Prothrow-Smith (1997) suggests income inequality is strongly correlated with decreased social capital and greater mortality across 39 states. They conclude that income inequality erodes social capital, and that is the pathway to decreased health. This work relies on generalized trust and associational ties at the state level for its analysis, which, as this study seems to indicate, does not capture social capital as conceived at an individual level. Further research notes that the effect diminishes when taken at the community or neighborhood level (Kawachi, Subramanian, & Kim, 2008).

This study does not directly address the health of its participants, but in examining the conceptualization of social capital and how it is used in health disparities research, it is designed to contribute to the literature of health disparities. It suggests that for these participants, generalized trust has little bearing on social capital and the resources available to them and is not a good approach to explaining health disparities and social capital. The research in health disparities that uses social capital from a public goods approach find a relationship between generalized trust and health outcomes at a statewide and national level, but the pathway they theorize, the breakdown of social cohesion, may need further examination. Because of a conceptualization that does not appear to capture social capital, this explanation of health disparities may need further research.
Practical Applications for These Findings

Social science research has as the dual goals of understanding and improving the society it studies. With this in mind, the following suggestions suggest how this research can be used by practitioners such as health-care workers and social workers.

This study’s most important finding for practitioners involves trust. The interactions health-care and social work professionals have with low-income and homeless populations involve the generalized trust that was discussed in the focus groups. Many participants in these groups explained that they develop their levels of trust from experience. The stakes are high for low-income and homeless populations in interactions with professionals, and the level of power is asymmetric. Behaviors that may not seem reasoned to the professional may be perfectly reasonable to the participants based on their trust levels or their experience. Participants noted that trust takes time to build, and social workers, as professionals who often deal with clients over time, would be wise to remember this. Participants also noted that a human touch when dealing with social work professionals is appreciated. While this study did not explore this theme, participants often spoke of rude behavior at every level of the social service experience, and these experiences contribute to their trust levels in these situations.

This study finds participants with strong family ties are more likely to have rich inner circles and more people to rely on. For health professionals, it might be helpful to ask the question, Who can you rely on? This might provide an idea of any social support low-income patients may have available to them in following health care instructions. For patients with sparse inner circles, more public resources may be needed. Social service professionals may want to consider clients’ social networks when they are addressing their needs. The resources within those networks may not be sufficient to lift clients out of their circumstances, but for those who have a rich inner circle, there may be social support that helps them leverage the services they receive. There may also be a negative side: expectations for sharing any resources they receive.
from public institutions. An awareness of clients’ social networks can help social service professionals provide more holistic services in low-income communities.

**Limitations and Future Research**

As is typical with qualitative research, the sampling in this study was purposive and relied to some degree on self-selection. Fliers were distributed and potential participants had to call the researcher to be screened and sign up. The researcher also went to the homeless corridor in Las Vegas, a two-block area where three shelters are located, and recruited people in person, but even then the sampling involved self-selection and, to some degree, a level of trust.

This need for trust became apparent in the study’s non-response rate. The researcher noticed suspicion among some of the people who allowed themselves to be recruited but did not show up for the actual focus groups. As groups described the various hustles along the homeless corridor, the researcher realized that the focus group may have been seen as just another hustle, and that participation in one way was an act of generalized trust. As a result, the possibility of a bias based on self-selection must be considered. Interestingly, recruitment was most difficult among the Hispanic and Asian-American populations. Of seven Asian-American/Pacific Islander participants, four were Hawaiian, an overrepresentation that may indicate a bias in that part of the study. Two of the three Hispanic groups included only three participants because of the difficulty the researcher had in recruiting that population.

One problem might have been that the study required fluency in English, but trust issues also may have been at work. In the Hispanic groups, family ties were identified as the strongest, and without a connection through family, the researcher may have been at a disadvantage in reaching recruits. In one Hispanic group, the two people who had agreed to come did not show, and all three participants were recruited on site, one of them coming from home when his friend called and let him know about the opportunity. This reflects not only the issue of generalized trust in recruiting, but also the use of social capital as friends shared information with others about the opportunity to get the $25 incentive and bus passes.
Moderators were matched with the ethnicity of the focus group, but this may not have been enough to prevent a different chilling effect among the groups that included People of Color. The researcher, a middle-aged white woman, observed all focus groups, and the community centers did not have one-way glass to hide her presence. In two of three White focus groups, racist comments about undocumented immigrants and about African-American homeless men were made and went unchallenged by other participants. In the other nine groups, which included various People of Color, only one racist comment was made, and it was by a Native American who was describing White expectations of her appearance in order to get employment. The presence of a White woman in a leadership role, even a silent one, may have limited full candor among some participants. Future research may benefit from a room that allows researchers of different ethnic backgrounds to be hidden. However, the importance of such a facility must be weighed against convenience of the site to the target population.

This research provides a starting point for a deeper look at social capital among low-income and homeless populations. It is limited in its small scope and suffers from a lack of comparative data. However, these limitations suggest future research that can further illuminate the field of social capital. Some of those studies have been suggested in previous sections in this chapter. Specifically, this research design could be repeated among higher income populations to get a better understanding of the Matthew Effect in social capital. It also could be repeated among a similar population in states where social capital is considered stronger (Putnam, 2000) for comparison. Quantitative research asking about the number of people who can be relied upon, strength of social ties, and generalized trust would be the next step in confirming or refuting this study’s findings. Such research should be broad enough to test across income levels and ethnicities.

Most importantly, this study opens an entirely new line of research into the connection between faith and social capital. Current theory of social capital does not consider the role of faith in God both for social support and perceived access to resources. This study suggests the role of
God in providing social capital is important enough among these participants to warrant further study.
APPENDIX A

MODERATOR SCRIPT

The moderator script was revised after a pilot focus group. Because different moderators were used for each ethnicity, the script remained the same for all subsequent focus groups.

Introduction

Thank you for coming today. You are helping a student at UNLV with an important project.

We have asked you to come, because we want to hear what you think. You are the experts about life in your neighborhood and social circles. Please feel free to say whatever is on your mind. There are no right or wrong answers. We hope this become a regular conversation like we were at a kitchen table, and that you feel free to talk to each other.

In a group setting like this, we cannot guarantee your privacy and confidentiality among others in the group, but we do consider your privacy important and hope you will not share what is said here outside this group.

Icebreaker Question

Let’s go around the table and introduce ourselves. Please give your name and talk a little about where you are from, what brought you to Las Vegas and what you like or dislike about this area.

Introduce Concept  (Social Circle handout)

What type of people are you in contact with on a regular basis?

(moderator write responses on easel pad. When finished, move page to the wall. The second sheet will have the Social Circle.)

This chart represents typical social circles. You have a copy on the handout in front of you. Let’s figure out which people go in which circles.

(moderator fills in on easel pad as group members talk. They may fill in their handout, but do not have to.)

Digging Deeper into Relationships

(moderator asks these questions for each level in the social circle)

What kind of time and resources do people spend on these relationships? Why do you think people spend that time and/or money?
What expectations are attached to that time and money?

How comfortable are you with these people? Can you rely on them? In what ways?

What kind of demands do they make?

What kind of resources do they help with?

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**Comparison with Others**

How would you compare these resources we've been talking about within your social circles to the resources people in higher income levels might have in their social circles? Can you provide examples?

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**Survey Questions on Trust**  *(Questions on Trust handout)*

Please answer the questions on this handout. Then we will talk about them.

*(moderator should go through the first three question on the handout and ask people for their answers and why they answered the way they did.)*

Do you know of people who are more trusting or less trusting? Why do you think that is?

What might lead people to trust more?

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**Survey Question on Associations**  *(Second half of handout)*

Let's look at the last questions on the handout. What types of clubs or associations do you belong to?

Do you have other social outlets? What are they?

Do you wish you belonged to more or fewer groups? Why or why not?
Concluding Question

I have just one more question. I want you to think about what we have discussed today. I am going to give you a minute to think or even write a few thoughts if you want to, then we will talk about it.

What do you think are the most important points of our discussion? What do we really need to remember about today?

Conclusion

Thank you so much for your time today. We have some quick paperwork for you to do, and then we can give you your incentives.
APPENDIX B

PARTICIPANT RECRUITMENT FLIER

This flier was posted in social service offices and handed to potential participants by the researcher during recruiting for focus groups. Some participants shared it with others.

**Seeking participants for discussion groups**

UNLV graduate student is looking for people to participate in 2-hour discussion groups on the subject of social connections*.

Participants will receive $25 for their time and a $10 travel voucher.

Contact Jean Norman at 702-321-8111 to see if you qualify and to get details.

* The study is titled “Social Capital and Health Inequities: Are the Poor Truly Poor in Every Way?” Dr. Julian Kilker, principal investigator.
APPENDIX C

RECRUIT DATA SHEET

To reduce suspicion while recruiting, a minimum amount of information was gathered from participants on these forms.

<table>
<thead>
<tr>
<th>Name</th>
<th>Focus group assignment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Contact method #1</th>
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<tbody>
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</table>

<table>
<thead>
<tr>
<th>Contact method #2</th>
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</table>

<table>
<thead>
<tr>
<th>Gov’t assistance</th>
<th>Self-identified ethnicity</th>
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<tbody>
<tr>
<td></td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Availability notes</th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Car</th>
<th>Bus</th>
<th>Cambridge</th>
<th>Fifth Street School</th>
<th>NLV Library</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
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</tbody>
</table>
APPENDIX D
SOCIAL CIRCLE HANDOUT

This model was created for focus group discussion of social capital. The stick figure in the center represents an individual-focused model, and the concentric circles represent bonding, bridging and linking social capital (Halpern, 2006; Lin, 2011). These representations were not explained to participants. The circles were described simply as “social circles.” However, most participants interpreted them as bonding and bridging social capital.
APPENDIX E

QUESTIONS ABOUT TRUST

Trust questions from the General Social Survey were adapted for the focus groups in this handout.

How much do you agree or disagree with the following statements?

1. Most people would try to take advantage of you if they got a chance.

   Strongly Disagree  Disagree  Neither agree  Agree  Strongly Agree
   nor disagree

   Why do you think so?

2. You can’t be too careful in dealing with people.

   Strongly Disagree  Disagree  Neither agree  Agree  Strongly Agree
   nor disagree

   Why do you think so?

3. People mostly look out for themselves.

   Strongly Disagree  Disagree  Neither agree  Agree  Strongly Agree
   nor disagree

   Why do you think so?

How many of the following types of groups or associations do you belong to either now or in the past?

   Church groups  School groups
   Labor unions  Political groups
   Sports groups  Fraternal organizations
   Professional or academic societies

Are there any types of groups you have belonged to that are not listed above? Please list them.
APPENDIX F

RECEIPT OF INCENTIVES FOR STUDY

The receipt of incentives was adapted to include feedback on the focus groups.

UNLV

UNIVERSITY OF NEVADA LAS VEGAS

RECEIPT OF INCENTIVES FOR STUDY

Participant Code: ___________________________ Date: ___________________________

I received $25 in cash and the following transportation reimbursement for participating in a discussion group on the above date.

__________RTC bus pass (note number on back) __________________________

__________Gas card (note company and number) __________________________

________________________________________________________________________

Signature +++++++++++++

Do you have any feedback to make these discussion groups run smoother?

________________________________________________________________________

________________________________________________________________________

Do you feel that you were able to say everything you wanted to say today?

________________________________________________________________________

________________________________________________________________________
APPENDIX G

INFORMED CONSENT

Department of Journalism and Media Studies

TITLE OF STUDY: Social Capital and Health Inequities: Are the Poor Truly Poor in Every Way?

INVESTIGATOR(S): Jean Reid Norman and Dr. Julian Kilker

For questions or concerns about the study, you may contact Dr. Julian Kilker at 702-895-3729.

For questions regarding the rights of research subjects, any complaints or comments regarding the manner in which the study is being conducted, contact the UNLV Office of Research Integrity – Human Subjects at 702-895-2794, toll free at 877-895-2794 or via email at IRB@unlv.edu.

Purpose of the Study

You are invited to participate in a research study. The purpose of this study is to better understand the resources that poor and minority communities have at their disposal and how that affects health.

Participants

You are being asked to participate in the study because you qualify for government assistance of some sort, you are 18 or older, and you speak English.

Procedures

If you volunteer to participate in this study, you will be asked to do the following: Participate in a 2-hour discussion, called a focus group, on resources available in poor and minority communities.
Benefits of Participation

There may not be direct benefits to you as a participant in this study. However, we hope to learn how to improve health in poor and minority communities by tapping into previously unseen resources.

Risks of Participation

There are risks involved in all research studies. This study may include only minimal risks. You may become uncomfortable with some questions in a group setting. However, you do not have to answer a question that makes you uncomfortable. You also will be given an opportunity immediately after the discussion and in a later follow-up call to give your opinion privately to the researchers.

Cost /Compensation

There may be financial cost to you to participate in this study. You will need to find transportation to the site of the discussion group. In addition, the study will take 2 hours of your time now with a brief follow-up phone call later. You will be compensated for your time and reimbursed for the transportation with either a bus pass or a gas gift card.

Confidentiality

All information gathered in this study will be kept confidential. No reference will be made in written or oral materials that could link you to this study. You will be called by your first name only during this discussion, and if you wish, you may choose to use a different name during the discussion. All records will be stored in a locked facility at UNLV for 5 years after completion of the study. After the storage time, the information gathered will be shredded.

Voluntary Participation

Your participation in this study is voluntary. You may refuse to participate in this study or in any part of this study. You may withdraw at any time without prejudice to your relations with UNLV. If you choose not to participate at some point during the discussion, you will still receive the reimbursement after the discussion is over. You are encouraged to ask questions about this study at the beginning or any time during the research study.

Participant Consent:

I have read the above information and agree to participate in this study. I have been able to ask questions about the research study. I am at least 18 years of age. A copy of this form has been given to me.
Signature of Participant  ___________________________  Date

Participant Name (Please Print)

Audio/Video Taping:

I agree to be audio and video taped for the purpose of this research study. I understand images from the tape will not be published.

Signature of Participant  ___________________________  Date

Participant Name (Please Print)
APPENDIX H

SOCIAL CIRCLES FROM FOCUS GROUPS

During each focus group, the moderator recorded participant responses on a flip chart diagram of the social circle model provided in the handout (Appendix D). These images are the social circle models from each group, with a brief description of the number, ethnicity and living situation of the participants.

CAM1216, White, four participants, all homeless.
CAM1218, Latino, four participants, three in apartments, one homeless.
CAM1219, African-American, four participants, one living in apartment, three homeless.
NLV0106, White, five participants, all homeless.
NLV0108, Latino, three participants, two living with family, one homeless.
CAM0109, African-American, five participants, one living in apartment, one subsidized housing, three homeless.
NLV0116, African-American, four participants, one living in apartment, three homeless.
CAM0122, Latino, three participants, two living in apartments, one homeless.
CAM0123, Asian/Pacific Islander, two living independently, three homeless.
CAM0130, Asian/Pacific Islander, two participants, both homeless.
CAM0131, Native American, three participants, two living in apartments, one homeless.
DOWN0203, White, four participants, two living with friends, two homeless.
This study satisfies 30 criteria laid out in the Consolidated Criteria for Reporting Qualitative Studies 32-Item Checklist (Tong, Sainsbury, & Craig, 2007). Items 22 and 23 were not addressed in this study.

### Domain 1: Research team and reflexivity

#### Personal characteristics

<table>
<thead>
<tr>
<th>Item</th>
<th>Guide questions/descriptions</th>
<th>How addressed in this study</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Facilitator</td>
<td>Who conducted the focus groups?</td>
<td>Fellow graduate students served as volunteer moderators.</td>
<td>50</td>
</tr>
<tr>
<td>2. Credentials</td>
<td>What were the researcher’s credentials?</td>
<td>Doctoral student, M.A. English</td>
<td>Cover</td>
</tr>
<tr>
<td>3. Occupation</td>
<td>What was their occupation at the time of the study?</td>
<td>Graduate assistant</td>
<td></td>
</tr>
<tr>
<td>4. Gender</td>
<td>Was the researcher male or female?</td>
<td>Middle-aged White woman</td>
<td>2, 41</td>
</tr>
<tr>
<td>5. Experience and training</td>
<td>What experience or training did the researcher have?</td>
<td>Doctoral studies</td>
<td></td>
</tr>
</tbody>
</table>

#### Relationship with participants

<table>
<thead>
<tr>
<th>Item</th>
<th>Guide questions/descriptions</th>
<th>How addressed in this study</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Relationship established</td>
<td>Was a relationship established prior to study commencement?</td>
<td>During recruitment, the researcher had interpersonal contact with subjects.</td>
<td>47-49</td>
</tr>
<tr>
<td>7. Participant knowledge of the interviewer</td>
<td>What did the participants know about the interviewer?</td>
<td>That she was a UNLV student working on a big graduate project.</td>
<td>102</td>
</tr>
<tr>
<td>8. Facilitator characteristics</td>
<td>What characteristics were reported about the facilitator?</td>
<td>Moderators shared as much or as little information about themselves as they felt appropriate, but in all groups, participants were told they were fellow graduate students at UNLV.</td>
<td>50</td>
</tr>
</tbody>
</table>

### Domain 2: Study design

#### Theoretical framework

<table>
<thead>
<tr>
<th>Item</th>
<th>Guide questions/descriptions</th>
<th>How addressed in this study</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. Methodological orientation and theory</td>
<td>What methodological orientation was stated to underpin the study? (e.g. grounded theory, discourse analysis)</td>
<td>Focus groups with modified Freirean approach outlined by Kamberelis and Dimitradis (2013).</td>
<td>40</td>
</tr>
<tr>
<td>Item</td>
<td>Guide questions/descriptions</td>
<td>How addressed in this study</td>
<td>Page No.</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>---------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>Participant selection</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Sampling</td>
<td>How were participants selected?</td>
<td>Purposive, recruiting in the homeless corridor and social service office building.</td>
<td>47-48</td>
</tr>
<tr>
<td>11. Method of approach</td>
<td>How were participants approached?</td>
<td>In person and by telephone through fliers.</td>
<td>47-49</td>
</tr>
<tr>
<td>12. Sample size</td>
<td>How many participants were in the study?</td>
<td>46</td>
<td>63</td>
</tr>
<tr>
<td>13. Non-participation</td>
<td>How many people refused to participate or dropped out?</td>
<td>Unclear how many refused to participate, but 1 dropped out.</td>
<td>51-52</td>
</tr>
<tr>
<td>Setting</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Setting of data collection</td>
<td>Where was the data collected?</td>
<td>A community center where state welfare services are provided, a library and a university facility.</td>
<td>48</td>
</tr>
<tr>
<td>15. Presence of non-participants</td>
<td>Was anyone else present besides the participants and the researchers?</td>
<td>No</td>
<td>100</td>
</tr>
<tr>
<td>16. Description of sample</td>
<td>What are the important characteristics of the sample?</td>
<td>Ethnic diversity, low income.</td>
<td>46-47</td>
</tr>
<tr>
<td>Data collection</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Interview guide</td>
<td>Were questions, prompts, guides provided by the authors? Was it pilot tested?</td>
<td>A moderator script was created and revised after pilot testing.</td>
<td>49-50</td>
</tr>
<tr>
<td>18. Repeat interviews</td>
<td>Were repeat interviews carried out? If yes, how many?</td>
<td>12 validation interviews were carried out six months after the focus groups.</td>
<td>59</td>
</tr>
<tr>
<td>19. Audio/visual recording</td>
<td>Did the research use audio or visual recording to collect the data?</td>
<td>Yes, both.</td>
<td>52</td>
</tr>
<tr>
<td>20. Field notes</td>
<td>Were field notes made during and/or after the interview or focus groups?</td>
<td>Yes, along with debriefing of moderators.</td>
<td>48, 53</td>
</tr>
<tr>
<td>21. Duration</td>
<td>What was the duration of the interviews or focus group?</td>
<td>90 minutes with half an hour beforehand for eating and socializing.</td>
<td>51</td>
</tr>
<tr>
<td>22. Data saturation</td>
<td>Was data saturation discussed?</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>23. Transcripts returned.</td>
<td>Were transcripts returned to participants for comment and/or correction?</td>
<td>No. Coding was validated, however. (See 18)</td>
<td></td>
</tr>
<tr>
<td><strong>Domain 3: Analysis and findings</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data analysis</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24. Number of data coders</td>
<td>How many data coders coded the data?</td>
<td>One, the researcher.</td>
<td>54-55</td>
</tr>
<tr>
<td>25. Description of the coding tree</td>
<td>Did authors provide a description of the coding tree?</td>
<td>Yes.</td>
<td>128-133</td>
</tr>
<tr>
<td>Item</td>
<td>Guide questions/descriptions</td>
<td>How addressed in this study</td>
<td>Page No.</td>
</tr>
<tr>
<td>------</td>
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<td>-----------------------------</td>
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</tr>
<tr>
<td>26. Derivation of themes</td>
<td>Were themes identified in advance or derived from the data.</td>
<td>Both, depending on the nature of the data.</td>
<td>56-59</td>
</tr>
<tr>
<td>27. Software</td>
<td>What software, if applicable, was used to manage the data?</td>
<td>Transana 2.53</td>
<td>54</td>
</tr>
<tr>
<td>28. Participant checking</td>
<td>Did participants provide feedback on the findings?</td>
<td>Yes, through coding validation.</td>
<td>59</td>
</tr>
<tr>
<td>29. Quotations presented</td>
<td>Were participant quotations presented to illustrate themes/findings? Was each quotation identified?</td>
<td>Yes, and participants were identified through pseudonyms.</td>
<td>60, 134-160</td>
</tr>
<tr>
<td>30. Data and findings consistent</td>
<td>Was there consistency between the data presented and the findings?</td>
<td>Yes.</td>
<td>Chapter 4</td>
</tr>
<tr>
<td>31. Clarity of major themes</td>
<td>Were the major themes clearly presented in the findings?</td>
<td>Yes.</td>
<td>62-80</td>
</tr>
<tr>
<td>32. Clarity of minor themes</td>
<td>Is there a description of diverse cases or discussion of minor themes?</td>
<td>Diverse cases are described within the major themes.</td>
<td>62-80.</td>
</tr>
</tbody>
</table>
APPENDIX J
CODING SCHEME

The coding scheme for data analysis, with definitions of each code.

1. Inner circle

A. Sparse inner circle
Participants talks about an inner circle that includes only self and perhaps other non-human entities, such as God, pet or children. Pets and minor children were not counted, because they cannot provide resources.

B. Friend-centered inner circle
Participant talks about an inner circle that may not include adult family members but does include friends and others the person feels can be trusted.

C. Family-centered inner circle
Participant talks about an inner circle that includes only family members.

D. Rich inner circle
Participant talks about an inner circle that includes family members (including adult children, significant others, other close family members, but not necessarily all family members), as well as close friends.

E. Miscellaneous
Any relevant response that does not fit in prior categories.

2. People to rely on

A. No person
Participant indicates he/she can rely on no one but self and maybe God.

B. One person
Participant indicates one person other than self who can be relied on in his/her life.

C. Few people
Participant indicates a few people in his/her life can be relied on.

D. Multiple people
Participant indicates many people in his/her life can be relied on.

E. No answer
Participant does not answer question.
3. Strength of family ties

Note: Definitions limited to adult family members because they may be able to provide resources. Children must be provided for.

A. Estranged
Participant expresses firm estrangement from adult family members. This may be accompanied by a sense of anger at those family members, that the participant cannot be bothered with them. Family placed in outer circle.

B. Moderately estranged
Participant indicates a level of estrangement from adult family—lost contact or choosing not to stay in touch because they don’t want family members to know about their situation. Family placed in middle and/or outer circles.

C. Neither close nor estranged
Participant does not indicate either closeness to adult family members nor estrangement. Family members who were close may have passed away or participant just doesn’t talk about family in strong terms easily defined as close or estranged. Family placed in any circle but not discussed in a significant way.

D. Moderately close
Family is described as close with qualifications. Some adult family members may be in the inner circle and others in middle or outer circle. Still, participant expresses emotional closeness to some adult family members. Participant describes adult family members as important in life with no qualification. Family is in inner circle.

E. Close
Participant describes adult family members as important in life with no qualification. Family is in inner circle.

4. Friendship

A. No close friends
Participant indicates no close friends in life. This is based on participants’ definition of friendship and closeness. Friends would not be included within inner circle at all. Participants may indicate business associates or acquaintances but does not define these as friends.

B. Contextually close
Participant indicates presence of friends within a certain context, say homelessness, who can be relied
upon. Participant may qualify that these friends are not the typical friend he or she would have but are people they can call friends under the circumstances. They key is whether they feel like they can rely on or trust these friends to some degree. Friends likely to be in middle circle, though that is not the deciding factor.

C. Close friends
Participant describes presence of at least one close friend in life, a non-family member who can be relied upon or trusted. Friends are likely to appear in inner circle to represent this person(s), though friends may also appear in middle or outer circles.

D. Separating from friends
Participant notes the need for distance from some friends, those who are considered by participant as a bad influence.

E. Miscellaneous
Any relevant response that does not fit in prior categories.

5. Faith issues

A. God as social capital
Participant indicates God, Jesus or a higher power is a person to be relied upon. This does not include any church affiliation, only mention of a spiritual being as a personage to be trusted or relied upon.

B. Other faith issues
Participant mentions other spiritual practices, beliefs or source of strength, such as individual’s faith in general, prayer, using nature for spiritual strength.

C. Miscellaneous
Any relevant response that does not fit in prior categories.

D. No mention
No mention of God or faith issues at all.

6. Relationship to church

A. Estranged
Participant describes self as estranged from church for deliberate reasons: does not believe, harmed by church, angry at church or other deliberate reason.

B. No longer attending
Participant says does not go to church but indicates used to or a desire or willingness to go if
circumstances permitted. Non-attendance is not a deliberate decision but just happened over time.

C. Occasional attendance
Participant describes occasional attendance at church. May take advantage of services church offers such as food or clothing. Does not indicate close relationships at church or with church people.

D. Close
Participant describes church as an important support or part of life. Indicates regular attendance within ability of resources or close relationship with church people or leadership.

E. No mention
No mention of church at all.

F. Miscellaneous
Mention of church that does not fit into other categories.

7. Take advantage.
Answer to the question “Most people would try to take advantage of you if they got a chance.”

A. Strongly agree
Most people would try to take advantage of you if they got a chance. Answered strongly agree, indicating lowest trust levels.

B. Agree
Most people would try to take advantage of you if they got a chance. Answered agree, indicating low but not lowest trust level.

C. Neither agree nor disagree
Most people would try to take advantage of you if they got a chance. Answered neither agree nor disagree, indicating moderate trust level.

D. Disagree
Most people would try to take advantage of you if they got a chance. Answered disagree, indicating moderately high trust level.

E. Strongly Disagree
Most people would try to take advantage of you if they got a chance. Answered Strongly disagree, indicating high trust level.
8. Careful.

Answer to the question, “You can’t be too careful in dealing with people.”

A. Strongly agree
   You can’t be too careful in dealing with people. Answered strongly agree, indicating lowest trust level.

B. Agree
   You can’t be too careful in dealing with people. Answered agree, indicating low but not lowest trust level.

C. Neither agree nor disagree
   You can’t be too careful in dealing with people. Answered neither agree nor disagree, indicating moderate trust level.

D. Disagree
   You can’t be too careful in dealing with people. Answered disagree, indicating moderately high trust level.

E. Strongly disagree
   You can’t be too careful in dealing with people. Answered strongly disagree, indicating highest trust level.

9. Look out for self

Answer to the question, “People mostly look out for themselves.”

A. Strongly agree
   People mostly look out for themselves. Participant answered strongly agree, indicating lowest level of trust in others.

B. Agree
   People mostly look out for themselves. Participant answered agree, indicating low but not lowest level of trust in others.

C. Neither agree nor disagree
   People mostly look out for themselves. Participant answered neither agree nor disagree, indicating moderate level of trust in others.

D. Disagree
   People mostly look out for themselves. Participant answered disagree, indicating high but not highest level of trust in others.
E. Strongly disagree
People mostly look out for themselves. Participant answered strongly disagree, indicating highest level of trust in others.

10. Living situation (Gleaned from participant’s comments; this information was not requested.)

1. Homeless, living “outside,” in the desert or on the streets.
2. Homeless, living in a shelter provided by a nonprofit institution.
3. Homeless, living with friends without paying rent.
4. Living with family members (siblings, parents) without paying rent.
5. Miscellaneous homeless situation.
6. Subsidized housing, either senior or other federal or state subsidy.
7. Self-supporting and sharing housing with others (siblings, friends, roommates).
8. Self-supporting and living alone or with nuclear family (spouse, significant other, children)
9. Unclear or does not disclose.
<table>
<thead>
<tr>
<th>Participant (ethnicity)</th>
<th>Inner Circle with exemplar</th>
<th>Strength of family ties with exemplar</th>
<th>Friendship, with exemplar</th>
<th>Who can rely on, with exemplar</th>
<th>Trust index*, with exemplar on reason (A=1, E=5, range of 3-15; lower scores indicate less trust)</th>
</tr>
</thead>
</table>
| Todd 01CAM1216 (Shelter) | A. Sparse. (to self but audible on recording)  
I don't have anybody to put down here. I don't trust anybody. That sucks. I'll put God, (in group, later after discussion) ... God, my daughter and my brother.  
B. Moderately estranged (puts family in outer circle)  
"Outside of my daughter and my brother, the other six people in my family don't know anything about this. And I don't want them to know right now. It's just too freaking embarrassing. ... I mean, that's my immediate family. But my brother and my daughter know, because she's my freaking daughter, and my brother found out from my daughter. But that's the only two that know, and I want to keep it that way for now." | B. Contextually close friends.  
(during discussion of friends by 2, see below)  
I'd agree with that. Yeah, yeah, that's definitely agreeable.  
A. No person.  
"Well, God is good. I put myself, because I don't rely on nobody because God might be there, but in the end God has got to give you a will to do it but you're gonna have to get up and go do it yourself. So I don't rely on anybody. ... I'm the one who's going to be accountable for myself." | 3. A/A/A  
"To me, from people I've let get close to me, that's the ones that, you know what I'm saying? Or trust, or whatever, that's the ones that get you first, because they know where to get you."  
(On handout) "Been taking advantage of too often in the past." |
| Douglas 02CAM1216 (Shelter) | B. Friend-centered.  
"That's all about it, God and Pastor Jeff. That's the only one I confide in my inner circle. I've been burned so many times." | A. Estranged.  
"For me in the outer circle right now, it's this time it's the family, because I really don't want to deal with them when I'm going through this." | A. No person.  
"I put God number 1 because he's always there. Everybody else, even Pastor Jeff, I wouldn't, I don't rely on anybody, any human." | 4. A/A/B  
"Just from experience, being in business for part of my life, college, to everything, I just ran into, the majority of the people, they're crafty. They portray themselves to be something they're not." |
| Ruth 03CAM1216 (Shelter) | B. Friend-centered.  
"Well I think my (minor) children and my case manager. ... I put case manager and advocate. ... I've lost everything, so I don't have anything to lose by having a close relationship with them." | C. Neither close nor estranged.  
"The payoff with extended family is they know where you're at so if something ever happened to you, somebody knows."  
(re: past before homelessness)  
"I had family to lean on. I could just call just to bug them. We'd meet up at the grocery store and do our shopping together." | A. No close friends.  
"I don't have any friends, people I talk to, I can't say I actually have a friend." | 7. B/D/A  
"I think I have better instincts now than I don't have to do anything I don't want to. So if I'm doing anything, it's because I choose that, not ... I'm not under a case trial, court ordered thing, I mean. I'm simply having my life with me right now." |

Codes for each participant on nature of inner circle, who can be relied on, trust, family relationships and friends.
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<tr>
<th>Participant (ethnicity)—Living situation</th>
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<tr>
<td>Julia 04CAM1216 (white)—Shelter</td>
<td>D. Rich inner circle. &quot;I could put my whole family. My mom and my (minor) daughter. God... I'm going to say my pastor and my first lady, well church members, because the elders too, some of the elders I talk to and confide in.&quot;</td>
<td>E. Close. &quot;I could put my whole family (inner circle).&quot;</td>
<td>C. Close friends. &quot;I have one friend at the Shade Tree that I would tell personal things. She's right on the border, but it's still a new friendship.&quot;</td>
<td>D. Multiple people. &quot;If I needed something bad enough, it was really going to make a difference in my life, they would.&quot;</td>
<td>4, B/A/A &quot;For me, from dealing users, druggies and stuff with my ex-pimps... I never know who you're dealing with, what their motives are, what their agendas are. You never know.&quot;</td>
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<td>Lindsay 01CAM1218 (Hisp)—Self-supporting (with fiancé)</td>
<td>D. Rich inner circle. &quot;For me, I have my (minor) children, my sponsor, my fiancé, my mom and my uncle.&quot;</td>
<td>E. Close. &quot;I have a fiancé that I've been going on two years now. He's a big part of my life. I talk to my mom and my uncle on a daily basis.&quot;</td>
<td>B. Contextually close. &quot;I have my friends (in second circle) and my, I have a tutor, I go to a class... (only mention of friends during group)&quot;</td>
<td>C. Few people. &quot;My uncle wouldn't mind if I, I could come to him if I didn't have a man by my side... So I expect my husband, I mean my fiancé, to kind of be there for me when I need him financially, you know, emotionally, everything. I expect him to be there.&quot;</td>
<td>5, B/A/A &quot;People can't be trusted...&quot;</td>
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<td>Elizabeth 02CAM1218 (Hisp)—Senior housing</td>
<td>A. Sparse. &quot;I keep to myself a lot... I'm too much people person and do too much for others and I get nothing for me. And I don't get back when I give I don't get back. You know from people I give a lot, I don't get anything. They don't even write.&quot;</td>
<td>A. Estranged. &quot;I'm going through a period that is not close, is not close as in 10 years, the last 10 years there was a huge change in our family. Huge, and it impacted everyone.&quot; (Describes after one daughter's death, custody battle over grandchildren.) (Most of extended family in Puerto Rico) &quot;I only have here a sister that lives in Chicago, and I don't speak to her or she doesn't speak to me.&quot;</td>
<td>D. Separating from friends. &quot;I would say before Zoloft, I put a lot of time into my friends, and after Zoloft, I tried to stay away from a lot of friends who are not friends. And I feel better and I'm regaining back something that I have missed for a long time.&quot;</td>
<td>A. No person. &quot;I don't ever ask for much, and I give my needs so simple that it's I don't need much from most anyone. ... I don't have a TV, I don't have a radio... I was without a phone for like one week. That was driving me crazy... if I have water, I don't need anything else, for real.&quot;</td>
<td>5, A/B/B &quot;Sadly because of recent experience with 'friends' I think that people are...&quot;</td>
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<td>Scott 03CAM1218 (Hisp)—Shelter</td>
<td>D. Rich inner circle. All family members in inner circle, as well as friends.</td>
<td>E. Close. (includes mom and siblings in inner circle) “My relationship with my family is very close. It’s a part of me. My family doesn’t have a whole lot.” Also talks about sending money when he has it to “my family, my wife, my woman in Costa Rica.”</td>
<td>C. Close friends. (Describes how friends share food and do fun things together.) “I like them you know and they are they feel good with me because we get along together, and they want to go some places that maybe they don’t want to go alone and they need somebody to get close to them.”</td>
<td>D. Multiple people. “I would be embarrassed to ask them for money, but in case you know, like something like really an emergency, I would feel comfortable to say, Hey, I need $200 to pay my rent, or for buy medicine or for, I don’t know, any reason.”</td>
<td>10. C/C/D “Because they are people and bad. Experience, not as the same. I have help me in different situations.”</td>
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<td>Lilian 04CAM1218 (Hisp)—Subsidized housing</td>
<td>D. Rich inner circle. Describes adult children and friends in inner circle. “So family, I consider my friends. I have good friends, and I keep in contact with them, and they may not be much, but they’re people I can count on. They’re my support system.”</td>
<td>D. Moderately close. “You don’t stop being a parent just because they’re over 18 years old. … You know, I don’t have a lot of family. I kind of lost track of my family when my mom died because I was so young (15). … So like I only consider my family, you know, my children.”</td>
<td>C. Close friends. “I mean, you cultivate friendship, you know. It’s a two-way street, you know, that’s what defines people that, I haven’t had a lot of years around being around them, but I’ve become very close to them. I look at friendship as an investment.”</td>
<td>D. Multiple people. “I do (rely) but I’m very independent and I hate to ask. … I would never ask my children. … And I know that they would be there, but I don’t want to worry them, and that’s the reason I don’t ask them.” “I rely on my friends, but again, I hate to ask.”</td>
<td>9. C/C/C “Depending on the, I believe there are people left in this.”</td>
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<td>James 01CAM1219 (Afr-Am)—Self-supporting (with fiancé)</td>
<td>D. Rich inner circle. (answer to who is in inner circle) “Family and friends.”</td>
<td>E. Close. “I’ve always had a close family. I always had cousins who were like brothers. I always had aunts who were like mom. I mean we have always been close to each other.”</td>
<td>C. Close friends. “You got to know who’s your friends and who are not your friends. And sometimes you gotta go through a test to understand who really is your friend … You really gotta pick and choose. Like I said, as you get older, you kind of realize who you want in your circle and who you don’t.”</td>
<td>D. Few people. “The majority of my family, we keep a close net. I can call them if I’m in any kind of difficulty and they would be there. And I know that. So vice versa. I’m there.”</td>
<td>6. B/B/B “I used to give it (trust) give it no more. You have to earn my trust. You have to earn what you also gonna show you more about. Hopefully we can earn each other’s.”</td>
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<td>Shelton 02CAM1219 (Afr-Am)— Homeless, living situation unclear</td>
<td>C. Family-centered. Mom is only one in inner circle.</td>
<td>B. Moderately estranged. &quot;I don’t get along with none of them.&quot; &quot;I’m keeping in contact with my mom right now, and I kind of feel like she’s the only one who cares about me at the end of the day.”</td>
<td>A. No close friends. &quot;I’d put friends in the outer circle too. Why do you call them friends? (the topics is friends) &quot;I hardly have even one.”</td>
<td>A. No person. (responding to 1 saying family gives without asking). &quot;But that never, ever happens. And then you’re like, what happens, so I’m not really surprised by anything.”</td>
<td>9. C/E/A</td>
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<td>Anthony 03CAM1219 (Afr-Am)— Homeless, living situation unclear</td>
<td>A. Sparse. &quot;Personally I don’t have one. I’m a loner. With all my family live here, but I don’t feel like no one’s close to me.” (M asks &quot;No one?”) &quot;Well Jesus of course.”</td>
<td>A. Estranged. &quot;The reason I spend less time with my family is I guess because I’m outspoken. Maybe I should not talk so much. They can give their opinion but when you try to give your opinion, it’s a problem. And that’s, it should go both ways.”</td>
<td>A. No close friends. &quot;The people I come in contact with, they not friends, just associates.” &quot;When you let people close to you on the outer circle, all the sudden you have problems. ... As long as I keep that wall up, I’m good.”</td>
<td>A. No person. “Everybody need a net, everybody need their family. But family don’t make it easy. ... So I figure I just live my life by myself. And then I ain’t got nobody’s issues but mine. But I know that ain’t right. I need my family, but if my family ain’t gonna be there for me, and how am I supposed to be there for them?”</td>
<td>4. A/B/A (tells a story of land I see it lost on horse why I trust no one. Real situation I look at. ... times out of ten you just that by talking to someone. You can’t trust honest or dishonest read people.” &quot;There are just evil people that can’t be trusted.”</td>
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<td>Vivian 04CAM1219 (Afr-Am)— Homeless, living situation unclear</td>
<td>C. Family-centered. &quot;(mom) Me and her don’t get to spend any time together but every time I’ve been in a situation, she’s always pulling me up. When we didn’t really have a relationship when I was a kid.”</td>
<td>D. Moderately close. (inner circle) &quot;I would say my mom. That’s the only person that I’m close to.” &quot;Sometimes a stranger, a complete stranger treat you better than your own family.”</td>
<td>A. No close friends. &quot;A pack of cigarettes and a TV and I’m good. I don’t need no friends.”</td>
<td>B. One person. (mom) &quot;she the only one that’s been there for me through Child Services, and I mean, she’s just been there. ... She got custody of my son after he had been in foster homes for three years, so she does things like that.”</td>
<td>3. A/A/A</td>
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<td>John 01NLV0106 (white)— Shelter</td>
<td>A. Sparse. Handout says in inner circle &quot;Nobody. Don’t trust.”</td>
<td>A. Estranged. &quot;I’m adopted at 1 year old into this family, and when I’m 17 I joined the Marine Corps and I never went back to that family. I didn’t feel attached.”</td>
<td>B. Contextually close friends. &quot;I happen to be friends with 4 here. We’re buddies.” &quot;I think the friends is very likely, but it’s more like people you like and don’t like every day that you’re clashing with all the time.”</td>
<td>A. No person. Does not answer question. Criticizes government and shelters. Seems to get veteran benefits. Has on handout “nobody” in inner circle.”</td>
<td>7. C/C/A</td>
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<td>&quot;A habit. It’s just a bad habit. &quot;There’s nothing there. I’m looking after you.”</td>
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<td>Henry 02NL0106 (white) -- Outdoors</td>
<td>B. Friend-centered. Talks extensively about friends he can count on. Family not in the picture. Has no contact with two grown daughters (late teens and 20) but stays in Vegas in case they try to find him.</td>
<td>C. Neither close nor estranged. Only child, parents passed away. Has a girlfriend (3 in this group).</td>
<td>C. Close friends. &quot;I've got a few friends. I can count on two hands. But those friends will walk into a place and take a seat up, a seat down with me. Even if I'm wrong, if I'm right, that's fine, we'll talk about that later. But they're willing to get beat up with me for the simple fact, you know what I mean, that I'm a friend. And that's a lot.&quot;</td>
<td>D. Multiple people. &quot;I consider I can count on those people (in the inner circle) more than a lot of others.&quot;</td>
<td>10. DISBD &quot;I like to believe that God has taken out most people who are not good-hearted. You know, you know a lot of people who are just heartless, and they're saying, 'Give them support. Give them another chance.' And I just can't do that. I don't like the idea of that. Goodness will come to the good.&quot;</td>
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<td>Alice 03NL0106 (white) -- Shelter</td>
<td>C. Family-centered. Talks about closeness to family but argues about what a friend is, whether people define friends as truly friends or acquaintances.</td>
<td>E. Close. &quot;I'm close to my family nowadays.&quot; &quot;Every Saturday I spend the whole day with my mother and my sister, my niece, my nephew, his wife, and um my little nephew.&quot;</td>
<td>B. Contextually close friends. Put friends in second circle, &quot;you know as far as other acquaintances and such.&quot;</td>
<td>C. Few people. Does laundry and uses resources from mother, local family members.</td>
<td>8. MDF (People mostly look after themselves) &quot;I'm giving back. I'm doing a lot of things for myself. You know, I'm giving back to him. You know, I don't expect the same thing in return. I also strongly agree that um, that's just what I know.&quot;</td>
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<td>Christopher 04NL0106 (white) -- Shelter</td>
<td>B. Friend-centered. Did not talk much but included friends from senior center in inner circle.</td>
<td>A. Estranged. No mention of family and handout says &quot;estranged from family.&quot;</td>
<td>A. No person. Does not answer question but does not indicate reliance on anyone else.</td>
<td>6. D/B/B &quot;Most people are just like they're self-sufficient. They don't need to be taken care of. They will do for themselves and they will take care of you and if you're taken care of you draw predators.&quot;</td>
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<td>Linda 05NL0106 (white) -- Shelter</td>
<td>D. Rich inner circle. Talks about closeness to family and also put friends in middle circle.</td>
<td>D. Moderately close. &quot;I'm only close to a certain part of my family. … there's some that you can't get along with and some you do.&quot;</td>
<td>C. Close friends. Put friends in middle circle.</td>
<td>D. Multiple people. (In response to M asking if friends and family offer resources) &quot;Oh yeah, oh definitely. My friends and family love me.&quot;</td>
<td>6. D/B/B &quot;Trust takes time to build. At times you have to be patient. You have to be patient. You have to be patient. You have to be patient. But you have to be patient.&quot;</td>
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<td>Alfred 01NLV0108 (Hisp)—Shelter</td>
<td>B. Friend-centered. (answer to M asking “So your friends and that’s it?”) “I just basically have, well yeah, just him.”</td>
<td>A. Estranged. (said before group started estranged from his aunt who raised him. Tells how this story much later.) While in jail “the only person that visited me was my aunt, which I had already stopped talking to.” “I had more help from my friends than family. ... I would say you know, yeah, friends looked out for me more than family, actually.”</td>
<td>C. Close friend. “Basically, he’s (2) my main friend that I really hang out with every other day ... he’s all I g... I mean, I hang out with.” “It is good to have a friend who is like, who has more than you and then he’s willing to offer his help, you know, in any way he can.”</td>
<td>B. One person. “If I need a favor, they’re like, I always ask him (2), like if he can do it, like he helps me out if he can or not. So it’s like small little favors, like, Oh can I do laundry at your house.”</td>
<td>0. B/C/A “There’s some people you can’t trust and there’s some people that you can’t ... they go by their attitude and vibe, and just their language. You can’t know.” “If you can’t take care of yourself first, you can’t take care of someone else.”</td>
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<td>Aaron 02NLV0108 (Hisp)—Lives with family members</td>
<td>D. Rich inner circle. Both friends and family members in inner circle.</td>
<td>E. Close. “I can tell my family anything. You know, because we’ve gone through, my family, we’ve been through a lot together, so I can, I feel comfortable telling them anything or asking for anything, you know, without feeling bad.”</td>
<td>C. Close friends. “Half of my friends I would say inner circle.”</td>
<td>D. Multiple people. “My friends, I don’t ask them for anything, so I don’t get nothing from them. My family, they help me out. I stay with some of my family and basically that’s all, you know.”</td>
<td>7. B/B/C “You have to really know someone before you can trust somebody, you don’t really know if you’re asking something helpful or something vital happens so you need the help of something and the people that you’re asking either they’ll be there or they’re not.”</td>
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<td>Rosie 03NLV0108 (Hisp)—Lives with family members</td>
<td>C. Family-centered. “I spend like almost two years, the past two years, all my time in the family, like all my nieces, I have like 12 nieces and nephews, and I was doing their hair, like, she needs a haircut, she needs a haircut.”</td>
<td>E. Close. “Well I trust my family, just because they’re always there for me. If I’m gonna die tomorrow, they’re going to be there. ... So maybe my family, I trust them all.” “My parents are dead.” (lives with brother and nieces/nephews)</td>
<td>D. Separating from friends. I had a lot of friends when I was younger and I had to put away some of those friends. I had to stay away from that negative things and I have to go where all the positive people are, and that helps me. Sometimes it feels kind of lonely, like not having all those friends around, but it’s good for me sometimes.”</td>
<td>B. One person: (living at brother’s house) “I can’t really help them financially, because I don’t have a penny to help them, so that’s why I do help them like fixing his daughter’s and his son and everything. That’s pretty much it. I mean I appreciate that he helps a lot, but sometimes he has to work.”</td>
<td>5. B/B/A “Because you know at those times I’m nice sometimes I’m nice of the times I’m not. Sometimes they take advantage of those times. That’s what I think.”</td>
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| Florence 01CAM0109 (Afr-Arm) — Self-supporting | D. Rich inner circle. Includes God, parents, dog, sisters, brothers, friends in inner circle. | E. Close. "I spend a lot of time and resources with my parents, my dog." | C. Close friends. "I have some friends I can depend on without a shadow of a doubt." | D. Multiple people. "I can rely on my parents. If I call like Mom, Dad, I need assistance, I got it. My sisters. Unconditional love? Yes, He got that. Yes." Also includes church family and some friends in those to be relied upon. | 3. A/A/A "If you show people you're weak or you're weak, then they start to think they have an advantage of you on something. Don't think like that."

| Maureen 02CAM0109 (Afr-Arm) — Subsidized housing | D. Rich inner circle. "Those people being there for me, my family being there for me. My best friend there for me and supporting me. | E. Close. "My family being there for me." | D. Separating from friends. "When you're trying to change, you really have to change your people, places and things. That is true." | A. No person. "There is only one person that, on that page I can rely on, and that's God." | 3. A/A/A "I'm gullible in a way and I'm nice, and when you're nice, a lot of people will take your kindness and weakness... If everybody's kind, it's not a good reason not to trust people. A lot of times, from my experience out here in Las Vegas, people have come to me being nice people, but they were only people to get what they want of me."

| Walter 03CAM0109 (Afr-Arm) — Homeless, living situation unclear | C. Family-centered. Places siblings in inner circle, friends in second circle. | E. Close. "I got a call from my sister. I call my sister, it's like we talk and talk and they say come home. What you staying out here for?" (put siblings in inner circle) | D. Separating from friends. "When I got out, I deal, they are the same people I'm dealing with then sometimes, it's brutal. You know, you come out the ones you know, and then as you see how they act, you know, you stay away from them." | C. Few people. (Agrees with 5 that inner circle is reliable and outer circle is not.) "They'll put you up in a house, they'll give you dope, and you owe me this, you owe me that. It ain't like the inner circle is." | 8. D/B/B "You know, you read and you can't take it off the bat how it is. That is, I know."

Note: The table continues with more participants and their experiences.
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<td>Fay 04CAM0109 (Afr-Am)—Homeless, living situation unclear</td>
<td>A. Sparse. Strangely from family and does not talk about friends</td>
<td>A. Estranged. (placing people in circles) “My siblings are in that last one.” (siblings) “I helped too many of them for me to be down like this...” And you know all the while I was helping them they were drawing from me and getting from me, like a fool. I’d go to Costco and just fill my cart with drinks and buy cases of cigarettes and I mean I don’t even smoke. And I’d just be supplying them with whatever they need...”</td>
<td>A. No close friends. Does not mention friends.</td>
<td>A. No person. (after telling story about siblings turned their backs when she sought prayer support) “You better call that prayer line. Don’t you know God? Call Him. Don’t you got a connection?” I said, I guess that’s what I do, so that’s what I do.</td>
<td>8. D/B/B “I think some people look for help...” “People look for help...”</td>
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</table>
| Stephen 01NLVO116 (Afr-Am) — Shelter | D. Rich inner circle.  
"My inner circle, particularly my family, pastor, my son and my grandkids are getting older now; they expect so much out of me because before I went wayward years ago... I put together a lot of family functions because I loved to do things for the family and stuff like that." | E. Close. "I do spend a lot of time concerning family members. My brother and I text every day. (brother and sister) they have their own lives, families, but they look up to me. And it just blows me away." | C. Close friends. "I have, I have a friend that just, I don't even identify him as a friend until now. It's like he's like my brother." | D. Multiple people. "If I don't call in three or four days, they're parading the city (looking for him).... they have a hard time understanding why I don't lean on them." | 7. C/B/B  
"I just think it depends on the person... I don't think everybody's out to get you,"  |
| Jack 02NLVO116 (Afr-Am) — Self-supporting (with roommates) | A. Sparse. "I'm pretty comfortable with the people in the second circle. Because there's no chance for them of some type of personal conflict because we're doing transactions mostly with the tourists." (Note: his inner circle includes the corner grocery store clerk.) | A. Estranged. No mention of family at all. | A. No close friends. "What about friends on the outer circle, I thought the outer circle was friends and people you had to do with the least." | A. No person. "What do you mean by resources?" (M: say you need a ride to a food market, who do you call?) "My ass is walking." "You can only really rely on yourself." | 10. D/B/D  
"Most people understand Golden Rule... I don't think most people have any idea what the inner circle is. Some." Wrote in connection through all others. |
| Fred 03NLVO116 (Afr-Am) — Living situation unclear | A. Sparse. (suggests putting researcher in inner circle)."In my inner circle, I don't spend not a lot of time at all." | A. Estranged. "Family real quick to take you in and put you out a day later." "You know your mother's babying? Of course you do. Right? Now some people don't. So if I don't remember that, I got an issue. If I don't feel that connection, it seems like I would feel that connection if, just if you raised me." | A. No close friends. "I trust nobody. I don't trust him, him, her, you. I trust nobody until I get to know them. I mean, you don't really know somebody until you live with them. Me and the trust issue, I have a big issue. I got a big wall around me, because everybody do you dirty." | A. No person. "It would seem like you would want that family support. If I could get that, I would love it. But I can't seem to get that." "I ask for nothing unless I really need it. Then I'll be glad to ask." | 6. B/B/B  
"A lot depends on what situation you're in or where you at with your status, in a lower bracket, more likely, 90%, 95% of the people will try to take advantage. But if I'm in a middle bracket, less. If I'm higher I go, the less likely to take advantage, I think."

<table>
<thead>
<tr>
<th>Participant (ethnicity)—Living situation</th>
<th>Inner Circle with exemplar</th>
<th>Strength of family ties with exemplar</th>
<th>Friendship, with exemplar</th>
<th>Who can rely on, with exemplar</th>
<th>Trust index, with essay reason (A=1, E=5, range 3-15; lower scores indicate less trust)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard O4NIV0116 (Af-Am)—Shelter</td>
<td>C. Family-centered. Put family and God in inner circle.</td>
<td>E. Close. “Family and kids, I talk on the phone and I text a lot. I'm a long ways away from my family. I’m the only boy, so I really talk to them every day.”</td>
<td>A. No close friends. “I'm not really a social person with people, because I've been done so wrong by people. I don't give them the benefit of the doubt. You know, I got a shield up, I've had a hard life though.”</td>
<td>D. Multiple people. “I know I can. I can call, money; Western Union, my family, way away. I just don't do it, but I do when I really need it.”</td>
<td>5. A/B/B “Cause if you be nice, they walk all over you.”</td>
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<td>Hanna O1CMM0122 (Hisp)—Self-supporting (with boyfriend)</td>
<td>C. Family-centered. “My kids and my sister go on the inside, and my boyfriend. That’s just the way it is.” (one child grown, one a teen)</td>
<td>E. Close. Kids, sister, boyfriend in inner circle. “To me, it doesn’t matter if I have friends or not. Oh well, I'll talk to my man. Or I'll talk to my kids. Call my sister.”</td>
<td>B. Contextually close friends. “My friends go right after the inner: (M: Your middle circle?) Yeah, I don't keep them that close.”</td>
<td>B. One person. “My boyfriend has my back like that. Like no questions asked.”</td>
<td>4. A/A/B “I don’t trust nobody not to be funny. My boyfriend don’t do my job right get paid. ... I guess that’s why my circle is so small. you know what I mean. I have trust issues, trust nobody.”</td>
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<tr>
<td>Howard O2CMM0122 (Hisp)—Self-supporting</td>
<td>C. Family-centered. Wife and grandkids in inner circle. “My inner circle, my family for me.”</td>
<td>D. Moderately close. “I have two kids and my wife (M: in your inner circle?) Yes, and I put my other kids outside that, so that’s mine.”</td>
<td>A. No close friends. “Right now my situation I don’t have a lot of contact with people. (M: outside your family) Uh-huh. “I keep everything the same. I don’t believe I have friends.”</td>
<td>B. One person. Wife.</td>
<td>7. B/C/B “Situation is bad.” “I don’t know everything is so bad. “The people had trust in business, disagree.”</td>
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<td>Stuart O3CMM0122 (Hisp)—Outdoors</td>
<td>D. Friend-centered. “To me your family should be in the inner circle, and your friends.”</td>
<td>B. Moderately estranged. “Well I feel bad. I put my (adult) kids in the outer circle.” “You know, my sister-in-law, I think I’m closer to my sister-in-law than my brother. If I need something, if I’m running out of money or I need something, she’ll send it, you know. ... And she takes care of my finances too, all of my records, they get sent over there.”</td>
<td>C. Close friends. “Mine’s in the friends (inner circle). We spend a lot of time together. Where we’re at on Foremaster to keep money in your pocket, they make cigarettes that they sell.”</td>
<td>D. Multiple people. “They’re there for me. If you have a good friend that they should be, then he has your back and you have his back, no questions asked.”</td>
<td>6. A/C/B “The strong versus the weak. “At some point in the future you have to trust someone no matter what. ... At some point in your life you’ll have trust in faith. ... Hopefully you’re not.”</td>
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</tbody>
</table>
| Participant  
| (ethnicity) —  
| Living  
| situation  
| unclear  
| Inner Circle with  
| exemplar  
| Strength of family ties with  
| exemplar  
| Friendship, with exemplar  
| Who can rely on, with exemplar  
| Trust index*, with explanation (A=1, E=5, range 3-15; lower scores indicate less trust)  
|  
| Peter  
| 01CAM0123  
| (Asian) —  
| Homeless, living situation unclear  
| D. Rich inner circle. On handout includes both family and friends in inner circle, marking family first of all. Family and friends.  
| E. Close. “I trust mostly family, first of all. Family and friends.”  
| C. Close friends. Includes friends in inner circle in handout.  
| A. No person. (M: business associates? Can you rely on them?) Not 100 percent.  
| A/D/C  
| “I think people, there’s nothing wrong. Wrong people don’t have things that they have and want it they want to take advantage what they got.” “I deal with people. I don’t feel fear to my peoples.”  
|  
| William  
| 02CAM0123  
| (Pacific Islander) —  
| Self-supporting  
| A. Sparse. Dog and random girls in inner circle. “If there was a fire, right? And if I could save like one person or somebody in this room, I would save my dog. Right, before I would save my family or girls.”  
| B. Moderately estranged. (talking about who can be relied on) “Family?” and shrugs. Also noted he moved here when his mother died. “Family? They get tired of you, they get pissed off, they don’t get laid, whatever their problem is, they don’t want to talk to you.”  
| A. No close friends. “Basically everyone in this circle is in and out, so there’s nobody here who’s like that you can totally trust at all.”  
| C. Few people. (about drug dealer) “I rely on this guy every day. I rely on my dog. I get home, my dog’s right there by the door. I could call one of these girls and they’ll (inaudible) or who knows what they’ll do. So of course I rely on them.”  
| 5. A/C/A  
| “They see your situation, but they have to try to overcome the weakness because they see you as weak.” “I believe everyone needs to be able to have a chance to see what’s going on about.”  
|  
| George  
| 03CAM0123  
| (Pacific Islander) —  
| Shelter  
| C. Family-centered. Wife, daughter, family members.  
| D. Moderately close. “I would spend a lot of time with my family, my wife and daughter, my family.” “The only ones I trust are my wife and my daughter. As far as family members, not really. The only family member I’m close to is my brother and his wife, and sometimes they’re kind of iffy.”  
| A. No close friends. “I think anybody outside the inner circle, I think people in general, I’m not a jerk, but anyone outside the middle circle, it comes and goes. You know what I mean? You treat me good, I’ll treat you good, you know. I don’t really expect anything from them.”  
| C. Few people. Wife and daughter. “Absolutely.” “Just me and my wife I rely on by myself to make things work.”  
| 3. A/A/A  
| “They want what you want. “You don’t know who they’re going through in their life, they don’t know who they are, person, whether you know them or not, so if the time I would trust someone, is if I got to know them.”  
|  
| Ben  
| 04CAM0123  
| (Asian) —  
| Outdoors  
| B. Friend-centered. Homeless friends in inner circle.  
| A. Estranged. “I must say I don’t trust my family. It’s like, they’re not really my family. In the end of it, they’re not really my family.”  
| B. Contextually close. “I don’t always hang around homeless people when I’m not homeless.” (in inner circle) “I have just like a broad, homeless people right now, turn into friends. Girls, Drinking buddies.”  
| A. No person. (M: you did have homeless people in your inner circle?) “Yeah. I don’t trust them one bit. They’re just acquaintances or friends.”  
| 4. A/E/A  
| “Especially the homeless. They give these people an advantage and they’ll take the world.” “People, generally, a horrible species.”  
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<td>Stanley 05CAM0123 (Asian) - Homeless, living situation unclear</td>
<td>D. Rich inner circle. Mom and artist friends in inner circle. “We just hang out, make music, something.”</td>
<td>D. Moderately close. (second circle) I put family and women, I put my mom in the first one because I contact her, but other family is kind of in the middle one.”</td>
<td>B. Contextually close friends. “I like to spend time with myself but I spend most of my time if not with myself then with other artists.” “I trust my best friend, but my friends, I don’t know. They lead their own lives.” “My friends are typically, a lot of people would label as like kind of free, open-minded, free souled people, so they’re always looking out for everyone.”</td>
<td>D. Multiple people. “Artists, I trust them for sure. They always take care of me and I take care of them. We have a good bond. My mom, I love her, so we have like a almost a deep spiritual connection, so I feel pretty good.” “I get all my resources from the middle, artists and friends and stuff.”</td>
<td>8. B/C/C “They either have addictions or different background, stuff or they have to go through something so they’re not around you know try to lure you away to get. “It depends on the approach.”</td>
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<tr>
<td>Ernest 01CAM0130 (Pacific Islander) - Homeless, living situation unclear</td>
<td>C. Family-centered. Parents, brothers, sisters, cousins, grandparents, etc.</td>
<td>C. Neither close nor estranged. “I spend a day a year with my brother and sister and … they’re very busy people. And they have family, they got jobs.” “I think that the more we leave my sisters and brothers alone, with their family, the better their family gets and the stronger their family gets.”</td>
<td>D. Separating from friends. “I had a girlfriend, I haven’t talked to her in 20 years. I haven’t seen her in 20, but I’m still waiting for her to call me back.” “Some of my friends, I haven’t seen in 20 years, but I know they’re hiding behind my neighborhood. They don’t want to see me anymore.”</td>
<td>A. No person. Family is not able to help. “I do have a lot of sisters and brothers, but they all have children and you know, my mom has to drive around and look after each and babysit them all.” “I can’t rely on anybody right now. I could rely on my mom but not my sisters and brothers.”</td>
<td>9. B/D/E “We are more vulnerable. “On the street, in a shelter that people mostly look for themselves, because they have nothing.” “I tend to have more people when I’m in a better situation. … Like being able to trust people being able to go out and meet people be able to go out to clubs with them, that’s luxury you know?”</td>
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<td>Tyler 02CAM0130 (Pacific Islander) - Homeless, living situation unclear</td>
<td>C. Family-centered. Includes all family in inner circle and fiancé. (about fiancé) “We’re always together.”</td>
<td>C. Neither close nor estranged. “Our family’s spread out. We don’t talk that much. My brother, he’s busy, he’s working, he’s got two kids he’s raising, he’s married. Lives in Fresno. … I hardly contact my mom. And my brother, he’s in prison for the rest of his life. … The most I try to contact my family is on Facebook. But</td>
<td>A. No close friends. (about coworkers) “I’m trying to make as a friend, make them become friends, so we can get to know each other more, at work and outside of work.” “I had a bunch of friends in junior high/high school and they just broke away. After high school. It was kind of hard.”</td>
<td>A. No person. “My family can’t help me. I just found my cousin. She’s here in Vegas and my aunt’s not doing too good. … I asked my cousin if I could stay with them, me and my girlfriend, and she said no, because they have issues.” “It seems like every time I have my hand out, OK, they slap it away. No, no, leave me alone. I don’t have</td>
<td>5. B/B/A “Because we don’t have nothing. “I’ve got a good heart, but it seems like every time I give or I help people out, I get taken advantage of … I’ve gotta be more careful. I have to be, for my own sake, or I’m gonna get taken over.”</td>
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<td>Jacob 01CAM0131 (Native)—Self-supporting</td>
<td>D. Rich inner circle. Friends and family in inner circle. &quot;Brothers. I don't have any sisters and both my parents are deceased.&quot; Also puts priests and pastor in inner circle.</td>
<td>D. Moderately close. Says he would call brothers to talk to but &quot;of the two brothers that I could count on, one of them told me that if he did send (money for rent) to me that you know he definitely wanted it back as opposed to when I was in the upper income bracket when they called on me, I never like really said to them that I wanted it back.&quot;</td>
<td>B. Contextually close friends. &quot;The homeless people are more of a tight-knit association than ones that I know that are the upper-middle income, and the reason I say that is because they have a tendency to pass around what's available, whether it be food or knowledge of where to get food or knowledge of where to get clothing.&quot;</td>
<td>A. No person. So I might say that here in Las Vegas the Urban League is pretty much been the only one that offered any help without a pre-exchange, excuse me, a quid pro quo situation attached to it.</td>
<td>6. B/B/B</td>
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<td>Eric 02CAM0131 (Native)—Self-supporting</td>
<td>D. Rich inner circle. Includes friends and family. &quot;Aunts and 3&quot; (fellow participant below)</td>
<td>C. Neither close nor estranged. &quot;I have a brother that is in Arizona, but we're not really kind of close. ... lot of people died in my family that are gone. That's why I just have friends and a few aunts.&quot;</td>
<td>C. Close friends. &quot;Everybody's gone but I still have like friends here in Vegas.&quot;</td>
<td>C. Few people. I have a cousin in Arizona. She's always there for me when I need like a ride back home to Phoenix. Because I don't fly back. ... my roommate, I've known him for 35 years.</td>
<td>6. B/B/B</td>
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<td>Dorothy 03CAM0131 (Native)—Homeless, living situation unclear</td>
<td>D. Rich inner circle. Includes both family and friends in inner circle.</td>
<td>E. Close. &quot;(on the reservation) I'd have to live with one of my relatives. They're poor already, so why live, be another burden on them?&quot;</td>
<td>C. Close friends. (M: homeless friends?) &quot;I know mine are in the middle with me. Mine would be in the inner circle.&quot;</td>
<td>C. Few people. &quot;I believe you scratch my back I'll scratch yours, you know. That's what friends do and family do, you know? But I really don't like asking for money, because I may not have it for a while to pay you back, but I try to do other things, like um maybe sometimes I'll make fried bread, I'll go over to their house and cook for them.&quot; &quot;I used to have, well I still have</td>
<td>9. D/C/B</td>
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<td>Participant</td>
<td>Inner Circle with exemplar</td>
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<td>Amelia</td>
<td>Sparse. &quot;If we had friends and family on the inner circle, we wouldn't be in the circumstances we're in.&quot;</td>
<td>B. Moderately estranged. &quot;I have family members on the second and the far out circles. ... (depending on) which family it is.&quot;</td>
<td>A. No close friends. &quot;I guess we're not fortunate enough to have that luxury, to have friends in our inner circle. I think if we had friends in our inner circle, ... (4 finishes the sentence) we wouldn't be here.&quot;</td>
<td>C. Few people. &quot;My family's helped out a little bit.&quot; (see also her answer in first box)</td>
<td>5. B/B/A &quot;I feel like I have to guard up always. Based on my past experiences with these people. I've been taken advantage of a lot.&quot; &quot;I can trust the homeless community more than trust my friends and acquaintances in my old life. The people that are in need are more trusting of my experience, which is shocking.&quot;</td>
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<td>Donald</td>
<td>B. Friend-centered. Says he can trust friends he used to do drugs with for things such as rides.</td>
<td>A. Estranged. &quot;I would put immediate family on the outer, outer part. (Children are) all I consider family. But I haven't talked to them in 5 years. I just started recently talking to, and they're like the only ones.&quot;</td>
<td>C. Close friends. &quot;I have friends I can trust, and I'm only going to be here one more week, and they're offering me their couch, so I'm staying in a house.&quot;</td>
<td>C. Few people. Friends he's staying with. &quot;Family could have thrown my stuff right out in the street, because I couldn't take it, but it was in the garage. If I need anything,&quot;</td>
<td>6. B/A/C &quot;What I've seen, people they have no desire for legitimate living. Just the street, they provide for themselves, first-timers are few that may not have the smarts or whatnot.&quot;</td>
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<td>Virginia</td>
<td>C. Family-centered. God and (grown) children (She mentions being a grandmother). Other family in second circle.</td>
<td>B. Moderately estranged. &quot;It depends on which family member. Some you would put them way out there. Some of them a little closer. ... My children are, well, I guess they would be in the inner circle.&quot;</td>
<td>A. No close friends. Calls bunkmates at shelter &quot;sorority sisters&quot; but does not express closeness to them. &quot;For me a friend is someone I would hang out with, somebody I can trust.&quot;</td>
<td>A. No person. &quot;I'd say, you know, I live in a good neighborhood. I have very nice, good people around me that I can feel I can trust and we support each other, we're supportive, we talk, yeah, that's not my inner circle at all.&quot;</td>
<td>9. D/C/B &quot;Most would be a preponderance of people I know and I feel that it is unlikely. A few people, perhaps some, but not many people (take advantage of me). I'm going to expect the worst and prepare for the worst kind of person.&quot;</td>
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<tr>
<td>Participant (ethnicity)</td>
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<td>Strength of family ties with exemplar</td>
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<td>Eleanor O4DOW0203 (white)—Homeless, staying with friends</td>
<td>A. Sparse. (I say “if we had friends in our inner circle and she finishes the sentence with) “we wouldn’t be here!”</td>
<td>A. Estranged. “I know my family could (help) but they don’t.”</td>
<td>B. Contextually close. “I’m finding people closer to my inner circle that I would not normally have there. Due to circumstances. Like I’m in a situation where I live with some other people, so whoever comes over to see them all the sudden is now my acquaintance. If that’s my own choice, I would put them in the outer, but they seem to be in my life almost every day.”</td>
<td>A. No person. “She just made a good point if I may say.” (in response to 3’s quote above)</td>
<td>6, B/B/B</td>
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</table>

"You run into a lot of situations like that where it's easy, easier for them to take advantage of you than it is for them to do whatever they go to do to get ahead."
APPENDIX L

REASONS FOR TRUST OR LACK OF TRUST

Inductive coding of reasons why each participant answered the trust questions (Appendix E) the way they did, with exemplars.

<table>
<thead>
<tr>
<th>Participant (ethnicity) — Living situation</th>
<th>Trust index*, with exemplar on reason (range of 3-15; lower scores indicate less trust)</th>
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<tbody>
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<td>“Just from experience”</td>
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<tr>
<td>Vivian 04CAM1219 (Afr-Am) — Homeless, living in shelter</td>
<td>3. “I don’t trust nobody no more these days, like, and I’ve gotten to the point, because every time I give a person a chance, they fail.”</td>
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<tr>
<td>Maureen 02CAM0109 (Afr-Am) — Subsidized housing</td>
<td>3. “I’m gullible in a certain way and I’m nice. And I notice out here in Las Vegas because you’re nice, a lot of people take your kindness for weakness…. I trust everybody until you give me a reason not to trust you. And a lot of times, from the experience out here,…. people have came to me as being nice people but they were only people to hurt me … to get what they could out of me.”</td>
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<td>Todd 01CAM1216 (white) — Shelter</td>
<td>3. “To me, from people I’ve let get close to me, that’s the ones that, you know what I’m saying? Or trust, or whatever, that’s the ones that get you first, because they know where to get you.” (On handout) “Been taking advantage of too often in the past.”</td>
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<td>Julia 04CAM1216 (white) — Shelter</td>
<td>4. “For me, from dealing with users, druggies and dealing with my ex-pimps … You just never know who you’re dealing with, what their motives are, what their agendas are. You never know.”</td>
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<tr>
<td>Douglas 02CAM1216 (white) — Shelter</td>
<td>4. “Just from experience, being in business for part of my life, college, to everything, I just ran into, the majority of the people, they’re crafty. They portray themselves to be something they’re not.”</td>
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<td>Tyler 02CAM0130 (Pacific Islander) — Homeless, living situation unclear</td>
<td>5. “Because we don’t have nothing.” “I’ve got a generous heart, but it seems like every time I give or I help people out, I get taken advantage of. … I’ve gotta be more careful, I have to be, for my own sake, or I’m gonna get run over.”</td>
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<td>Rosie 03NLV0108 (Hisp) — Lives with family members</td>
<td>5. “Because you know sometimes I’m nice and most of the times I’m too nice to them and they take advantage of those situations. That’s what I think.”</td>
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<td>Amelia 01DOW0203 (white) — Shelter</td>
<td>5. “I feel like I have to keep my guard up always. Because of my past experience with people. I’ve been taken advantage of a lot.” Wrote “I can trust the homeless community more than I could trust my friends and acquaintances in my past. The people that are in more need are more trustworthy in my experience, which is quite shocking.”</td>
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<td>Elizabeth 02CAM1218 (Hisp) — Senior housing</td>
<td>5. “Sadly because of recent experience with friends, but I think that people are good.”</td>
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<tr>
<td>Fay 04CAM0109 (Afr-Am) — Homeless, living situation unclear</td>
<td>8. “I think some people do have a genuine heart and some people look for people they can help. I’m sitting on the streets sometimes and people just riding by and they have their kids get out and give me a bag of candy or give me a gift card or a day pass or something. So some people do look for opportunities to help other people.”</td>
</tr>
<tr>
<td>Participant (ethnicity)—Living situation</td>
<td>Trust index*, with exemplar on reason (range of 3-15; lower scores indicate less trust)</td>
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<tr>
<td>Scott 03CAM1218 (Hisp)—Shelter</td>
<td>10. “Because they are good people and bad. … by experience, not all people act the same. … I have people help me in different situations.”</td>
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<tr>
<td><strong>“That’s just who I am.”</strong></td>
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</tr>
<tr>
<td>Hanna 01CAM0122 (Hisp)—Self-supporting (with boyfriend)</td>
<td>4. “I don’t trust nobody. Because not to be funny. My thing is if I don’t do my job right, I don’t get paid. … I guess that’s why my circle is so, so tiny, you know what I mean. Yeah, I have trust issues, and I don’t trust nobody.”</td>
</tr>
<tr>
<td>Eric 02CAM0131 (Native)—Self-supporting</td>
<td>6. “I’m pretty much a quiet person and it seems that’s why.”  “I keep to myself mostly.”</td>
</tr>
<tr>
<td>Alice 03NLV0106 (white)—Shelter</td>
<td>8. (People mostly look out for themselves) “I’m going to look out after him if I’m on the side of him. You know, I would expect the same thing. Um, I also strongly agree because, um, that’s just who I am. You know.”</td>
</tr>
<tr>
<td>Virginia 03DOW0203 (white)—Shelter</td>
<td>9. “Most would be a preponderance of people, and I feel that that is very unlikely. A few people and perhaps some, but not most people (take advantage).”  “I’m going to expect the best and prepare for the worst kind of person.”</td>
</tr>
<tr>
<td>Henry 02NLV0106 (white)—Outdoors</td>
<td>10. “I like to believe that deep down most people are good-hearted, you know what I’m saying? Give them an opportunity, and the goodness will come forward.”</td>
</tr>
<tr>
<td>Jack 02NLV0116 (Afr-Am)—Self-supporting (with roommates)</td>
<td>10. “Most people understand the Golden Rule … I don’t think most people take advantage, only some.”  Wrote “innate connection through all of us.”</td>
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<tr>
<td><strong>“Trust takes time to build.”</strong></td>
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<tr>
<td>George 03CAM0123 (Pacific Islander)—Shelter</td>
<td>3. “They want what you have.”  “You don’t know what they went through in their life, you don’t know who they are as a person, whether you can trust them or not, so if the only time I would trust somebody is if I got to know them.”</td>
</tr>
<tr>
<td>James 01CAM1219 (Afr-Am)—Self-supporting (with fiancé)</td>
<td>6. “I used to give it (trust). I don’t give it no more. You gotta earn my trust. You gotta show me what you about. I’m gonna show you what I’m about. Hopefully we can both earn each other’s trust.”</td>
</tr>
<tr>
<td>Stuart 03CAM0122 (Hisp)—Outdoors</td>
<td>6. “The strong versus the weak.”  “At some point in time you have to trust someone, no matter what. … At one point in your life you’ll have to have faith. … Hopefully it’s there. Hopefully you’re not wrong.”</td>
</tr>
<tr>
<td>Aaron 02NLV0108 (Hisp)—Lives with family members</td>
<td>7. “You have to really know someone before you like try to trust somebody, because you don’t really know them till something happens, till something vital happens that you need the help of just something and they’re not, either they’ll be there for you or they’re not.”</td>
</tr>
<tr>
<td>Linda 05NLV0106 (white)—Shelter</td>
<td>7. “Trust takes time to build.”  “At times you have to come first. I’m sick of putting everybody before me in my life. I mean, you get walked on.”</td>
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</table>
**Participant (ethnicity) — Living situation** | **Trust index**, with exemplar on reason (range of 3-15; lower scores indicate less trust)
---|---

"People can’t be trusted."

Florence 01CAM0109 (Afr-Am)—Self-supporting
3. “If you show people that you’re weak or they think you’re weak, they’re going to start to think they can take advantage of you. … Wrong thing. Don’t think that.”

Ben 04CAM0123 (Asian)—Outdoors
4. “Especially the homeless, you give these people an inch and they’ll take the world.” “People, generally, are a horrible species.”

Sidney 05CAM0109 (Afr-Am)—Homeless, living situation unclear
4. Writes on handout, “That’s the way people are in life. Most are out for themselves” “People can change in the blink of an eye.” “If you can’t help yourself then how are you going to help someone else”

Lindsay 01CAM1218 (Hispanic)—Self-supporting
5. “People can’t be trusted.”

Richard 04NLV0116 (Afr-Am)—Shelter
5. “Cause if you be nice, they’ll walk all over you.”

Eleanor 04DOW0203 (white)—Homeless, staying with friends
6. “You run into a lot of situations like that where it’s easy, easier for them to take advantage of you than it is for them to do whatever they go to do to get ahead.”

Jacob 01CAM0131 (Native)—Self-supporting
6. “If they feel they have a need, they feel that they should be compensated for assistance given. I would like something back.” “People tend not to want to think about anyone else but themselves. I’ve got mine-get yours.”

Donald 02DOW0203 (white)—Homeless, staying with friends
6. “What I’ve seen, people will, they have no desire to earn a legitimate living. Just to be on the street. … they prey on people, first-timers out here that may not have the street smarts or whatnot.”

More trust in a better situation.

Fred 03NLV0116 (Afr-Am)—Living situation unclear
6. “A lot depends on what situation you’re in or where you at with your status. If I’m in a lower bracket, mostly likely, 90%, 95% of the people will try to take advantage. But if I’m in the middle bracket, less. The higher I go, the less they’ll try to take advantage, I think.”

Ernest 01CAM0130 (Pacific Islander)—Homeless, living situation unclear
9. “We are more vulnerable.” “On the street, in a shelter… that people mostly look out for themselves, because they have nothing.” “I tend to trust more people when I’m in a better situation. … Luxury is being able to trust people, be able to go out and meet them, be able to go out to club with them or go to bar to hang out with them, that’s luxury, you know?”

Contradictory responses.

William 02CAM0123 (Pacific Islander)—Self-supporting
5. “They see your situation as a weakness and they are going to try to overcome that weakness because they see you as weak.” “I believe everyone needs to be given a chance to see what they’re about.”
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<tr>
<td>Peter 01CAM0123 (Asian)— Homeless, living situation unclear</td>
<td>8. “I think people, there is nothing wrong.” Wrote “if they don’t have things that they have and want it they would take advantage what you got.” “I deal with peoples and I don’t feel fear to meet peoples.”</td>
</tr>
<tr>
<td>Christopher 04NLV0106 (white)— Shelter</td>
<td>8. “Most people are fairly honest and they’re self-sufficient. They don’t need to take advantage of you.” “Some people will take advantage of you and if you’re too trusting, you draw predators.”</td>
</tr>
<tr>
<td><strong>“It depends.”</strong></td>
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<tr>
<td>Stephen 01NLV0116 (Afr-Am)— Shelter</td>
<td>7. “I just think it depends on the person. … I don’t think everybody’s out to get me.”</td>
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<tr>
<td>Stanley 05CAM0123 (Asian)— Living situation unclear</td>
<td>8. “They either have addictions or different backgrounds or stuff or they have to go get something so they’re going to you know try to lure you away to get.” “It depends on the approach.”</td>
</tr>
<tr>
<td>Lilian 04CAM1218 (Hisp)— Subsidized housing</td>
<td>9. “Depending on the person … I believe there are good people left in this world.”</td>
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<tr>
<td>Shelton 02CAM1219 (Afr-Am)— Homeless, living situation unclear</td>
<td>9. “Depends on what the situation actually was.” (how much money is at stake)</td>
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<tr>
<td><strong>“You can read people.”</strong></td>
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<tr>
<td>Anthony 03CAM1219 (Afr-Am)— Homeless, living situation unclear</td>
<td>4. (tells a story of lending $10 to see it lost on horses) “That’s why I trust no one. The situation I look at. … nine times out of ten you can feel that just by talking to someone. You can feel if they honest or dishonest. You can read people.” “There are just evil people … that can’t be trusted”</td>
</tr>
<tr>
<td>Alfred 01NLV0108 (Hisp)— Shelter</td>
<td>6. “There’s some people they can trust and there’s some that you can’t. … that’s why I go by their attitude, by their vibe, and just their body language. You can tell, you know?” “If you can’t take care of yourself first, then you can’t take care of someone else.”</td>
</tr>
<tr>
<td>Ruth 03CAM1216 (white)— Shelter</td>
<td>7. “I think I have better instincts now than I don’t have to do anything I don’t want to. So if I’m doing anything, it’s because I choose that, not … I’m not under a case trial, court-ordered thing, I mean. I’m simply having my life with me right now.”</td>
</tr>
<tr>
<td>Walter 03CAM0109 (Afr-Am)— Homeless, living situation unclear</td>
<td>8. “You know, you can tell if the person is real or not. You can read and you can see it right off the bat how he coming. That is, I know.”</td>
</tr>
<tr>
<td>Dorothy 03CAM0131 (Native)— Homeless, living situation unclear</td>
<td>9. “I’m not too easy to fool.”</td>
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<tr>
<td>Participant (ethnicity) — Living situation</td>
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<td><strong>Could not categorize.</strong></td>
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<td>Howard 02CAM0122 (Hisp) — Self-supporting</td>
<td>7. “Situation is bad.” “Because now everything is same.” “The people had trouble or disagree.”</td>
</tr>
<tr>
<td>John 01NLV0106 (white) — Shelter</td>
<td>7. “A habit. It’s just a habit.” “There’s nothing the matter with looking after yourself.”</td>
</tr>
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</table>
APPENDIX M

RESPONSES ON GOD AND CHURCH

Coding for each participant on whether they put God in their inner circle and their relationship to church, along with coding for who can be relied on.

<table>
<thead>
<tr>
<th>Part. code (ethnicity)</th>
<th>God in social circles.</th>
<th>Relationship to church (with exemplar)</th>
<th>Who can rely on, with exemplar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Douglas 02CAM1216 (white)</td>
<td>A. God in inner circle. (in response to resources you devote to inner circle) “I pray a lot to God, the Lord Jesus Christ, to save me. That’s been for a long time. Even when I was doing drugs.”</td>
<td>D. Close. “That’s why I put Pastor Jeff second (in inner circle), because he’s my pastor, I mean, he doesn’t judge me. I think everyone puts in their inner circle which is not going to attack them and actually feeds, you know, the well-being of yourself.”</td>
<td>A. No person. “I put God number 1 because he’s always there. … Everybody else, even Pastor Jeff, I wouldn’t, I don’t rely on anybody, any human.”</td>
</tr>
<tr>
<td>Maureen 02CAM0109 (Afr-Am)</td>
<td>A. God in inner circle. “All I would put is God because I don’t have any friends. I’m all by myself.” “I personally believe that inner circle as far as time with God, time with my best friend, that’s priceless.”</td>
<td>C. Occasional attendance. “My church folks, my church family. I see them not like I should, but I see them on Sundays. I kind of focus on making sure that I go to church on Sundays.” “I go to church, but I really don’t feel comfortable, I don’t really feel like I can depend on my church family.”</td>
<td>A. No person. “There is only one person that, on that page I can rely on, and that’s God.”</td>
</tr>
<tr>
<td>Anthony 03CAM1219 (Afr-Am)</td>
<td>A. God in inner circle. “I spend a lot of time with Jesus because I do believe in God. So I try to spend a lot of time with Him.”</td>
<td>A. Estranged. “It’s all about money in most of these groups. I mean it’s OK to donate and care, but churches, too many offerings. How many offerings do you need in one service? … And they ride around in Cadillacs and these big old houses and you go to, you need help with your rent one month, and they won’t give it to you.”</td>
<td>A. No person. “Everybody need a net, everybody need their family. But family don’t make it easy. … So I figure I just live my life by myself. And then I ain’t got nobody’s issues but mine. But I know that ain’t right. I need my family, but if my family ain’t gonna be there for me, and how am I supposed to be there for them?”</td>
</tr>
<tr>
<td>Virginia 03DOW0203 (white)</td>
<td>A. God in inner circle. “The only people in (inner circle) are my higher power and children.”</td>
<td>E. No mention</td>
<td>A. No person. “I’d say, you know, I live in a good neighborhood. I have very nice, good people around me that I can feel I can trust and we support each other, we’re supportive, we talk, yeah, that’s not my inner circle at all.”</td>
</tr>
<tr>
<td>Ruth 03CAM1216 (white)</td>
<td>A. God in inner circle. God is written in inner circle but not mentioned. “you just never met more religious people than you have homeless people. They’re always talking about God.”</td>
<td>C. Attend occasionally. “The church that I finally found that I’m comfortable in is actually at St. Vincent’s on Wednesdays at 9 a.m. It’s a modern day Catholic hour and it’s pretty cool.”</td>
<td>A. No person. (re: inner circle) “Case managers and advocates are in mine and I’d say no. It’s a working effort to get them to be there for me.”</td>
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<td>Part. code (ethnicity)</td>
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<tr>
<td>Fred 03NLV0116 (Afr-Am)</td>
<td>A. God in inner circle. Talks about Jesus and the devil in a personal way.</td>
<td>B. No longer attends. “Now I don’t believe you have to go to church every day or every Sunday cause I carry God wherever I go. And He’s there no matter what.” “I don’t know why I put church, because I don’t even go to church.”</td>
<td>A. No person. “It would seem like you would want that family support. If I could get that, I would love it. But I can’t seem to get that.” “I ask for nothing unless I really need it. Then I’ll be glad to ask.”</td>
</tr>
<tr>
<td>Todd 01CAM1216 (white)</td>
<td>A. God in inner circle. Wrote God in inner circle (see inner circle, far right). “God might be there but in the end God has got to give you a will to do it but you’re gonna have to get up and go do it yourself.”</td>
<td>B. No longer attends. “Well to be honest with you, to be straight with you, I haven’t been into church a lot here lately, and I’m sure that’s a double-edged sword. If that’s not part of the solution, it’s definitely part of the problem, but I do pray every now and then. But I’ve been spending, focusing more time on just surviving day to day.”</td>
<td>A. No person. “Well, God is good. I put myself, because I don’t rely on nobody because God might be there, but in the end God has got to give you a will to do it but you’re gonna have to get up and go do it yourself. So I don’t rely on anybody. … I’m the one who’s going to be accountable for myself.”</td>
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<tr>
<td>Hanna 01CAM0122 (Hisp)</td>
<td>A. God in inner circle. “I trust God, and it took me a long time to absolutely trust God. I have faith.”</td>
<td>C. Occasional attendance. “I’m always constantly trying church. It’s never you know, it’s sometimes to me, church is good for resource.”</td>
<td>B. One person. “My boyfriend has my back like that. Like no questions asked.”</td>
</tr>
<tr>
<td>Donald 02DOW0203 (white)</td>
<td>A. God in inner circle. “Spiritual, like pray and talk to God or talk to their higher power. … That reminds me, Jesus owes me $20. I lost my bet.” “I say JOY, Jesus, Others, Yourself.”</td>
<td>E. No mention</td>
<td>C. Few people. Friends he’s staying with. Family “could have thrown my stuff right out in the street, because I couldn’t take it, but it was in the garage. If I need anything.”</td>
</tr>
<tr>
<td>Amelia 01DOW0203 (white)</td>
<td>A. God in inner circle. “Higher power in the dead center (circle).”</td>
<td>C. Occasional attendance. “I go to church sometimes.” (also placed church in outer circle)</td>
<td>C. Few people. “My family’s helped out a little bit.”</td>
</tr>
<tr>
<td>Julia 04CAM1216 (white)</td>
<td>A. God in inner circle. “God.” (in reply to who is in inner circles)</td>
<td>D. Close. “Church, I go over there once a week, but I try to go more. … I gotta make sure I have enough money for that bus pass so I can see my daughter. I make sure it coincides with me being able to go to church.”</td>
<td>D. Multiple people. “If I needed something bad enough, it was really going to make a difference in my life, they would.”</td>
</tr>
<tr>
<td>Richard 04NLV0116 (Afr-Am)</td>
<td>A. God in inner circle. “I say stuff to God, but I really don’t do it like I’m supposed to, because I’m like, I’m on that Why me? type stuff.”</td>
<td>E. No mention</td>
<td>D. Multiple people. “I know I can. I can call, money, Western Union, my family, way way away. I just don’t do it, but I do when I really need it.”</td>
</tr>
<tr>
<td>Stephen 01NLV0116 (Afr-Am)</td>
<td>A. God in inner circle. “I’m constantly talking to God, you know, I get up in the morning, before I go to sleep at night. I’m not some maniac or anything like that, but I’m trying to really change my life.”</td>
<td>C. Occasional attendance. Includes in groups and associations but does not elaborate.</td>
<td>D. Multiple people. “If I don’t call in three or four days, they’re parading the city (looking for him). … they have a hard time understanding why I don’t lean on them.”</td>
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<tr>
<td>Part. code (ethnicity)</td>
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<tr>
<td>Florence 01CAM0109 (Afr-Am)</td>
<td>A. God in inner circle. God included in inner circle along with many others.</td>
<td>C. Close. Puts church people in second circle. Writes on handout, &quot;Church group, they are good to have and always there to talk to.&quot; (Changed during validation)</td>
<td>D. Multiple people. &quot;I can rely on my parents. … If I call like Mom, Dad, I need assistance, I got it. My sisters. Unconditional love? Yes, He got that. Yes.&quot; Also includes church family and some friends in those to be relied upon.</td>
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<tr>
<td>Fay 04CAM0109 (Afr-Am)</td>
<td>B. Other spiritual statement. &quot;You just have to put God first. … God is sending people to you to help you. You just got to stay true to him and stay you know faithful to Him no matter what's happening. Just say, God this is not right. Would you help me, and He'll send people across your path to bless you.&quot; (Changed during validation)</td>
<td>C. Occasional attendance.</td>
<td>A. No person. (after telling story about how siblings turned their backs when she sought prayer support) &quot;You better call that prayer line. Don't you know God? Call Him. Don't you got a connection? I said, I guess that's what I do, so that's what I be.”</td>
</tr>
<tr>
<td>John 01NLV0106 (white)</td>
<td>B. Other spiritual statement. &quot;You know it’s sad to see everybody. I can tell you that on my half, I always sit there and I’m, Man, please Lord help, help understanding what I’ve said before, you know.&quot; (talking about mentally ill and social ills, I think, but this is a reference to prayer.)</td>
<td>A. Estranged. &quot;Catholic Charities my ass, and Salvation Army, it’s more like Catholic Bed and Breakfast when you’re back-billing the government for that bed in there. They’re corrupt.&quot; &quot;There’s a lot of Christian groups volunteering all over this town, a lot of caring people, and without that, oh, people would be starving. They deserve a lot of credit.&quot;</td>
<td>A. No person. Does not answer question. Criticizes government and shelters. Seems to get veteran benefits. Has on handout &quot;nobody&quot; in inner circle.”</td>
</tr>
<tr>
<td>Tyler 02CAM0130 (P-I)</td>
<td>B. Other spiritual statement. &quot;You try to help your family. Whatever they want to do, you pray with them, pray for them, you know pray with them pray for them, talk with them.&quot; &quot;My homeless friends, they were homeless and now they’re not. I’m like, how in the heck do they do it? They’re like, well you keep going and have faith in God and let God direct your path and everything will work out. And I’m like I’ve been doing it. I’ve been doing it since 2002 and nothing’s happened.&quot;</td>
<td>B. No longer attends. &quot;I went to my church all the time in California.&quot;</td>
<td>A. No person. &quot;My family can’t help me. I just found my cousin. She’s here in Vegas and my aunt’s not doing too good. … I asked my cousin if I could stay with them, me and my girl, and she said no, because they’re having issues.” “It seems like every time I have my hand out, OK, they slap it away. No, no, leave me alone. I don’t have it.” (M: can you rely on inner circle?) “Yeah, I can.”</td>
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<tr>
<td>Sidney 05CAM0109 (Afr-Am)</td>
<td>B. Other spiritual statement. &quot;I know I’m not the best person, I’m not 100 percent perfect, but I do pray, at times I do try to talk to my best friend and get in touch with God. I think God looks at me and shines on me, so we go downtown, the tourists be breaking me off.&quot;</td>
<td>B. No longer attends. &quot;As much as I want to say church, I don’t go to church, but I do pray. So I can’t really put church.&quot;</td>
<td>C. Few people. &quot;I’ll say the inner circle, probably I can rely on people, but them last two circles, I can’t really say.”</td>
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<td>James 01CAM1219 (Afr-Am)</td>
<td>B. Other spiritual statement. (3 says “Some people don’t believe in Jesus.” 1 replies) “And that’s the biggest love ever, right there. Right there.”</td>
<td>B. No longer attends. Only mention of church is an inclusion among groups and associations, but does not talk about it.</td>
<td>D. Multiple people. “The majority of my family, we keep a close net. I can call them if I’m in any kind of difficulty and they would be there. And I know that. So vice versa. I’m there.”</td>
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<tr>
<td>Stanley 05CAM0123 (Asian)</td>
<td>B. Other spiritual statement. “Meditation is my biggest outlet. I meditate a lot.”</td>
<td>E. No mention.</td>
<td>D. Multiple people. “Artists, I can trust them for sure. They always take care of me and I take care of them. We have a good bond. My mom, I love her, so we have like a almost a deep spiritual connection, so I feel pretty good.” “I get all my resources from the middle, artists and friends and stuff.”</td>
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<tr>
<td>Shelton 02CAM1219 (Afr-Am)</td>
<td>C. Not applicable. “I believe in myself. That’s who I believe in.”</td>
<td>A. Estranged. “This goes to the Lord. He’ll bless you. That’s what they say. No, I like different experiences.”</td>
<td>A. No person. (responding to 1 saying family gives without asking). “But that never, ever happens. And then you’re like, what happens, so I’m not really surprised by anything.”</td>
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<tr>
<td>Eleanor 04DOW0203 (white)</td>
<td>D. No mention</td>
<td>E. No mention</td>
<td>A. No person. “She just made a good point if I may say.” (in response to 3’s quote above)</td>
</tr>
<tr>
<td>Jack 02NLV0116 (Afr-Am)</td>
<td>D. No mention</td>
<td>E. No mention</td>
<td>A. No person. “What do you mean by resources?” (M: say you need a ride to a food market. Who do you call?) “My ass is walking.” “You can only really rely on yourself.”</td>
</tr>
<tr>
<td>Christopher 04NLV0106 (white)</td>
<td>D. No mention</td>
<td>B. Occasional attendance. Includes “church outreach” in outer circle. (Changed in validation)</td>
<td>A. No person. Does not answer question but does not indicate reliance on anyone else.</td>
</tr>
<tr>
<td>Ben 04CAM0123 (Asian)</td>
<td>D. No mention</td>
<td>F. Miscellaneous. “I would say like church groups you can trust.” (M: So they are more trusting?) “They just seem to be. They’re going to offer you a hand.”</td>
<td>A. No person. (M: you did have homeless people in your inner circle?) “Yeah. I don’t trust them one bit. They’re just acquaintances or friends.”</td>
</tr>
<tr>
<td>Peter 01CAM0123 (Asian)</td>
<td>D. No mention</td>
<td>B. No longer attends. Included in church in associations but says does not participate in activities here.</td>
<td>A. No person. (M: business associates? Can you rely on them?) Not 100 percent.</td>
</tr>
<tr>
<td>Jacob 01CAM0131 (Native)</td>
<td>D. No mention</td>
<td>D. Close. “I always go to my pastor first. I’m not devout as I should be as a Christian, but he and I are pretty close.”</td>
<td>A. No person. So I might say that here in Las Vegas the Urban League is pretty much been the only one that offered any help without a pre-, excuse me, a quid pro quo situation attached to it.”</td>
</tr>
<tr>
<td>Part. code (ethnicity)</td>
<td>God in social circles.</td>
<td>Relationship to church (with exemplar)</td>
<td>Who can rely on, with exemplar</td>
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<tr>
<td>Elizabeth 02CAM1218 (Hisp)</td>
<td>D. No mention.</td>
<td>E. No mention.</td>
<td>A. No person. &quot;I don’t ever ask for much, and I give my needs so simple that it’s I don’t need much from most anyone. … I don’t have a TV, I don’t have a radio … I was without a phone for like one week. That was driving me crazy. … if I have water, I don’t need anything else, for real.”</td>
</tr>
<tr>
<td>Ernest 01CAM0130 (P-I)</td>
<td>D. No mention.</td>
<td>B. No longer attends. “You know the church group, the last shelter I was in was a mission, and we spent a great of hours a day in the church praying and watching people preach, you know, so I know a lot of people, church people, you know.”</td>
<td>A. No person. Family is not able to help. “I do have a lot of sisters and brothers, but they all have children and you know my mom has to drive around and look after each and babysit them all.” “I can’t rely on anybody right now. I could rely on my mom but not my sisters and brothers.”</td>
</tr>
<tr>
<td>Alfred 01NLV0108 (Hisp)</td>
<td>D. No mention</td>
<td>C. Occasional attendance. “I’ve only been to church groups, basically. I mean, I don’t go like every week and all that, but I do like every once in a while.”</td>
<td>B. One person. “If I need a favor, they’re like, I always ask him (2), like if he can do it, like he helps me out if he can or not. So it’s like small little favors, like, Oh can I do laundry at your house.”</td>
</tr>
<tr>
<td>Howard 02CAM0122 (Hisp)</td>
<td>D. No mention</td>
<td>E. No mention</td>
<td>B. One person. Wife.</td>
</tr>
<tr>
<td>Vivian 04CAM1219 (Afr-Am)</td>
<td>D. No mention</td>
<td>B. No longer attending. “I’m spiritual but I have my own relationship with God.” (changed during validation)</td>
<td>B. One person. (mom) “she the only one that’s been there for me through Child Services, and I mean, she’s just been there. … She got custody of my son after he had been in foster homes for three years, so she does things like that.”</td>
</tr>
<tr>
<td>Rosie 03NLV0108 (Hisp)</td>
<td>No mention</td>
<td>C. Occasual attendance. (re: associations) “I put to the church sometimes, sometimes they have food right outside, people go eat everything for a dollar.”</td>
<td>B. One person. (living at brother’s house) “I can’t really help them like fixing his daughter’s and his son and everything. That's pretty much it. I mean I appreciate that he helps a lot, but sometimes he has to work.”</td>
</tr>
<tr>
<td>William 02CAM0123 (P.I.)</td>
<td>D. No mention</td>
<td>B. No longer attends. (M: What do you think of church?) “Nah, I don’t think any of it. I put none.” (In listing associations, on church groups) “I have but not now.”</td>
<td>C. Few people. (about drug dealer) “I rely on this guy every day. I rely on my dog. I get home, my dog’s right there by the door. … I could call one of these girls and they’ll (inaudible) or who knows what they’ll do. So of course I rely on them.”</td>
</tr>
<tr>
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<tr>
<td>Walter 03CAM0109 (Afr-Am)</td>
<td>D. No mention</td>
<td>C. Occasional attendance. Puts church people in second circle.</td>
<td>C. Few people. (Agrees with 5 that inner circle is reliable and outer circle is not.) “They’ll put you up in a house, they’ll give you dope, and you owe me this, you owe me that. It ain’t like the inner circle is.”</td>
</tr>
<tr>
<td>Dorothy 03CAM0131 (Native)</td>
<td>D. No mention</td>
<td>E. No mention.</td>
<td>C. Few people. “I believe you scratch my back I’ll scratch yours, you know. That’s what friends do and family do, you know? But I really don’t like asking for money, because I may not have it for a while to pay you back, but I try to do other things, like um maybe sometimes I’ll make fried bread, I’ll go over to their house and cook for them.” “I used to have, well I still have my brother I can count on, but now I can’t ask him for money anymore, because he just doesn’t have it now.”</td>
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<tr>
<td>Lindsay 01CAM1218 (Hisp)</td>
<td>D. No mention.</td>
<td>B. No longer attends. “I don’t really go to church. I should.”</td>
<td>C. Few people. “My uncle wouldn’t mind if I, I could come to him if I didn’t have a man by my side…. So I expect my husband, I mean my fiancé, to kind of be there for me when I need him financially, you know, emotionally, everything. I expect him to be there.” “I can rely on my inner circle.”</td>
</tr>
<tr>
<td>Alice 03NLV0106 (white)</td>
<td>D. No mention.</td>
<td>B. No longer attends. “We’re all brothers and sisters in Christ. Come on now.”</td>
<td>C. Few people. Does laundry and uses resources from mother, local family members.</td>
</tr>
<tr>
<td>George 03CAM0123 (P.I.)</td>
<td>D. No mention.</td>
<td>D. Close. “I blew all my money, I’m homeless and broke, and it’s like, … so I dropped all this crap and go back to church and stop all this and get my life together, because I have a wife and a daughter who care about me.”</td>
<td>C. Few people. Wife and daughter. “Absolutely.” “Just me and my wife I rely on by myself to make things work.”</td>
</tr>
<tr>
<td>Eric 02CAM0131 (Native)</td>
<td>D. No mention</td>
<td>B. No longer attends. “What about church? I did go for a while, like every week and then I just stopped going. I want to start again, so.”</td>
<td>C. Few people. I have a cousin in Arizona. She’s always there for me when I need like a ride back home to Phoenix, because I don’t fly back. … my roommate, I’ve known him for 35 years.”</td>
</tr>
<tr>
<td>Henry 02NLV0106 (white)</td>
<td>D. No mention</td>
<td>E. No mention.</td>
<td>D. Multiple people. “I consider I can count on those people (in the inner circle) more than a lot of others.”</td>
</tr>
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<tr>
<td>Stuart 03CAM0122 (Hisp)</td>
<td>D. No mention</td>
<td>E. No mention</td>
<td>D. Multiple people. &quot;They're there for me. If you have a good friend that they should be, then he has your back and you have his back, no questions asked.&quot;</td>
</tr>
<tr>
<td>Aaron 02NLV0108 (Hisp)</td>
<td>D. No mention</td>
<td>B. No longer attends. &quot;I used to go down to a church group, but that was years ago. I don’t really do that no more. I haven’t done that in many, many years.&quot;</td>
<td>D. Multiple people. “My friends, I don’t ask them for nothing, so I don’t get nothing from them. My family, they help me out. I stay with some of my family and basically that’s all, you know.”</td>
</tr>
<tr>
<td>Linda 05NLV0106 (white)</td>
<td>D. No mention</td>
<td>B. No longer attend. “I’m not a church-goer, and I wouldn’t right now. I’m not a church-goer, so I don’t.” “I wouldn’t mind like going to a church group, it’s just that I don’t like to go alone.”</td>
<td>D. Multiple people. (In response to M asking if friends and family offer resources) “Oh yeah, oh definitely. My friends and family love me.”</td>
</tr>
<tr>
<td>Scott 03CAM1218 (Hisp)</td>
<td>D. No mention of God</td>
<td>C. Occasional attendance. “I meet some people in the chapel. I go to the chapel and other people talk to me.” “When I go to sometimes the chapel, they give me some clothes, they have some clothes there and sometimes they give you a dinner or … when you go to the chapel, they speak about everything, what is the minimal life, they explain to you why you are here and what you have to do … They give you a lot of comfort and they give you some counsel.”</td>
<td>D. Multiple people. “I would be embarrassed to ask them for money, but in case you know, like something like really an emergency, I would feel comfortable to say, Hey, I need $200 to pay my rent, or for buy medicine or for, I don’t know, any reason.”</td>
</tr>
<tr>
<td>Lilian 04CAM1218 (Hispanic)</td>
<td>D. No mention of God</td>
<td>D. Close. No mention of church during discussion but church included in inner circle on handout.</td>
<td>D. Multiple people. “I do (rely) but I’m very independent and I hate to ask…. I would never ask my children…. And I know that they would be there, but I don’t want to worry them, and that’s the reason I don’t ask them.” “I rely on my friends, but again, I hate to ask.”</td>
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</table>
APPENDIX N

IRB APPROVAL

UNLV

Social/Behavioral IRB – Expedited Review Approval Notice

NOTICE TO ALL RESEARCHERS:
Please be aware that a protocol violation (e.g., failure to submit a modification for any change) of an IRB approved protocol may result in mandatory remedial education, additional audits, re-consenting subjects, researcher probation, suspension of any research protocol at issue, suspension of additional existing research protocols, invalidation of all research conducted under the research protocol at issue, and further appropriate consequences as determined by the IRB and the Institutional Officer.

DATE: November 14, 2013
TO: Dr. Julian Kilker, Journalism & Media Studies
FROM: Office of Research Integrity - Human Subjects
RE: Notification of IRB Action
Protocol Title: Social Capital and Health Inequities: Are the Poor Truly Poor in Every Way?
Protocol #: 1309-4555M
Expiration Date: November 13, 2014

This memorandum is notification that the project referenced above has been reviewed and approved by the UNLV Social/Behavioral Institutional Review Board (IRB) as indicated in Federal regulatory statutes 45 CFR 46 and UNLV Human Research Policies and Procedures.

The protocol is approved for a period of one year and expires November 13, 2014. If the above-referenced project has not been completed by this date you must request renewal by submitting a Continuing Review Request form 30 days before the expiration date.

PLEASE NOTE:
Upon approval, the research team is responsible for conducting the research as stated in the protocol most recently reviewed and approved by the IRB, which shall include using the most recently submitted Informed Consent/Assent forms and recruitment materials. The official versions of these forms are indicated by footer which contains approval and expiration dates.

Should there be any change to the protocol, it will be necessary to submit a Modification Form through ORI - Human Subjects. No changes may be made to the existing protocol until modifications have been approved by the IRB. Modified versions of protocol materials must be used upon review and approval. Unanticipated problems, deviations to protocols, and adverse events must be reported to the ORI – HS within 10 days of occurrence.

If you have questions or require any assistance, please contact the Office of Research Integrity - Human Subjects at IRB@unlv.edu or call 895-2794.

Office of Research Integrity - Human Subjects
4505 Maryland Parkway • Box 451047 • Las Vegas, Nevada 89154-1047
(702) 895-2794 • FAX: (702) 895-0805
REFERENCES


Bunting, M. (2007 July 17). Capital ideas: His latest research shows ethnic diversity reduces social solidarity, trust and happiness. So why is Robert Putnam so optimistic we can all get


Caughy, M.O., O'Cambo, P.J., & Mutaner C. (2003). When being alone might be better: Neighborhood poverty, social capital, and child mental health. *Social Science & Medicine, 57*, 227-237.


Jean Reid Norman

normanj@unlv.nevada.edu

SUMMARY: More than 20 years of professional print/online journalism experience | undergraduate teaching | academic presentation and publication in journalism, English and popular culture | radio, television and web production.

EDUCATION


Master of Arts in English with emphasis in language and grammar, University of Nevada, Las Vegas. Title of thesis: “Send for Success: A Descriptive Look at Prescriptive Manuals for Email”

Bachelor of Science in Journalism, Northwestern University. Minor: Research methods.

COURSES TAUGHT


Beat News Writing Independent Study (JOUR 493). University of Nevada, Las Vegas. Mentoring four upperclass students to cover beats for online publication. Fall 2013.

News Reporting & Writing (JOUR 102). University of Nevada, Las Vegas. 2012 and 2013 independently; Fall 2011 assisting full professor. The class format is lecture/discussion, and I teach both, fully responsible for an average of 80 students per semester.


Life Stories, Seniors CAN and HEAL, research-based outreach programs of University of Nevada Cooperative Extension for adults 65 and older, 2010.

PUBLICATIONS (Peer-Reviewed)


ACADEMIC PRESENTATIONS


OTHER ACADEMIC WORK

Peer reviewer, American Journal of Health Sciences, LaShannon Spencer, editor.

Peer reviewer, Journal of Media and Religion, Daniel A. Stout and Judith M. Buddenbaum, editors.


OTHER PRESENTATIONS


“Elder Wellness Through Personal History Writing.” Association of Personal Historians annual meeting; Las Vegas, Nevada; October 2011.


PROFESSIONAL EXPERIENCE

Associate editor, www.Virtual-Rebel.com. Collaborated with UNLV faculty updating and refocusing site to make it a showcase for student multimedia work. 2010-Present

Executive producer, “Election 2012,” four hours of live, converged election coverage at the Hank Greenspun School of Journalism and Media Studies, UNLV. Fall 2012.

Producer, “Our Metropolis,” public affairs program of 91.5 KUNV-FM, public radio station of the University of Nevada, Las Vegas, 2012-Present.

Community based instructor, University of Nevada Cooperative Extension, Las Vegas, NV, teaching health and wellness classes to older adults. 2010-2013.


Also worked at the Las Vegas Review-Journal, Hayward (Calif.) Daily Review, Contra Costa Times (Walnut Creek, Calif.), Good Times (Santa Cruz, Calif.) and The Valley Times (Las Vegas, Nev.).
MULTIMEDIA, SOCIAL MEDIA

LifeStoriesNevada.org. Designed, programmed and continue to maintain and update website of the Life Stories Nevada program of the University of Nevada Cooperative Extension.

RaisingYourRelativesKids.org (in-progress), WordPress-based website for kinship foster support program at University of Nevada Cooperative Extension.

Facebook account for use with students: Jean Reid Norman
Twitter handle: @JeanReidNorman1. Class hashtag: #JOUR102

AWARDS AND HONORS

Graduate research certificate, University of Nevada, Las Vegas, 2013.
Honorable mention, Graduate and Professional Student Research Forum, March 2013.
Nomination for 2013 UNLV Outstanding Graduate Student Teaching Award from the Hank Greenspun School of Journalism and Media Studies.
Full scholarship, Medill School of Journalism, undergraduate studies.

WORKSHOPS AND CONTINUING EDUCATION

Investigative Reporters and Editors annual convention, San Antonio, Texas, 2013.
Teachapalooza (for journalism educators), Poynter Institute, summer 2012.
Panel Data Analysis Using Stata, ICPSR Summer Session, 2011.

SERVICE TO THE ACADEMIC COMMUNITY

Guest lecturer, Greenspun College of Urban Affairs Freshman Experience classes, 2012-2013.
Residential and Faculty Partner for freshman dorm Dayton Hall, University of Nevada, Las Vegas, 2012-13.
Outstanding Graduate Volunteer, Phi Kappa Phi Honor Society, University of Nevada, Las Vegas, 2013.
Member, Rebel Yell Advisory Board, which oversees student newspaper The Rebel Yell. 2012-Present.
Member, Sigma Delta Chi, Society of Professional Journalists student chapter.