Social Capital: Helping Hand or Source of Friction? A Case Study of Knoxville, TN

A Thesis Presented for the
Master of Science
Degree
The University of Tennessee, Knoxville

Michael Davis Hodges
August 2016

Copyright © 2016 by Michael Davis Hodges
All rights reserved.

Acknowledgements

I would like to thank my advisor Dr. Madhuri Sharma for her knowledge, guidance, and compassion throughout the length of my coursework and research. Without her unwavering support academically and personally, the completion of my thesis work would have been impossible. I would like to express my gratitude to my committee members Dr. Josh Inwood and Dr. Micheline van Riemsdijk for their assistance throughout my undergraduate and graduate career at the University of Tennessee.

I would also like to express my appreciation for the rest of the faculty, staff, and students in the Department of Geography. I have experienced nothing but kindness and a desire to create an environment opportune for learning and working during my time on this campus.

Finally, I am particularly indebted to my friends and family. Without their love and support over the years the completion of this program would not have been possible.

Abstract

Social capital is defined as the use of social substitutes for resources that usually must be purchased. Social capital can be an impetus for upward residential and social mobility or a source of friction that leads to stagnation. Social capital is often considered as a valuable resource with a potential to lift the urban poor out of poverty, putting them into more equitable housing situations. In low-income communities, however, this resource has the potential to suppress mobility as the quality of such social relationships is affected by fault lines of society like racism, gender disparity, and the increasingly unequal distribution of wealth in the United States. This project uses observation, interviews, and focus groups in low-income communities within the Knoxville Metropolitan Statistical Area to examine the ways low-income apartment residents develop and use social capital resources. This study determines that there is little evidence to suggest that social capital in Knoxville can be used to encourage or suppress upward mobility, but can be used to create systems of social support in low-income communities. This empirical analysis contributes toward the body of literature concerned with the policy and planning aspects of designing a sustainable urban community using elements of the social capital framework.

Table of Contents

Chapter 1 Introduction 1
Rationale 1
Outline 3
Involved Programs 4
Chapter 2 Literature Review 7
Poverty 7
Definitions 7
Measures 9
History 12
Definitions 13
Quality of Social Capital 14
The Social Community 14
The Built Environment and Health 15
Adult and Peer Influences 16
Crime and Violence 17
Types of Social Ties 17
Criticisms 18
General Criticisms 18
Criticisms When Applied to Low-Income Neighborhoods 19
Structure and Agency 21
Geographic Perspectives on Social Capital 23
Conclusion 24
Chapter 3 Methodology 26
Introduction 26
Aim of Research 26
Research Setting 27
Suncrest Gardens 27
Woodland Place 28
Emerald Terrace 30
Selected Statistics 33
Methods 40
Case Studies 40
Observation 41
Interviews 42
Focus Groups 43
Process 44
Limitations 48
Chapter 4 Analysis 51
Introduction 51
Themes 52
Social Support 52
Social Leverage 55

Built Environment 58
Social Friction 62
Transition to Conventional Housing 66
Structure/Agency 67
The Role of Management 71
Conclusion 72
Chapter 5 Conclusions 74
Introduction 74
Findings 75
Empirical 75
Theoretical 78
Policy Implications 79
Owners and Managers 79
Policy Makers 80
Limitations 82
Conclusion 83
Works Cited 85
Vita 90

List of Tables

Table 1. Poverty Thresholds for 2014 10
Table 2. KCDC Income Limits 11
Table 3. Age and Race Characteristics 33
Table 4. Education Characteristics 34
Table 5. Income Characteristics 36
Table 6. Housing Characteristics 38

List of Figures

Figure 1. Suncrest Gardens Built Environment 28
Figure 2. Suncrest Gardens Built Environment II 29
Figure 3.Woodland Place Community Room 31
Figure 4. Woodland Place Built Environment 32
Figure 5. Education Characteristics 34
Figure 6. Median Earnings for High School Dropouts 35
Figure 7. Social Welfare Recipients 36
Figure 8. Median Household Income 37
Figure 9. Poverty and Health Insurance 37
Figure 10. Vehicle Accessibility 39
Figure 11. Rent Characteristics 39

Chapter 1

Introduction

The aim of this research is to assess the way social capital functions in low-income communities. This study primarily focuses on how social capital serves as both a source of socio-economic mobility and a source of stagnation that may keep the chronically poor in poverty. This research also explores the ways in which the built environment affects the development and quality of social capital. This chapter exhibits the rationale for exploring this topic and displays an outline for upcoming chapters.

Rationale

Social capital, or the use of social substitutes for goods and services money might usually buy (Stack 1974), can be an impetus for upward socio-economic mobility and a source of friction leading to stagnation within the social structure. This framework as applied to a variety of disciplines has become an increasingly prevalent point in issues of housing, neighborhoods, and socio-economic mobility. Social capital is often considered a valuable resource with potential to lift the urban poor out of poverty, leading to more equitable housing situations. In low-income communities, however, this resource has the potential to suppress mobility. Likewise, the limited self-efficacy of the chronically poor restricts the utility of social capital and the ability of low-income residents to exert control over their lives (Rosenbaum et al. 2001). The built environment of communities such as porches, sidewalks, and other public spaces affects the available stock of social capital by promoting or discouraging associations with neighbors (Jacobs 1961). A

geographic approach to the framework of social capital provides contextual explanations of geographic variation to the development of social capital as a resource.

The presence of social capital in a community often has benefits, but some aspects of low-income residences may limit any advantages to socio-economic mobility. Researchers must therefore examine and acknowledge the factors that may influence the likelihood of residents developing social ties in a neighborhood (Briggs 1998). The quality of local social services, the employment of community adults, levels of exposure to crime and violence, and the geographic isolation from opportunities have significant effects on the development of stocks of social capital (Ellen and Turner 1997).

The quality of social relationships and where these relationships exist in the social structure affects the benefits of social capital. Strong or intimate ties, such as those with immediate family or close friends are important sources of emotional and social support but can also create feelings of obligation. A resident of a community may feel less inclined to relocate to better neighborhood because of a perceived responsibility to provide for those with whom they are closely engaged. Weaker ties with acquaintances tend to be an important resource for access to job opportunities and other influences on socio-economic mobility (Briggs 1998).

Some researchers criticize using the framework of social capital to evaluate mobility of residents in low-income communities, questioning whether or not informal associations with neighbors really lead to increased civic engagement. Levi (1996) argues that there is likely no causal chain from social clubs and organizations to political activism. Social capital can also constrain mobility because the resource is built on fault

lines of society such as gender disparity, racism, and income inequality (Rosenbaum et al. 2001). Similarly, social capital is inherently exclusionary, and social relationships tend to be segregated like larger society (Briggs 1997).

The aims of this project are as follows:

- To use the framework of social capital to evaluate how low-income apartment residents in the Knoxville Metropolitan Statistical Area use social capital as a substitute for resources that would otherwise be purchased
- To assess the contribution of the built environment such as the presence of porches, sidewalks, other public spaces, and community walkability on the development and maintenance of social capital in low-income apartments
- To explore resident and management perceptions of social capital's function as an agent of socio-economic and residential mobility in Knoxville communities.

This research ultimately seeks to use the framework of social capital to assess whether or not low-income apartment residents can collectively improve their individual lives and communities. I hope to unravel the intertwined relationships between residents and their neighbors, the built environment, and the potential for upward mobility or stagnation. Researchers, university professors, and policy makers can all benefit from further understanding social capital and its applications in low-income communities.

Outline

Chapter two explores existing literature on social capital, the built environment, structure/agency, and geographic approaches to uneven development. It will discuss various definitions of social capital, as well as analyze factors contributing to its

development and quality. It will examine the ways the built environment affects the creation of stocks of social capital. It will present the ways structure and agency affects social capital through processes of uneven development, and suggest ways in which geographers are particularly well-suited to study issues of social capital and neighborhoods. Finally, this chapter will also navigate some criticisms of social capital as applied to the chronically poor.

Chapter three discusses the methods used to answer the research questions of the study. It provides detailed explanation of the ways in which the data was collected and analyzed. This chapter will also provide a brief overview of the study sites in which the research was performed. Finally, chapter three will discuss some limitations of the study and its methodology.

Chapter four outlines major themes derived from observation, interviews, and focus groups performed in the study. Examples from collected data are demonstrated to answer research questions and tie themes to existing literature.

Chapter five interprets the analysis from chapter 4, explaining how these findings answer the research questions and make an important contribution to the study of social capital. This chapter will also provide recommendations for low-income community managers and policy makers to improve stocks of social capital and maximize potential benefits that social capital can provide in low-income neighborhoods.

Involved Programs

This research was conducted at apartment communities that operate under various federal, state, and local housing programs.

Section 8 is a housing voucher program administered by the US Department of Housing and Urban Development (HUD). This program provides vouchers to those that are considered very low-income as determined by geographic area, the elderly, and the disabled. To be eligible for a voucher, a family must make under fifty percent of the median income for the county in which they live. After receiving a voucher, a family commits to pay thirty percent of their income towards rent and utilities. While any property is free to accept housing vouchers, generally only properties that are designated as low-income or properties that were constructed specifically for housing vouchers accept them. These units must meet safety and health standards outlined by HUD and often undergo inspections to ensure that the properties meet these expectations.

Rural Rental Housing Section 515 is a program that is part of Rural Development (RD) administered by the US Department of Agriculture (USDA). These credits are essential loans to developers that commit to providing occupancy for low-income families, the elderly, and those with disabilities. Tenants pay thirty percent of their monthly income per rent after income is adjusted for various expenditures including medical and childcare. These units also undergo inspections to ensure that management and maintenance maintain the property to a level deemed acceptable by Rural Development.

Low Income Housing Tax Credits (LIHTC) are awarded to developers who commit to creating safe and healthy housing for the low-income. These tax credits may be used for new construction or for acquisition and rehabilitation of existing properties. To qualify, a developer must guarantee that forty percent of the units in the property will

be occupied by households making less than sixty percent of the median income of the area. Units designated as LIHTC units may also be occupied by those with Section 8 housing vouchers.

Chapter 2

Literature Review

This chapter will discuss the existing literature related to the study of social capital in low-income communities. The following subsections will explore topics the following topics: poverty, the history of social capital, the influence of the built environment on social capital, the positive and negative effects of social capital, and issues of structure and agency in low-income communities.

Poverty

Definitions

Engaging with social capital in low-income communities necessitates the understanding of how poverty is experienced, defined, and measured. Poverty can be conceptualized in absolute and relative terms. Absolute measures of poverty define a standard of basic needs that either stay constant over time, or are adjusted as needed. The absolute poverty line is the threshold below which families or individuals are considered to be lacking the basic resources to meet the needs for healthy living; having insufficient income to provide the food, shelter, and clothing needed to preserve health. This measure recognizes poverty as "a lack of those goods and services commonly taken for granted by mainstream society" (HTTP1). Relative poverty can be defined as having significantly less access to income and wealth compared to other members of society. Therefore, the relative poverty rate can be directly linked to income inequality (HTTP1). Relative poverty lines are based on comparative disadvantage and change with standard of living, reflecting the expenditures and income of the population (Iceland 2012). When the

standard of living among those in financially advantageous positions rises while that of those considered poor stagnates, the relative poverty rate will reflect such growing income inequality and increase. This describes how income relates to the median income, and does not necessarily imply that a person is lacking anything (HTTP1). Both approaches rely on a framework of basic needs, defined as the lowest end of needs necessary to survival – usually food, shelter, and clothing (Hagenaard 2014). A report for the World Bank defines poverty as "the lack of multiple resources leading to physical deprivation" and as a multidimensional social phenomenon that varies by different social and economic contexts. (Narayan et al. 2000:26). This report uses material well-being, food security, employment, psychological well-being, and power and voice as indicators of poverty. This definition includes the powerlessness by poor men and women when confronted by the physical deprivation of poverty.

Poverty can be either structural, long-term due to social circumstance, or conjunctural, short-term due to temporary crises experienced by ordinary people. These types of poverty often converge and are experienced simultaneously by the poor (Hagberg 2001).

Geographic research offers place-based approaches to understanding poverty. Gray and Moseley (2005) suggest an approach dependent on context, as what is required to meet basic needs changes with geographic location. In this approach, rural households identified by formal methods of poverty measurement may not actually be poorer, but rather less involved in the external economy, managing resources based on local demand. Geographers redirect attention to communities that shape patterns of poverty

concentration by welcoming or excluding the poor from certain places. Lichter, Parisi, and Taquino state that "the recent period of rising poverty may have ushered in growing spatial inequality as affluent, middle, class, and poor people are sorted unevenly across America's socioeconomic hierarchy of cities and communities (2012:367).

Measures

Poverty is defined and measured differently by a variety of institutions. Examining these measures and thresholds provides insight to how this research conceptualizes poverty in its examination of social capital in low-income communities. This research relies on the federal poverty thresholds and thresholds created for the Knoxville MSA by Knoxville's Community Development Corporation.

The United States calculates poverty levels by comparing the additive income of all family members to a measure of need threshold that does not vary geographically. These poverty thresholds, originally created in 1963-1964 use food budgets from the U.S. Department of Agriculture and data about what portions of income families spend on food.

Knoxville's Community Development Corporation measures poverty to determine eligibility for its housing programs. These income limits, adjusted yearly, define low-income families as those who do not exceed 80 percent of the median family income for their geographic area. Very low-income families do not exceed 50 percent of this median, and extremely low-income families exceed 30 percent of this median.

Table 1: Poverty Thresholds for 2014

Size of Family Unit	Weighted Average Household	No Child	One Child	Two	Three	Four	Five	Six	Seven	Eight or More
One Person (Unrelated Individual)	12,071									
Under 65 Years	12,316	12,316								
65 Years and Older	11,354	11,354								
Two People	15,379									
Under 65 Years	15,934	15,853	16,317							
65 Years or Older	14,326	14,309	16,256							
Three People	18,850	18,518	19,055	19,073						
Four People	24,230	24,418	24,817	24,008	24,091					
Five People	28,695	29,447	29,875	28,960	28,252	27,820				
Six People	32,437	33,869	34,004	33,303	32,631	31,633	31,041			
Seven People	36,927	38,971	39,214	38,375	37,791	36,701	35,431	34,036		
Eight People	40,968	43,586	43,970	43,179	42,485	41,501	40,252	38,953	38,622	
Nine People or More	49,021	52,430	52,685	51,396	51,396	50,430	49,101	47,899	47,601	45,768

Source: U.S. Census Bureau.

https://www.census.gov/hhes/www/poverty/about/overview/measure.html. April 2016.

.

Table 2: KCDC Income Limits

MSA: Knoxville, TN								
Number of Persons	1	2	3	4	5	6	7	8
Low Income Public Housing/ Autumn Landing-Nature's Cove 80%	$34,650	$39,600	$44,550	$49,500	$53,500	$57,450	$61,400	$65,350
Low Income Housing Tax Credit/Multifamily 60%	$26,040	$29,760	$33,480	$37,140	$40,140	$43,140	$46,080	$49,080
Low Income Housing Tax Credit 50%	$21,700	$24,800	$27,900	$30,950	$33,450	$35,950	$38,400	$40,900
Very Low Income (Section 8 Programs) 50%	$21,700	$24,800	$27,900	$30,950	$33,450	$35,950	$38,400	$40,900
Extremely Low 30%	$13,000	$16,020	$20,160	$24,300	$28,440	$32,580	$36,730	$40,890

Source: Knoxville's Community Development Corporation. <

http://www.kcdc.org/en/Housing-Opportunities/Hud-Requirements.aspx>. (April 2016).

Knoxville's Community Development Corporation measures poverty to determine eligibility for its housing programs. These income limits, adjusted yearly, define low-income families as those who do not exceed 80 percent of the median family income for their geographic area. Very low-income families do not exceed 50 percent of this median, and extremely low-income families exceed 30 percent of this median

The sites examined in this thesis use these KCDC poverty thresholds to determine renter eligibility To qualify, an applicant must not exceed the low-income guidelines if applying for a unit in a tax credit property, and must not exceed the very low-income guidelines if using a Section 8 voucher or seeking residence at a Section 8 new development property. These guidelines provide basic income levels that frame issues of social capital explored in this study.

History

In the early 19th century, Alexis de Tocqueville outlined a concept that provided an early definition of social capital. The French writer visited the United States in the 1830s, determining that Americans throughout the country were creating a wide variety of social associations outside of business relationships, suggesting that these associations may lead to greater civic engagement and interest in democracy (2002). More recently, social capital has been the subject of mainstream works, including Robert Putnam's (1995) response to the Columbine school massacre, *Bowling Alone: The Collapse and Revival of American Community.* In his work, Putnam suggests that a decline in participation in American government can be attributed to a decline in engagement with the government and community that are defined as an essential part of a well-functioning democracy

(1995). It is important to note, however, that social capital is different from and encompasses more than just civic engagement, although these forms of engagement can develop social capital by connecting people in useful ways (Briggs 1997).

Definitions

Social capital is a framework applied throughout a variety of disciplines. Like other forms of capital, social capital is inherently productive and can lead to the achievement of goals that would otherwise be impossible (Coleman 1988). Putnam reaffirms this assertion of the collective properties of social capital, stating that these reciprocal social networks have tangible value and serve some sort of function for those involved, further emphasizing that social capital and associated features of social life can lead to the accomplishment of shared objectives (Putnam 1995, 2001). This collective nature of social capital is limited, however, as these resources may only benefit a single party, suggesting that social capital may also improve the status of an individual without advancing the larger community (Briggs 1997).

In current literature of urban planning and housing policy, discussions of social capital have grown to include applications outside of the enhancement of civic engagement and collective movements. Social capital can also be conceptualized as simply what is drawn on when people recruit others to solve problems or accomplish other aims. Without these networks in a community, such opportunities becomes much more difficult to seize, stressing the importance of acting beyond the individual (Briggs 1998). This idea of social capital as a form of social leverage can be defined as the associations that help one get ahead, whether economically or socially, through access to

those in more favorable situations or of different backgrounds and circumstances (Boissevain 1974). Social capital, however, serves an equally important function outside of upward mobility: these networks of acquaintances, family, and friends can also serve as a system of social support that can help one cope with their situation, including allowing individuals to discuss their problems or get a ride in an emergency (Briggs 1998).

Quality of Social Capital

The Social Community

But where do these stocks of social capital come from, specifically in low-income neighborhoods? Portes and Sensenbrenner discuss a number of sources such as value introjection, or how norms are generated in a society. They go on to assert that social capital also comes from displays of bounded solidarity, or how people take care of each other, especially in times of hardship. A third source of social capital is enforceable trust, or the relationship between rewards and sanctions for actions within a group. Finally, social capital is derived from exchanges of reciprocity, such as direct bartering or the exchange of gifts (1993).

This illustration of the sources of social capital, however, does not address the quality of such social relationships. Some literature suggests that the benefits of social capital are derived from the quality of social relationships, resulting partly from where these ties exist in the social structure. It is therefore essential to examine what factors may influence the quality of such relationships (Briggs 1998). Ellen and Turner's *Does Neighborhood Matter? Assessing Recent Evidence* (1997) outlines a variety of influences

on an individual's stock of social capital, most of which take effect in an individual's youth. One such influence is the quality of local services and institutions in a community. They assert that elementary schools are the most obvious example, as students at this age are more likely to attend schools in the immediate area. Therefore, poor quality public schools may lead to a lack of foundation in communication skills that could lead students to become disenfranchised at more advanced levels of education. Attending school with others in the community with a similar background could lead to a lack of opportunity to determine what personality traits and talents could create a foundation on which to build a career. The assessment of the environment around a community, then, serves an important purpose in social capital research to determine whether or not social relationships in a particular area will have a positive effect.

The Built Environment and Health

Some studies explore the relationships between social capital and associations with neighbors and the built environment. Seminal writings in urban studies indicate that associations with neighbors are formed partially by public contacts over time in the built environment of a community, building a resource in times of personal and community need (Jacobs 1961). Higher upkeep of the built environment is associated with the development of greater stocks of social capital. Although this relationship is small, it can be particularly significant in low-income neighborhoods where other forms of capital are depleted (Wood et al. 2008). Social capital also increases in areas with greater walkability, as long as residents are walking at a slow pace for leisure rather than a briskly for the purpose of completing errands (Wood et al. 2010). Collective efficacy, or

feelings of neighborly trust and a desire to help those in the community, increases with available green space and the presence of schools and other community centers in a particular area (Cohen at al. 2008). Community centers and other open public spaces are also significantly associated with an increased sense of community in a neighborhood (Francis et al. 2012).

Social capital has similarly been attributed to increasing levels of physical and mental health in communities. Studies have shown that increased engagement with neighbors leads to better self-rated health and feelings of comfort in one's environment. Similarly, increased levels of community involvement may lead to less violent crime and more green space in communities. These relationships are stronger in disadvantaged areas where other resources are less available (Veenstra et al. 2005; Wood et al. 2008; Wood et al. 2010; Ziersch et al. 2005).

Adult and Peer Influences

Ellen and Turner (1997) discuss the relationship between social capital and the adults in the community. They assert that children's morality is derived largely from adults in the neighborhood that pass on their values about work and civility through statements and actions. As children age, however, adults take on a more important role, often serving as role models for adolescents. If children are surrounded by adults that are unemployed or underemployed, they may conclude that education and responsible behavior may not necessarily lead to success. Influences by a young person's peers can also play a critical role in the derived benefits from stocks of social capital. The authors suggest that peer pressure can potentially lead children to criminal behavior or conversely high levels of

achievement, illustrating the dichotomy between social capital as an impetus of mobility or a source of stagnation. Social capital derived from peer networks, specifically during teenage years, can have effects equal to those from family networks. If the youth in a community do not take school seriously and become involved in undesirable activities, these behaviors may become naturalized for others seeking to emulate the behavior of older siblings and friends.

Crime and Violence

Exposure levels to crime and violence can also affect the quality of social relationships. Ellen and Turner (1997) assert that witnessing crimes may lead children to view the world as unjust and violent, perhaps causing them to limit their social ties and decline their stocks of social capital. The authors also suggest that a child observing their peers get away with criminal activity or associating with those who have served time in jail may decrease the deterrence of the criminal justice system. Furthermore, crime and violence may remove children from peer networks and cause them to rely more on their immediate family, denying them the benefits derived from community involvement.

Types of Social Ties

While considering these influences on relationships, current studies also attempt to determine how an individual or community can develop the most effective stock of social capital. Some social capital literature breaks ties into two distinct categories - social support and social leverage - each having a different effect on an individual or group. Briggs (1998) suggests that strong or intimate ties, such as those with immediate family or close friends provide social support but can also create feelings of obligations

as a resident of a community may feel less inclined to relocate to a better area due to perceived responsibilities to take care of family - monetarily or otherwise. In contrast, weaker ties with acquaintances tend to be better sources of social leverage such as access to job opportunities. Therefore, ties to a variety of different types of people is essential to reap the full benefits of social capital. Briggs similarly asserts that information about such resources come about from three different bridges: ties to white people, ties to people outside the immediate neighborhood, and ties to those that are employed. Much of this literature displays the benefits of social capital towards the mobility of the chronically poor, while suggesting that the quality of social ties is far more important than the quantity of relationships. Although ties of social support can most easily be found within the neighborhood, ties of social leverage are often more beneficial if derived from people of different socioeconomic status and geographic location:

> The wider and deeper the social net, the greater and more varied social resources available. Broadly, then, it is by considering the size, localism, diversity, and aid contents of social networks, and by relating these factors to job, school, health, and other outcomes, that research on housing mobility may show whether and how a radical change of neighborhood generates helpful social capital for the urban poor (Briggs 1998:189).

Criticisms

General Criticisms

Although past literature about social capital identifies the positive influences on

mobility, some works also provides key criticisms of the framework. One such criticism questions the validity of the argument that social capital can indeed be constructed from informal associations. Some authors are skeptical that informal associations such as relationships with neighbors really lead to increased civic engagement and involvement with local government. (Levi 1996). Therefore, when social capital is applied to community groups, it is similarly unclear whether or not increased engagement with neighbors or others in the community will truly lead to collective movements and upward socio-economic mobility.

Other research criticizes the idea that social capital can truly be possessed by a community. Some authors suggest that because communities are places, they are unable to possess anything. As communities are a result of different types of relationships, whether social, cultural, or political, communities themselves are unable to exhibit any form of agency. The complex power relationships must be ignored to assume that an individual can profit from social capital parallel to the profits of a community (DeFilippis 2001).

Criticisms When Applied to Low-Income Neighborhoods

Outside of this general criticism of the social capital framework, DeFilippis (2001) argues that social capital may actually be a source of stagnation as opposed to a force of upward mobility. He asserts that the affluent in the United States suffer from a sense of isolation and disconnect from social processes. He stresses a dichotomy between the lived experiences of the wealthy and suggestions for the poor in the United States, suggesting that many in favorable financial situations did not accomplish goals simply

through social connections and networks.

Rosenbaum et al. similarly doubt the assertion that social capital can move individuals or groups out of poverty, stating that social capital is built upon the fault lines of society and may therefore have a negative effect on mobility. One interviewee in their study experienced the presence of poor role models and a general lack of opportunity before moving from a housing project to the suburbs. She states that she found it difficult to avoid engaging in drug use, partying, and sleeping late when associating with her neighbors, suggesting a limited access to peers that illustrate the benefits of employment. This outlook reversed upon her move to the suburbs as she began to feel a desire to make life changes and improve her situation. The authors suggest that some environments, such as low-income neighborhoods, limit feelings of agency while more positive environments increase feelings of control where improvements resulting from personal actions are more apparent. Rosenbaum et al. ultimately suggest the inclusion of this idea of self-efficacy, or that individuals have the ability to exert control over their lives, into discussions of the benefits of social capital (2001).

Social capital may also have limited benefits the chronically poor because most social relationships, and therefore stocks of social capital, are inherently exclusionary. The degree and type of social capital in a community tends to be segregated similarly to larger society (Briggs 1997). Briggs (1998) also suggests that some types of social ties may lead to stagnation rather than movement up the social ladder, specifically in regards to employment. He states that members of particular ethnic groups sometimes become clustered into particular job markets as they only recruit within their own social networks

and therefore earn lower wages. It is clear, then, that even though the presence of social ties within a community may lead to jobs, but there is no indication that these jobs will necessarily be good ones leading to a lack of leverage on the job market. He goes on to write that the geographic concentration of poverty can further lead to stagnation, since people in high-poverty areas are more likely to associate with others like them, hence limiting access to information about job opportunities or upward mobility.

Structure and Agency

Using the perspectives of structures and agencies may also help explain the limited effectiveness for upward socio-economic mobility. The way society is organized hierarchically in terms of race and class can severely constrain an individual or group's ability to change their social situation due to social reproduction of status. This makes it difficult for relationships with neighbors to have any lasting effect. Similarly, as financial capital often flows into the built environment where potential profits are high and risks are low. This uneven allocation of funds creates a lack of investment in already disadvantaged areas (Smith 1982). The uneven development of government housing programs can be linked to the ways in which structural limits can affect the local housing market and the ability for a community to organize around housing issues (Chouinard 2008). Constraints derived from the structure of society may create difficulties in the ability for agents in low-income communities to create change through the formation of social capital.

Similarly, social exclusion is affected by long-term patterns of disempowerment. Even with the development of significant stocks of social capital, "attempts to counter

exclusion are unlikely to have a major impact in the long term unless they can influence institutional purposes, resource allocation, and day-to-day operations" (Harrison 2010:804). Institutional exclusion may further limit the potential for low-income renters to influence housing policy or improve their socio-economic situation despite any social leverage derived from the development of social capital.

These structural effects are particularly limiting to young people, as poor institutional education systems cause many young people to drop out and face a lack of quality job opportunities. This limits the ability for young people in low-income neighborhoods to find work that is satisfying and not simply exploitative of an uneducated workforce. Similarly, structural limitations in the housing market may limit the ability for young people to improve their situation through social capital. These youths are often unable to own a home and are instead forced into reliance on rented residences (McGrath 2001).

Housing voucher programs often create difficulties for low-income renters that can potentially limit them spatially to particular neighborhoods often deemed most undesirable. Budget cuts to HUD within the past decade have also limited the ability for low-income renters to seek residence in higher income neighborhoods. The scarcity of available vouches often leads to long waiting lists and bureaucratic difficulties for families seeking assistance. Renters may also remain in substandard housing for other reasons: Walter et. al (2015) write that factors causing individuals to remain in less opportune areas may be extrinsic, such as due to refusal to accept a voucher, or intrinsic, such as a family choosing to stay in a neighborhood for family or other personal reasons.

Particularly, these extrinsic factors limit the ability of low-income renters to exert agency and move into areas with more socio-economic opportunity.

Geographic Perspectives on Social Capital

Although much of the literature describing hindrances of social capital falls within disciplines of urban studies and sociology, geographers offer a unique perspective to advance the knowledge of social capital through connections with other geographic theories. A more geographic influence on stocks of social capital is simply the physical distance and isolation from opportunities. Ellen and Turner (1997) state that increased distance from job opportunities and decreased access to public transportation can create difficulties in obtaining jobs even with the proper skills. This influence provides a perspective that includes space as a limiting factor of social relationships.

One such connection involves spatial context, which Giles and John Mohan (2002) suggest plays a role in determining if the stock of social capital is produced, replenished or diminished. They argue that social capital is inherently geographic for a variety of additional reasons. Participation in politics and community-building efforts vary by socioeconomic factors including age, ethnicity, gender, and class; suggesting that a geographic understanding of the distribution of these factors is essential in understanding spatial variation of social capital. Similarly, uneven development processes have a significant impact of social relationships and social capital. As uneven development affects areas differently across space, social capital is likely dispersed unevenly, with the quality of social capital increasing in areas favored by uneven development processes and rapidly declining in areas where other forms of capital are

simultaneously declining.

This uneven distribution of social capital suggests a need for alternative narratives for examining the framework. One such alternative is to consider social capital as a set of processes and practices that affect and are affected by the contexts of the spaces where the resource is present. This approach removes the need to classify social capital as distinctly positive or negative, instead desiring the focus to be on the processes that lead to the formation of associations that can lead to unpredictable outcomes. Geographers are well suited to examine these processes and answer questions of how these resources are distributed and how power relations affect formation processes. Research on social capital can consider these complex power relations to create an alternative narrative that considers marginalized groups that are often subjects of exploitation (Naughton 2013).

Social capital is contested and altered by space and is not simply universal and evenly distributed. Some scholars suggest a radical change in how social capital is currently envisioned by urging geographers to apply dynamic conceptualizations of space that illustrate the broader spatial processes and power relations that can influence social change. Geographers have the opportunity to redefine the ways power is viewed within the framework of social capital. This can be done by examining the ways in which dominant and marginalized groups reproduce inclusion and exclusion within associations with neighbors (Holt 2008).

Conclusion

The production of social capital in individuals and families has been widely addressed in literature from a variety of disciplines, creating a framework that can be

applied to varying types of mobility. Although much research concludes that social capital provides an impetus for movement up the social ladder, others criticize the utility of the framework to move individuals and families out of poverty. An analysis of the current body of literature reveals that the negative influences on stocks of social capital in low-income communities likely coexists with potential benefits derived from these social relationships. Applications of this framework, however, often ignore geographic variations of the distribution of social relationships as well as relations to power and agency, suggesting that more geographic research is essential to fully comprehend the role of social capital in communities. Similarly, previous research often ignores the relationship between social capital and the built environment, encouraging future research to examine both the built and social environments of communities. Although qualitative methods are well-suited to aid in the examination of social capital, a variety of methodological challenges must be addressed to properly research the effects of this resource on socio-economic mobility.

Chapter 3

Methodology

Introduction

This chapter exhibits the methodological approaches utilized to examine the role of social capital in the lived experiences of those in low-income housing and its outcomes on mobility. Additionally, this chapter explains the aims of the study and what methodology is used to answer the research questions. It explains the process of data collection and analysis and explores measures taken to ensure rigor in collection and analysis of data. Finally, this chapter exposes potential limitations of the methods used in the research.

Aim of Research

This project examines the ways low-income apartment residents use social capital as a substitute for things money usually buys. This study examines the built environment of low-income apartment communities to determine the role the layout and construction of neighborhoods has on the development and maintenance of social relationships. The research analyses this information to understand the complex ways in which social capital can act as an agent of upward socio-economic change or a suppressor of mobility.

The aims of this project are as follows:

- To use the framework of social capital to evaluate how low-income apartment residents in Knoxville use social capital as a substitute for resources that would otherwise be purchased

- To assess the contribution of the built environment such as the presence of porches, sidewalks, other public spaces, and community walkability on the development and maintenance of social capital in low-income apartments
- To explore resident and management perceptions of social capital's function as an agent of socio-economic and residential mobility in Knoxville communities.

Research Setting

Names of communities have been changed to protect employees and residents.

Suncrest Gardens

Suncrest Gardens is an apartment community in Clinton, Tennessee, located approximately 23 miles from downtown Knoxville. This community consists of 80 units, 79 of which are part of the Section 8 New Construction program. To qualify for this rental assistance, the combined household must earn less than fifty percent of the median income in their area. Rent is then calculated based on a percentage of income.

This property has a variety of amenities for residents including: a community room with computers and a television, laundry rooms, a basketball court, a playground and swing-set, outdoor grills, picnic tables, and a large empty field on the property. The buildings in this community have outdoor breezeway entrances, and no patios. This community is also monitored by security cameras.

Suncrest Gardens is populated by primarily single-family residences with children attending the local elementary school, located .9 miles from the community. The closest grocery store is located .8 miles from the community. These places of interest require travel along a heavily trafficked road, necessitating the need for automobiles and ride-

sharing. Public transportation is provided by the East Tennessee Human Resource Agency with an appointment 72 hours in advance at a rate of $6.00 per round trip.



Figure 1. Suncrest Gardens Built Environment

Source: Davis Hodges (2014).

Woodland Place

Woodland Place is an apartment community in the Powell neighborhood of Knoxville, located approximately 9 miles from downtown. This community consists of

114 units, of which 36 qualify for rental assistance, 59 qualify for the USDA Rural Development Section 515 Rural Rental Housing Program. The rest of the units are conventional, where residents must pay the full rent despite its percentage of their income. This property, however, still accepts Section 8 Housing vouchers.



Figure 2. Suncrest Gardens Built Environment II

Source: Davis Hodges (2014).

This community has a community room with computers, two laundry rooms, a playground and swing set, outdoor grills, and picnic tables. Each unit also has an outdoor patio that residents are free to decorate and furnish, but still has outdoor breezeway entrances. The townhomes on the property have wooden patios and individual outdoor entrances.

Although many residents of the community are elderly or young couples with no children, some families in the community have children that attend an elementary school located 2.4 miles from the property. The grocery store used by most residents is located 1 mile from the property. This store, however, is also located along a heavily trafficked road, limiting the walkability of residents in the community. Knoxville Area Transit does not service this area, but the East Tennessee Human Resource Agency will provide rides for residents with an appointment and small fee.

Emerald Terrace

Emerald Terrace apartments is located in South Knoxville, approximately 2.5 miles from downtown. This property utilizes the Low Income Housing Tax Credit program to provide rental assistance to its 51 units. This property also accepts Section 8 vouchers.

This property has a community room with computers and a television, a laundry room, a small playground, an outdoor grill, and a picnic table. Units do not have patios, and have outdoor breezeway entrances. The community is also monitored by security cameras.

Emerald Terrace primarily contains families with children attending the closest middle school, located 1.6 miles from the property. The closest grocery store is located 1.1 miles from the property, but Knoxville Area Transit provides public transportation throughout South Knoxville.



Figure 3. Woodland Place Community Room

Source: Davis Hodges (2014).



Figure 4. Woodland Place Built Environment

Source: Davis Hodges (2014).

Selected Statistics

Table 3. Age and Race Characteristics

	Median Age	% White	% Black	% Asian	% Latino
Knox County	37.3	85.7	9.2	2	3.7
Clinton	44.3	97	0.9	0.2	1.3
Powell	37.8	95.8	1.5	0.9	2.7
South Knoxville	38.7	89.3	7.5	0.7	2.5

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

Clinton, Powell, and South Knoxville all have a higher percentage of White population as compared to Knox County as a whole. This decreased diversity restricts the ability for residents to interact with those of other races, expressed by Briggs to be an important bridge to developing stocks of social capital (Briggs 1998). South Knoxville, however, has a higher percentage of Black population than the other two study areas. Much of the Black population is clustered into low-income housing, again restricting ties to other races that can lead to positive stocks of social capital.

Table 4. Education Characteristics

	% High School Graduate	% Bachelors or Higher	Median Earnings for High School Dropouts
Knox County	89.9	34.5	17,340
Clinton	85.6	17.3	21,297
Powell	88.1	21.8	13,273
South Knoxville	87.8	28.8	17,388

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

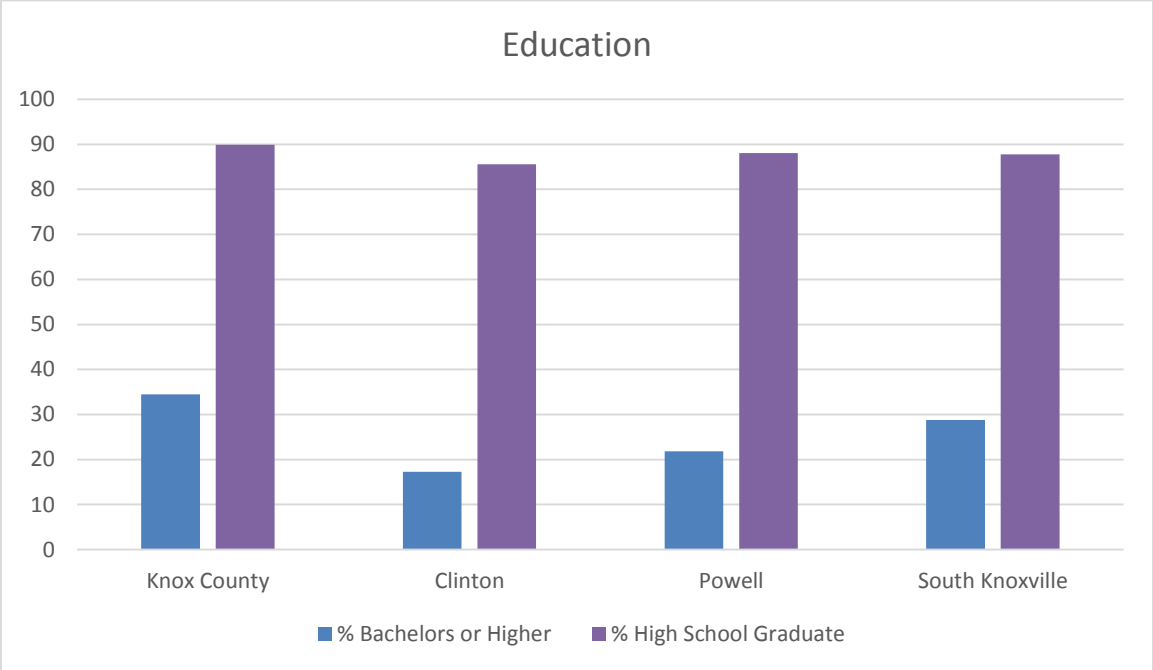


Figure 5. Education Characteristics

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

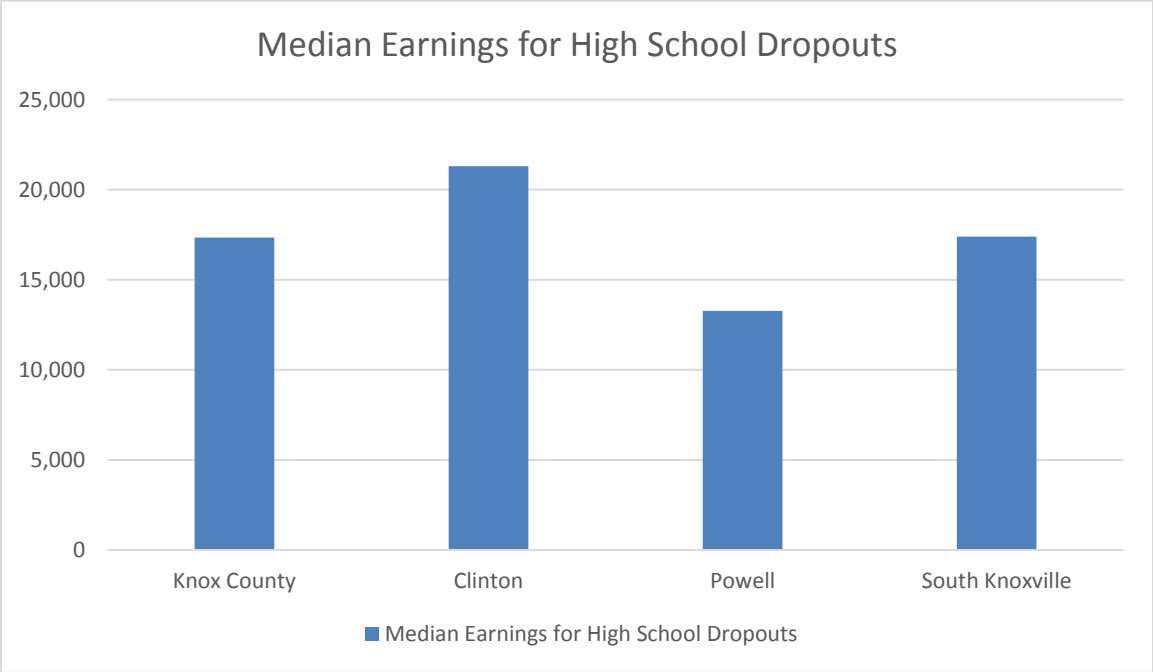


Figure 6. Median Earnings for High School Dropouts

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

Each of the selected geographic areas have lower educational attainment than Knox County as a whole. The percentage of the population with High School diplomas falls behind Knox County by 4.3% in Clinton, 1.8% in Powell, and 2.1% in South Knoxville. The percentage of the population with Bachelor degrees lags behind Knox County by 17.2% in Clinton, 12.7% in Powell, and 5.7% in South Knoxville. In Clinton, however, the negative effects of dropping out of High School are lessened, likely due to the availability of factory jobs in the area. In Powell, however, a primarily service based economy makes it difficult for those with lower levels of education to find gainful employment.

Table 5. Income Characteristics

	% Unemployed	% With SSI Income	% With Food Stamps or SNAP Benefits	Median Household Income	% Families Below Poverty Line	% With No Health Insurance
Knox County	4.4	4.7	12.9	47,543	10.2	11.1
Clinton	9.1	7.4	17.1	43,222	11.5	11.3
Powell	8.4	4	13.8	53,201	10.2	11.5
South Knoxville	6.9	4.1	13.2	37,447	12.6	11

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

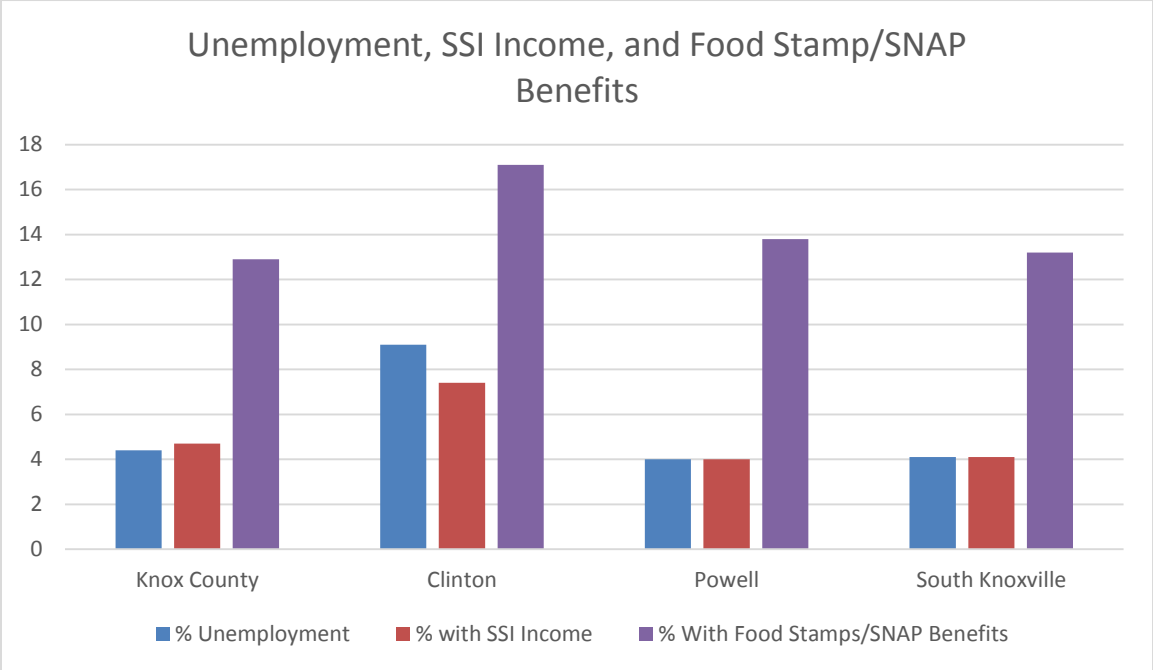


Figure 7. Social Welfare Recipients

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

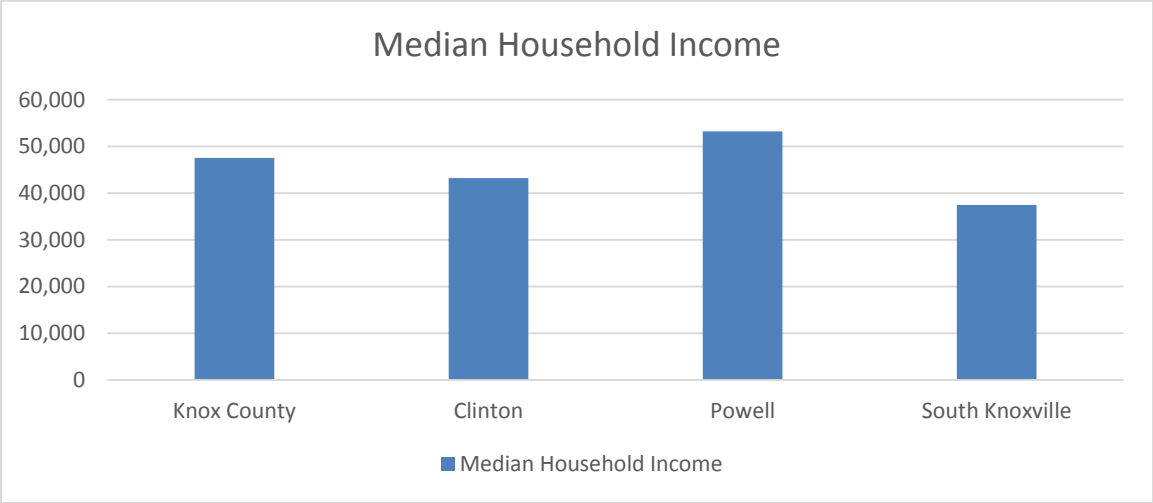


Figure 8. Median Household Income

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

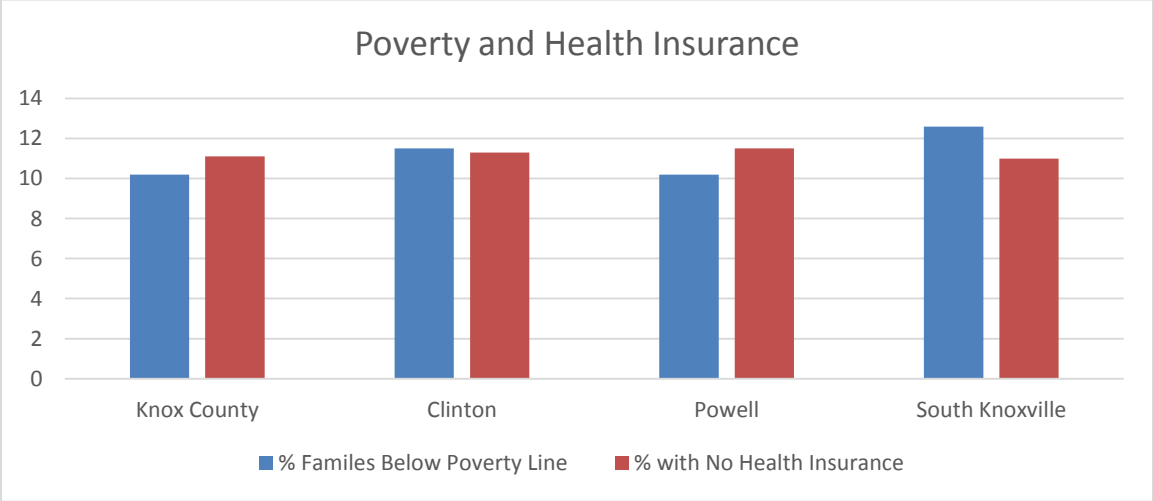


Figure 9. Poverty and Health Insurance

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

The communities in this study are particularly disadvantaged in areas of income and poverty. Each area has higher rates of unemployment as compared to Knox County. Each community has higher rates of residents collecting Food Stamp or Supplementary Nutrition Assistance Program (SNAP) benefits. Clinton and Powell both fall behind Knox County in Median Household Income and Health Insurance attainment. Clinton and South Knoxville both have higher rates of families below the poverty line, while Clinton has a much higher rate of Supplementary Security Income (SSI) used by its residents. The Powell neighborhood of Knoxville, is less disadvantaged than the other communities studied in Median Household Income and SSI income. This, however, suggests a lack of programs benefiting those of low-income in Powell and may lead to increased struggles for low-income families to find assistance in the area.

Table 6. Housing Characteristics

	% No Vehicles in Household	% Renter Occupied	% >1 Occupant Per Room	% Gross Rent Between 30 and 34.9 Percent Income	% Gross Rent >35 Percent Income
Knox County	6.6	35.5	1.3	10.8	40.1
Clinton	4.9	28.2	0.8	10.6	32.3
Powell	3.1	19.3	1.7	5.1	38.1
South Knoxville	5.8	35.5	1.3	11.4	47.6

Source: U.S. Census Bureau. “American Fact Finder.” Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

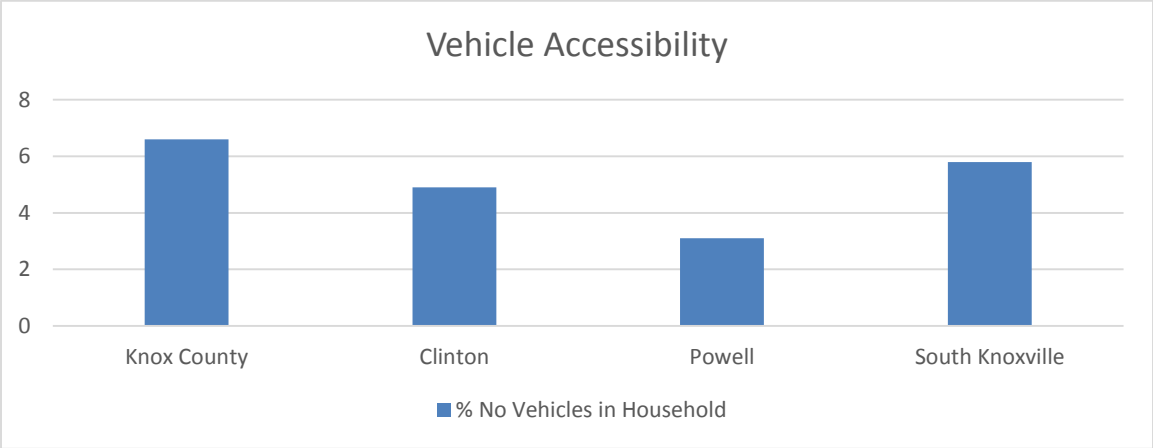


Figure 10. Vehicle Accessibility

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

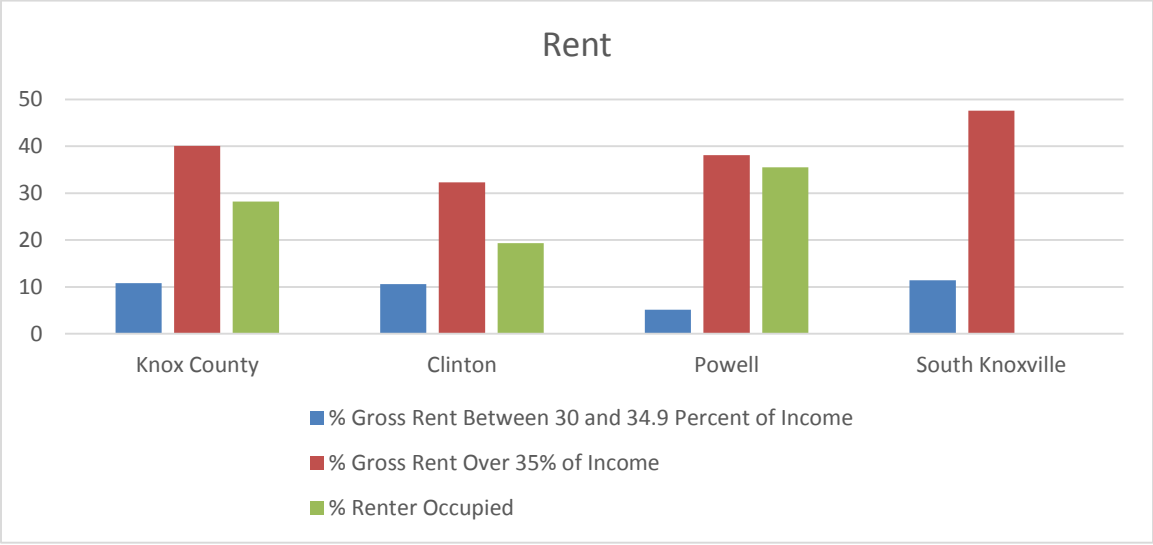


Figure 11. Rent Characteristics

Source: U.S. Census Bureau. "American Fact Finder." Generated by Davis Hodges. <http://factfinder2.census.gov>. (November 2015).

Although the communities studied have fewer households with no vehicles, the lack of public transportation and increased sprawl in these areas as compared to Knox County necessitates a vehicle to reach destinations such as grocery stores, schools, and other amenities. This need is lessened in South Knoxville due to the presence of reliable public transportation through Knoxville Area Transit bus systems. The lower percentage of renter occupied residences in these areas may suggest a lack of affordable housing opportunities, limiting access to quality rental housing to those that cannot afford to own their own homes. Residents of South Knoxville neighborhoods pay a higher percentage of their income towards rent as compared to the other communities studied and Knox County as a whole, suggesting an increased need of affordable housing and assistance programs to lessened the burdened of housing on the low-income population.

Methods

Case Studies

Case studies are particularly well-suited in examining social capital in low-income communities. A case study can be defined as "an intensive study of a single unit for the purpose of understanding a larger class of (similar) units" (Getting 2004:342). Case studies can be used as a way to corroborate existing theory or to analyze how theory does or does not apply to the case in question. Case studies can thus be used both to test existing theory and to expand the breadth of scholastic knowledge on a particular subject. Case studies are rarely a purely inductive or deductive endeavor – rather, they involve a cyclical process during which a researcher explores theory by studying the real world case, using new information to create new theory. Thus, case studies provide an excellent

opportunity to corroborate theory by increasing its credibility through applications to multiple cases and scenarios.

Case studies can be either cross-sectional or longitudinal. Cross-sectional case studies are conducted during one block of time, while longitudinal case studies involve multiple revisits to examine how a case changes over time (Baxter 2010). This research consists of three cross-sectional case studies throughout the Knoxville Metropolitan Statistical Area.

Observation

Observation is considered the active choice to view and note the occurrence of a phenomenon and determine what it might mean. In this research, observation is used to both provide complementary information before utilizing a more structured form of data collection and to create contextual understanding of the setting of the research. This research uses primary observation, or observation where the researcher participates in and analyzes the environment and human behavior (Kearns 2010).

This research incorporates some elements of participant observation through the involvement in community events and festivals. Participant observation is particularly useful in studying social phenomena "through being a part of the spontaneity of everyday interactions" (Kearns 2010:245). In the case of this research, I functioned as an observer-as-participant in these events, meaning that I was a newcomer to the activities and participated to some extent through the process of observation (Kearns 2010). Although reliance solely on observation carries the danger of misinterpretation of observed phenomenon and interactions, observation can be useful when combined with other

methodologies to understand context or gather complementary evidence leading to further analysis.

Interviews

An interview is defined as a "face-to-face verbal interchange in which one person, the interviewer, attempts to elicit information or expressions of opinion or belief from another person or persons" (Maccoby and Maccoby 1954: 499). Intensive, semi-structured interviews are particularly well-suited for exploring the complexities of social capital. Interviews can be conceptualized as a close encounter between a researcher and participant, allowing relationships, ideas, and opinions to be analyzed (Hoggart et al. 2002). Interviews allow for open responses wherein a participant can relay experiences, opinions, and stories without being confined to a yes or no question or checking a box (Dunn 2010). As understanding social capital requires examples and narratives to be effectively communicated, these close encounters are essential to collect rich data. The interview process also allows for the researcher and participant to both be involved in the creation of knowledge (Bryman 1988). This process is particularly useful for including the subaltern residents in low-income housing throughout the process of data collection and showing participants respect and empowering them through the use of their experiences (Dunn 2010).

Utilizing semi-structured interviews allows participants to express their feelings and perceptions about their neighbors and community in their own words, creating a dialogue between the researcher and subject and addressing issues the researcher may not have anticipated (Valentine 2005). Using a semi-structured approach to interviewing

allows the questions and flow of interviews to be adjusted to particular respondents while still maintaining focus to answer specific research questions (Robinson 1998). Such interviews also allow for an increased understanding of social context's influence on rationalizations for actions to increase the depth of analysis (Hoggart et al. 2002).

Focus Groups

A focus group can be defined simply as "a group of individuals selected and assembled by researchers to discuss and comment on, from personal experience, the topic that is the subject of research" (Conradson 2005). Such a group, with a recommended size of four to ten participants, can provide insight into the amount of respondents that hold a particular opinion on an issue and how they discuss particular ideas (Conradson 2005). Communication within focus groups is multi-faceted and can show the differences in meanings between individuals or different focus groups, illustrating both dispute and agreement of particular ideas (Hoggart et al. 2002). Focus groups can also uncover larger concerns and perceptions that may be useful tools in generalizing research findings.

This method can, however, have the limitation that some participants will have more to say than others depending on the social contexts of respondents (Conradson 2005). Similarly, some groups may be less talkative, making it essential for the moderator to be adept in presenting additional or rephrased questions to continue the discussion (Cameron 2010). Focus groups require a particularly skilled researcher than can successfully create a supportive atmosphere and encourage a group dynamic that is both positive and useful for the purpose of the research (Hoggart et al. 2002).

Focus groups can trigger a chain of responses based on the energy derived from

the contributions of others. While interviews involve only the interaction between a researcher and participant, focus groups can provide experiential knowledge through the interactions between participants, whether verbal or through body language (Hoggart et al. 2002). This synergistic effect can result in more information generated than from other research methods (Cameron 2010). Focus groups can also allow participants to become more aware of their own social conditions and place in society during the process of research (Cameron 2010).

Building rapport is essential in ensuring that the data derived from focus groups is rich and valid. Engaging in a warm-up period before the start of a focus group can make participants feel at ease and allow the researcher to become more aware of the cultural context of the informants before beginning a formalized research process (Dunn 2010). Building this rapport with respondents is also useful in maintaining the relationship after a focus group for follow-up questions or other repeated contact.

Focus groups can also alleviate some issues that can arise from the power relationships between researchers and participants. Interactions between individuals always exist in a societal context; therefore, these power structures will also exist in the application of qualitative methods (Dowling 2010). Focus groups, however, may ease some of this discomfort and influence, as participants are surrounded by peers in similar social situations and often out-number the researcher.

Process

After creating consent forms, question guides, and other supplementary materials, the first step in my research was observation and recruiting participants. I first visited

each community in this study over the course of several weeks, both noting the physical layout and available public spaces in the communities and observing interactions between the residents. I then began the process of participant recruitment through the use of a multi-cited ethnography approach. The low-income apartment communities chosen as study sites host community events, often twice a year that provide a variety of refreshments and activities for the benefit of residents. I volunteered at these events and helped the festivities proceed smoothly while interacting with residents outside of a structured data collection setting. Engaging in the community in this way also served to decolonize the research process, as my participation provided assistance to the community – particularly important when working with marginalized groups (Watson and Till 2010). This also assured residents of my interest in the health of the community and not only my own agenda.

While volunteering at these events, I used purposeful sampling to identify potential participants. Recruiting participants who will be able to discuss an issue effectively and civilly is essential (Hoggart et al. 2002), so employing purposeful sampling techniques can similarly serve to demonstrate the credibility and transferability of eventual findings (Baxter and Eyles 1997). I limited my research to participants who had been in the community for over six months to ensure that they have had time to develop social relationships. I placed particular emphasis on those that had children on the property to increase the potential that they had experienced neighborhood interaction, whether through shared child-care or associations with other parents while children are playing. I exchanged contact information with chosen participants and scheduled

interviews as soon as possible after initial contact to avoid participants dropping out of the study due to extenuating circumstances or other issues.

This research project consists of interviews with three managers, nine residents, and a focus group with three participants. I met most participants in a neutral location such as picnic tables or other public spaces in the community, but occasionally was invited into the participant's home. I used the early part of the interviews as a warm-up period to increase rapport with my participants. Engaging in small talk about shared interest or other aspects of the participants' lives can create a comfortable atmosphere and increase the level of rapport between a researcher and informants (Dunn 2010), essential in qualitative research to ensure that the data gathered is rich and ultimately credible (Baxter and Eyles 1997). This process is particularly important in focus groups because it allows a researcher to begin to understand the personalities of participants in order to begin developing mediation strategies for the focus group. This time before the interviews and focus groups is also useful in allowing the participants to choose a location that is most comfortable for them; involving participants in the selection of the focus group site helps to negotiate the position of power I possess as a researcher (Dowling 2010).

After moving to the chosen location, I briefly explained the nature of the project as well as any inherit risks or benefits. Following this brief introduction to the research project, I requested that participants sign the approved IRB consent form. I then requested approval to record the interactions and collected a second set of signatures if participants agreed to be on an audio recording.

Some questions asked to participants include:

- What changes have you seen in the composition of this community overtime?
- Why have you chosen to move to or stay in this community?
- Do you notice neighbors associating and getting along in this community?
- Are you interested in knowing your neighbors? Why or why not?
- What kind of relationships do you have with your neighbors?
- Have you received any benefits from knowing your neighbors? What kinds?
- Have you encountered any hardships from knowing your neighbors? What kinds?
- Where do you interact with neighbors in the community?

After covering my prepared questions, I asked participants if there were any additional topics they wish to cover. I then provided each participant with my contact information and expressed that they were welcome to contact me if they had further topics to discuss or if they would like to see the results of the research project when it is finished. In many cases, I also used the end of the interview to ask participants if they knew other residents that would be interested in participating in the study, often leading to snowball sampling.

To facilitate the analysis of my research project, I transcribed the focus groups from the audio recording (if available). I utilized a variety of symbols to indicate the number of informants who agreed with an idea, perceived emotions, non-verbal cues, and other important points that arise during the focus group and interviews (Dunn 2010). These transcriptions, coupled with my field notes, allowed for more rigorous analysis of the material.

Once all the transcriptions were completed, I began to code my data. The coding process, although time-consuming, can help to reveal the manifest and latent messages inherit in the data and assist in data reduction. Throughout the process of coding I revisited codes, treating the process as recursive to "see elements of their own research practice, subject's representations, and broader strategies of knowledge construction" that were not readily apparent in the early stages of coding (Cope 2010:285).

Creating a codebook is the first step in coding qualitative data. This process allowed me to see the broader topics inherent in my research beginning with the most obvious and moving towards the more specific (Cope 2010).

Using these common themes provided insight into my research questions of how social capital is used, how social capital functions as both an impetus for upward mobility and stagnation, and how public spaces can affect the development and maintenance of social relationships. Using a formalized method to code qualitative data allows for structure and an increased ability to present our findings to other researchers, publishers, or the general public (Cope 2010).

Limitations

Studying social capital presents a variety of methodological challenges that must be overcome to ensure rigor during the research process. Difficulties arise specifically in regard to determining how the relationships within neighborhoods or communities create stocks of social capital and the potential for leverage. For example, it may be difficult to identify what neighborhood conditions have the most significant effect on the development of social capital. This challenge may be overcome by choosing the proper

proxies to accurately discern neighborhood conditions. Many current studies utilize poverty rates, income levels, and types of employment within a community (Ellen and Turner 1997). Even with a careful selection of proxies, effects of these neighborhood conditions may still be difficult to distinguish and may fail to represent the source of stocks of social capital in communities. Combining these statistical proxies with qualitative research methods such as interviews, participant observation, and focus groups may also serve to alleviate these difficulties.

Similarly, there is no guarantee that neighborhood characteristics have a linear effect on the stocks of social capital accumulated by individuals. Ellen and Turner (1997) assert that it does not seem likely that small differences in poverty rates among neighborhoods really lead to significant differences in stocks of social capital. Because of such effects, it may be necessary to adjust methodologies to ensure that neighborhood effects are not overstated due to assumptions of linearity. One proposed solution to this challenge of nonlinearity involves considering that the bottom of the distribution of neighborhood quality should have a larger rate of increase of the prevalence of social issues that may negatively impact stocks of social capital (Crane 1991).

A final challenge that researchers of social capital encounter is the difficulty in distinguishing personal and family effects neighborhood and community effects. Although some data on family effects on socioeconomic variables is readily available, other effects of families on social capital are more difficult to capture. For example, parents who already prioritize education will likely settle in areas with a high-quality school system and similarly encourage children to complete assignments and become

involved at school (Ellen and Turner 1997). It then becomes difficult for a researcher to determine whether a student's success in school should be attributed community and neighborhood effects or parental demands that a student exert a high degree of effort into their education. This methodological challenge is difficult to overcome, but said difficulties may be alleviated by the selection of variables that have no connection with family influence. *Moving to Opportunity: The Story of an American Experiment to Fight Ghetto Poverty* outlines a different approach to addressing this challenge. This research examines the Department of Housing and Urban Development's project that assigned families to random neighborhoods to determine how a new environment may affect stocks of social capital. This method alleviates some concerns of confusion of family and neighborhood effects (Briggs 2010). Although it remains unclear how to completely separate family and neighborhood effects, future researchers should nevertheless make some attempt to determine how this dichotomy affects how social capital is produced in individuals and families.

Chapter 4

Analysis

The names of apartment communities and residents have been changed to protect participants, employees, and other residents of the community as per IRB protocol.

Introduction

This chapter analyses data obtained from observation, interviews, and a focus group conducted at three communities in the Knoxville Metropolitan Statistical Area. This data comes from Suncrest Gardens in Clinton, Tennessee, Woodland Place in the Powell community of Knoxville, Tennessee, and Emerald Terrace in South Knoxville. This chapter provides insight into the aims of this study:

- To use the framework of social capital to evaluate how low-income apartment residents in Knoxville use social capital as a substitute for resources that would otherwise be purchased
- To assess the contribution of the built environment such as the presence of porches, sidewalks, other public spaces, and community walkability on the development and maintenance of social capital in low-income apartments
- To explore resident and management perceptions of social capital's function as an agent of socio-economic and residential mobility in Knoxville communities.

This chapter is organized by major themes repeated throughout social capital literature and the data collected for this study: social support, social leverage, the built environment, social friction, transition to conventional housing, structure/agency, and the role of management.

Themes

Social Support

Social capital, particularly in low-income communities, can serve as a system of social support, allowing individuals to come together to discuss problems, or simply socialize and feel more connected to a community (Briggs 1998). These networks of friends and neighbors can be used for leisure or unwinding after a day at school or work. Managers at this project's study sites often view these interactions first-hand and witness some of the social benefits derived from such activities. Martha, a manager of a variety of low-income properties for 30 years and the current regional manager for a large management company, experiences these interactions among residents on a daily basis:

> "I see these interactions often - mostly outside, and the teenagers more-so than the adults. [At our properties] you'll see them out spreading blankets on the ground just sitting and talking. Some of the elderly people bring their checkerboards out to the tables and use them to play checkers."

During my time as an observer in each community, I also saw residents interacting in breezeways, playgrounds, grilling areas, and community rooms. These public spaces were used by a variety of demographics, particularly after children got out of school. Martha explains that a wide variety of residents use amenities on the property, often crossing boundaries of age and race:

> "When we first took over this property it really wasn't a good environment for people to come out and socialize in, but a lot of those people moved out and a lot of new people moved in. Now, you see the younger residents actually engaging

with the older residents which is great. There's a mix around the property daily. Young people, the elderly, the disabled, black and white… and they're just talking about things that are going on in the community."

Briggs (1998) suggests that ties of social support are often more beneficial if formed across lines of age, race, and socio-economic status, even in unstructured social situations. Cassidy, a manager of low-income properties for 22 years notices the propensity of residents in this community who make efforts in socializing in similar ways. Briggs states that these relationships can allow residents to discuss their issues with their families or the greater community and allow residents to better cope with their situations. While such interactions were often friendly, I also witnessed arguments between children that required resolution by parents or property managers. One respondent recounted a conflict occurring in a grilling area on a weekend that culminated in violence and led to the arrest of a resident. Other participants shared similar stories of conflicts between neighbors or their guests that occurred after hours or on the weekend when management and other employees were off the property.

Despite these conflicts, many participants formed friendships and other bonds through interactions with neighbors. Although residents stated that they only share a passing greeting with some of their neighbors, closer bonds are formed with others. Travis, a resident at Suncrest Gardens in his early 20s beginning his second year on the property explains how these interactions have played out in his experience in the community:

> "We're out here every day. I'm usually out here with [my neighbor and his son]. It's mostly just the little ones but the adults come out here and play too. We usually stay out until dark. Sometimes it's just talking, you know, or we'll throw football or whatever. If we're not doing that we'll go on walks and see who we run into."

These connections with adults in the community can play a critical role in the development of benefits derived from stocks of social capital. Although these types of social relationships may not lead to upward mobility, they are nevertheless essential in developing a social community in a low-income environment (Portes and Sensenbrenner 1993).

Some residents suggested that being involved in the community creates a sense of safety and belongingness that everyone is looking out for each other. Travis shared that he lived in Suncrest Gardens as a child and moved back as a young adult because of his positive experiences growing up in the community. He expresses the feelings of comfort he has in his community:

> "Just knowing we've got good people around watching over everything helps us all feel comfortable. It's just a great community here that takes care of each other. I liked it when I was a kid and now as an adult I still like it."

His girlfriend echoes these claims:

> "We've never been in a place that's actually not trashy and full of drama. There's a lot of people doing drugs and unhealthy situations out there. This is the first

> time we've had our own place, a nice place, with nice people. It's a good place to raise our kids. We're not scared all the time."

Feelings of safety in the community can disconnect residents from crime and violence that Ellen and Turner (1997) suggest limits the relationships that may lead to the development of social capital. Feelings of comfort within the community also allow for greater utilization of walkable areas, and increased upkeep of the built environment, creating a greater propensity for social capital to flourish (Jacobs 1961, Wood et. al 2008). Participant experiences and my observations partially reflect these claims. Interactions, in some cases, create a sense of safety for respondents, but experiences of conflict also occur that make others avoid these spaces, particularly at night or on the weekends when management is not present.

Social Leverage

Some relationships in the studied communities create social capital that can lead to residents getting ahead through a system of social leverage (Briggs 1998). Systems of social leverage are particularly important in these study sites, as residents are particularly disadvantaged, evidenced by the degree of social welfare collected residents (See Figure 7). Some individuals or families in these study sites lack transportation (See Figure 10). Residents sometimes rely on their neighbors to share rides and gain access to other resources. Portes and Sensenbrenner (1993) suggest that neighbors engage in systems of bartering, where childcare or ride-sharing may be exchanged for other services from neighbors. A married couple with two children living in Emerald Terrace discusses these relationships of reciprocity:

> "I usually don't ask, but if I do ask I get help. If we have something that's going on everyone's good about helping us out. When we were going through a situation our neighbor let my husband stay over there and I helped out with food over there. It helped us get through some family stuff and stay together."

Travis further elaborates on such informal contracts:

> "When my neighbor has something to do I'll go over there and watch his son while he has to go do something. It's like we help them and they'll help us. I'd actually rather do it this way than pay for daycare even if I could afford it. In case something happens there's a lot of people around that could help out or get in touch with us. If they were at a daycare or something we'd have to drop everything and get there to take our kids to the doctor. Here we trust our neighbors enough to let them do it for us."

These relationships, however, may not always be based on reciprocity. Sometimes, a concerned neighbor looks out for others in the community, especially the elderly that may not have family or friends to help them when they are in need. Management suggest that the elderly sometimes act as role models for kids in the community. For example, in Cassidy's own words:

> "I've noticed a lot of the older ladies tend to act as grandmothers for kids in the properties. And I think the biggest benefit for them is just having people that know who you are. So if you're sick they can check on you. I mean, some of these elderly people don't have anybody at all outside the community."

An elderly respondent living in Woodland Place recounted experiences like these. If their children or other family members were unavailable to take them to the doctor or pick up medications, a concerned neighbor has stepped in as caretaker. One respondent expressed that one person sometimes fills this role for an entire hall or building. Tiffany, the long-time manager of Suncrest Gardens, reinforces the benefits of these relationships between young and old:

> "I've noticed that they will carpool to go into town. Some of them will ride together. I think that the younger families have transportation because they're going back and forth to work, but the older people don't tend to really have vehicles so their children or other residents come and take them places. Or sometimes they only have one person in their building that has a car and kind of runs around for everybody."

Many residents without transportation recounted experiences of ride-sharing, whether by combined trips to the grocery store or rides to the doctor's office. Commitments to ride-sharing are particularly important in the communities studied, as they are often miles away from the nearest grocery store or even bus stop and vehicles are limited (See Figure 10).

Likewise, social capital can be useful in creating job opportunities for residents. Many participants do not have internet access, personal transportation, or other methods of seeking out employment, but encounter opportunities from within the communities themselves. In some cases, those employed in the community put in a good word for the neighbors to help secure jobs. Other residents that are particularly engaged in the studied

communities seek to be positive role models for younger residents, going so far as to assist them in finding employment. Despite these good intentions, residents express dissatisfactions with these employment opportunities that are low-paying and part-time, and educational attainment in these study sites is low (See Figure 5). A lack of financial investment in these spaces contributes to uneven development that can further limit opportunities (Smith 1982) (See Table 3).

When examining the role of social capital in a community's mobility, the built environment and available facilities play important roles.

Built Environment

The initial formation of many opportunities for residents to develop relationships with each other begin from the built environment of the property (Jacobs 1961). Scholars associate higher upkeep of these areas with greater stocks of social capital, particularly in low-income communities where social capital is often depleted (Wood et. al 2008). Cassidy feels that the maintenance of breezeways in her property leads to a high degree of associations among neighbors:

> "I think residents get close to their neighbors. Especially ones that live in the same breezeway. They put chairs out and talk daily; they know what each one is doing. Living that close you get to know them and they become family to you. Especially when someone lives by themselves and they have nobody else; at least they have somebody that knows their comings and goings and can look out for them. If I go up to the breezeways, I see them congregating there."

Some residents create spaces that increase the aesthetic quality of the community (See Figure 4). Martha similarly expresses that the upkeep of public space in the communities she manages affects engagement:

> "Of course with the atmosphere when we bought Emerald Terrace we wondered, "Can we do this? Can we change the way these people think?" And I guess we did. Suncrest Gardens was the same way. Those basketball goals kept getting torn down and torn down and torn down. But now we take care of the property better than the previous owners. And the kids love that field down there - Throwing a football or playing catch or whatever. And you see the adults down there with them - teaching their kids how to throw a softball or whatever. What we want to do, is for next year to try to get a community garden in that field."

One respondent with a young son expressed particular appreciation for the playground on the property, looking forward to developing relationships with other children growing up in the community (See Figure 2). I observed children of all ages using the playground at Suncrest Gardens, either with parent supervision or with a teenager watching over the younger children. I observed some children spending their time after school using these facilities exclusively, rarely spending time indoors when the weather was appropriate.

The availability of high quality public spaces these communities can have positive effects for residents and the community as a whole. Feelings of collective efficacy increase in communities with more green space (Cohen et. al 2008). Community rooms and other open public spaces also increase the sense of community in neighborhood (Francis et. al 2012). The relationships derived from increased engagement with

neighbors can limit violent crime in a community, and are stronger in disadvantaged area where resources are less available like low-income rental communities (Veenstra et al. 2005; Wood et al. 2008; Wood et al. 2010; Ziersch et al. 2005). Martha suggests that a new picnic table installed in the community provided an opportunity for engagement among neighbors:

> "And, you know, even the picnic table… you wouldn't think something like that was, to a lot of people, "Oh yeah I got this new picnic table!" But for them, they didn't have anywhere to sit and socialize unless they were sitting on the stairways. So yeah, it brings people together. You'll see them sitting out there with chips and hamburgers with their kids and the next door neighbor."

Tiffany similarly asserts that the public spaces in her community are widely used:

> "Especially in the afternoons I see children playing on the playground. Of course, the grilling out tends to happen on the weekends when I'm not here. But we do see trash out there after the weekends from people grilling out, so I'm sure people are using it. That's a good thing. We want that. I mean, the adults are usually out there with the kids. There are a lot of people that come out – that's how you meet people. If you're social you talk to people and get to know them."

Though these spaces are used by members of the community, my observations and testimonies of management note the presence of trash in these areas following the weekend absence of employees. Management at all three studied communities have at one time sent out notices threatening the removal of amenities because of continued

littering. While these amenities seem to be popular, they are sometimes used in ways that lead to conflict between employees and residents.

Despite these conflicts over public space, property owners and managers at these properties also encourage community engagement through the hosting of community events and get-togethers.

Tiffany:

> "We'll do chili cook-offs and events for the kids. They're also kind of a shared thing. People from here go to [a neighboring property], people come here from [the neighboring property]. We've had movie nights out here in the parking lot; we have a projection screen and we have a popcorn machine so we set up out here and just have a big to-do. There's no other opportunities. I mean, people here - I can't tell you how many calls we get where people say, 'People just don't do this for us.'"

My experiences volunteering at these events reasserts resident appreciation of such efforts by management and property owners. At all events I attended, residents, particularly those with children, widely attended get-togethers and spent much of the time interacting with other members of the community. In some cases, participants went door-to-door encouraging their neighbors to attend. Some attendees also remained after the conclusion of the event to assist with clean-up and breaking down of equipment. Not every interaction went as smoothly, and like any other community, here too people had disagreements and frictions with their neighbors. I capture some of these issues in the following subsection.

Social Friction

Scholars suggest that social capital, particularly in low-income communities, may also lead to various degrees of stagnation. DeFilippis (2001) and Rosenbaum et al. (2001) assert that social capital is built on the fault lines of society, particularly in neighborhoods where violence or drug use is common, and may create difficulties in accomplishing goals through social relationships. Historical, structural, and institutional limitations can make it difficult for the residents to be socio-economically mobile. Residents of the greater geographic area around these study sites often have lower-paying jobs than those in Knox County as a whole (See Figure 8). Influences by neighbors that are violent or engaging in drug activity can lead to economic stagnation, whether through eviction or arrest or a lack of access to better opportunities (Briggs 1998). Although many residents express that they are aware of issues with drugs and domestic disputes, they assert that these problems rarely spill out into the rest of the property. When prompted about the issues present in the community, an elderly resident at Woodland Place stated as follows:

> "Usually I just see drama. Arguing and fighting between people they live with or their neighbors. Lots of people are drunk or on drugs all the time but usually we can stay away from them."

Many residents shared similar views, stating that drug use and violence are often combined in one or two buildings on the property and that those who wish not to engage in such activities simply congregate elsewhere. This withdrawal, however, limits the public space available to those residents wishing to avoid certain members of the community. Other residents, however, expressed concerns that the drug use and

occasional violence in their neighborhood may eventually draw their children into an unhealthy lifestyle. Rosenbaum et al. (2001) such concerns can affect the agency of low-income renters.

Some residents also create tensions at one study site through potentially irresponsible uses of the Department of Children's Services (DCS). One participant expressed that people in the community use this service to enact revenge on or make life difficult for other residents. In one case, Samantha, a single mother at Suncrest Gardens shared that she began dating another resident's ex-boyfriend a year after arriving in the community. She believes this led to her neighbor reporting her to DCS when her son ended up alone in the parking lot while under his grandmother's care. Samantha expressed a decreasing willingness to interact with others in the community after this event. Other respondents recounted experiences of unexpected DCS visits, in some cases attributing them to frivolous calls by their neighbors.

Many managers confront these issues through evictions and banning those that havecreated problems in the past from the properties. In Martha's words:

> "We've had some very bad influences in [a particular building]. Appearances can be deceiving; the resident seemed like a very nice person, but he got some of the teenagers downstairs involved in some illegal activities. Unfortunately, once drugs are brought into the apartment - you've gotta go. Not only did he have to go but so did the families whose boys got involved."

While some participants feel safer after management removes these residents from the community, others expressed concern that this act of eviction unfairly forces

families out of their homes. Responses by management indicate an assumption that private drug use will spread across the property, while many resident participants simply choose not to become involved in drug use.

The act of eviction has created tensions for management and residents in the studied communities. Management recounted situations in which residents have been verbally or physically violent upon facing the possibility of eviction. To illustrate one such case, Cassidy elaborates further:

> "Sometimes we have evictions for drug violations, drugs in the apartment or violence, pulling a gun on somebody or other domestic things. There are some situations where you just can't have them on your property anymore. You get threats when they don't want to leave their property. I've been held up in the office at gunpoint, or had threatening phone calls where I couldn't even feel safe enough to walk the property anymore. Residents feel it too. When you have someone acting like that, it makes you want to hole up."

Martha shared a similar story of a resident causing problems after receiving an eviction notice:

> "We had a resident who was living here who was a voucher recipient through the Veterans Affairs program. So we moved the lady in with a housing voucher, and I guess she lost her housing voucher, but the voucher folks are not allowed to reveal why people lose vouchers. So we moved her into one of our Section 8 properties, and then we kinda started easing the issue to her - and it got really bad. It costs us probably… I know it took us over a year and we lost all of that rent,

> and probably 10-12k in legal fees to get her out. She would threaten bodily injury to us and other residents, and she would call the answering service and leave 2 hour messages. She would do it repeatedly all night. But that was probably the worst. I mean, we were intimidated by her and had to get a restraining order."

Residents often provide written grievances to managers of other problems within their neighborhood, sometimes suggesting that they fear for their safety and wish to break their lease. In response to such conflicts, some parent respondents restrict children from developing relationships with neighbors and peers.

Other residents respect the willingness of management to confront such issues head on, expressing appreciation of those that follow-up on complaints and take the necessary steps to remove those causing problems in the community. These study sites alleviate these concerns by occasional police controls:

> "We have officers that come in here and circle all the way around, and that means we don't see much coming out of the drug use around here. It doesn't get in the way of the other people around here."

Suncrest Gardens has a live-in courtesy officer. This officer often confronts issues on his own, but also receives requests from management to take care of problems within the community. Some respondents see this as an unnecessary nuisance, while others report feelings of increased safety and comfort due to his presence. Managers in these communities seek to limit these frictions to allow residents to focus on transitioning to other forms of housing.

Transition to Conventional Housing

The goal of many managers is to create a temporary living situation to allow for renters to focus on self-improvement. In Cassidy's words:

> "That's really the goal - to help people move up. You have people that get a better job from those in the community, or the spouse starts working too, and then they can afford to buy a house. Their rent goes up to market rent and they're saying, 'Well, I can get a house for that.' We want it to be temporary housing where people can get on their feet."

In some situations, social programs such as Habitat for Humanity or the Tennessee Housing Development Agency assist low-income renters in learning about homeownership and giving back to their community. Martha explains her feelings on the success of these and other programs in assisting renters transition out of affordable housing:

> "We've rented to several that have gotten Habitat homes. We have one that is going to be moving in in September. And we actually just moved someone in here that will be soon. There's an agency downtown. It's a pretty rigorous training program and proving your ability to be a homeowner. It depends on how long you've been employed and what your rental history has been. They also look at if you are willing to put in hours to help other people before they help you. I think at [one property] over the past few months we have six to eight that actually bought homes through rural development or THDA. So in some ways, I think the model of affordable housing can actually work."

Residents express that those that are able to accomplish these goals, however, have provided little benefit to those still residing in the studied communities. Many residents do not have computers or cell phones, making it difficult to keep in touch with those who relocate. Briggs (1998) states that ties to those outside of the community and ties to those that are employed are particularly important in assisting the chronically poor. No participants in this study recounted ex-neighbors providing any assistance after moving from the community. In some cases, factors of structure and agency limit resident ability to transition to homeownership or conventional rental properties.

Structure/Agency

The uneven development of government housing programs can affect the ability for residents to understand housing issues and act in a way that benefits them (Chouinard 2008). A joint report by the Brookings Institution Center on Urban and Metropolitan Policy and the Urban Institute outlines issues facing affordable housing policy-makers. Ineffectively implemented programs can be counterproductive to the goals of public housing. Federal decisions largely control the funding and policy parameters provided to state and local governments, and are often inefficient to satisfy the needs of local communities (Katz et al. 2003). This report suggests that without significant long-term funding, landlords are unable to maintain new affordable housing development.

Developments that are maintained still bring difficulties for renters in the affordable housing market. Even the initial step of moving to a high-quality government assisted property in Knoxville can be taxing, as waiting lists at the study sites are

sometimes six months or longer. One participant explained difficulties he faced when applying to Suncrest Gardens:

> "We were having family difficulties [with our grandmother] before we decided to try to live here. We wanted our own place instead of living with family or other people all the time. But we had to wait for a year. It took us a year to get in here. That whole time we were stuck in a living situation that was hurting us."

Management revealed that they are often encouraging to residents seeking to own their own homes. Katz et al. (2003) suggest that homeownership is not always appropriate for some households. The authors recommend that housing programs provide those seeking to purchase a home with information as to the benefits and risks associated with homeownership. Tiffany explains difficulties that some residents face obtaining such information at her community:

> "Some people end up just feeling stuck in affordable housing; stuck financially because it's all they can afford right now. They do want to own their homes and move out from affordable housing. Unless they do get that better job or maybe get married, they can be here for a while. I think a lot of people want more for themselves but they don't know how to do it. They don't have access to the information. People that grow up in poverty or in these kind of situations aren't always taught how to get better jobs, or how to move into home ownership or whatever.

While a lack of access to this information can cause difficulties for those wishing to move from these communities, Tiffany assumes that all residents have the goal to

move out of affordable housing. Management at these properties conceptualize affordable housing as a temporary solution, but some residents are satisfied with these communities as permanent homes. Low-income renters are also restricted from opportunities for home-ownership by financial lenders themselves. These institutions often avoid locating in disadvantaged areas or charge rates that are unaffordable. Those institutions that do serve these areas make high-risk loans that can lead to foreclosure and abandonment that further disadvantages communities (Immergluck 2004). In some situations, it may be difficult for a residents wishing to move to do so even with access to this information because of structural issues within the voucher or tax credit programs themselves. Martha explains the difficulties that arise with lease structure regulations by Knoxville's Community Development Corporation:

> "Even if people have the information and have access to the information - you're basically tied to a one year lease, or of course if you have a voucher they qualify to move, but KCDC has stipulations as to when they can move. KCDC doesn't do one year and then month-to-month like conventional properties. If you're going to be moving you better be ready on that 365th day or you're committed to another 365."

Cassidy suggests that the screening process for vouchers gives residents false hope even after obtaining a voucher:

> "They need more screening sometimes. People that come here don't understand they have to qualify with us and play by our rules. They want to say they're a voucher holder so they qualify, and we still have to tell them they have to qualify

> with us. I don't know their screening process really, but people tell me they weren't screened well. They have bad landlord histories or credit histories and when they're handed down to use we have to deal with those issues. The voucher holder, for some reason, thinks they're only dealing with Section 8 and don't want to be dealing with the property as much as they need to be. You know, we have our own rules and guidelines and if we have an issue with that person - they think they have the voucher so they're invincible, but they still have to abide by our guidelines. And sometimes they get in and get through and you think, well, are they even teaching them anything about renting? It causes a lot of problems."

Harrison (2010) suggests that without the ability to directly influence institutional purpose and resource allocation, low-income renters are likely to continue suffering the same social exclusion and disempowerment throughout their experience with the housing market.

Even after obtaining a voucher, some Knoxville residents struggle with finding a landlord that accepts them, particularly in highly desired neighborhoods that provide employment or other opportunities. Participants expressed that after the voucher application process, limited housing choices due to refusal to accept vouchers or unrealistic waiting periods influenced their decision to live in particular neighborhoods. Although management in these communities seek to alleviate these issues, they can also limit opportunities for some residents.

The Role of Management

Thoughtful management and ownership can have positive effects on the development of beneficial social capital in the community. Through the upkeep of public spaces, the development of community events, and the creation of hospitable environments, managers and property owners seek to develop a high quality communities for residents. Martha states:

> "I love affordable housing; it's always been my passion. I love to help people find decent housing. There's a lot of owners and management companies where's it's not about the people - it's about the dollars. I love the people and want to give them second chances."

Cassidy echoes these sentiments:

> "I like to focus on families. And when I drove through here, everything was clean, and there were kids playing. I felt safe. It's a place I wanted to work and continue trying to create this sort of environment. I don't want people to feel like they're in prison. This is where they live."

Despite these claims by management, some residents expressed that they do feel restricted in their communities. Frequent inspections cause some tenants to feel unfairly judged by slight housekeeping infractions. One respondent felt that the presence of security cameras on the property caused to not feel trusted in their neighborhood. Other residents appreciate efforts by management. Travis expressed his thoughts about how management runs the property:

> "I mean, I'm glad we've got a good manager in here that takes care of stuff and keeps it good for the people that live here. She cleared out a lot of people – a lot of the troublemakers around here. Usually she'll get hints or whatever and do what she has to do."

While management at these communities work towards what they feel are the best interests of the residents, their perceptions of what defines a good resident can be problematic. Managers sometimes reward community members that reflect these biases with preferential treatment and accolades while seeking to remove those that are considered trouble-makers. While some residents like Travis appreciate these efforts, other residents view this favoritism as unfair. Finding a balance between advocacy for residents and fair enforcement of property regulations is essential in developing communities that allow social capital to flourish.

Conclusion

This analysis chapter explored themes evoked by interviews and participant observation at three study sites within the Knoxville MSA. Participants expressed that social capital sometimes acts as social support and social leverage in their communities, but sometimes provides no tangible benefit. Respondents noted the utility of well-maintained amenities to bring people together, but managers recounted the ways in which these spaces are sometimes not well-kept by residents. Tensions between neighbors and tensions between residents and management were common themes, but these issues often did not lead to lasting problems or stagnation within the community. Management and resident participants noted the difficulties institutional structures create, particularly

related to the availability of quality living spaces for voucher holders and the ability for low-income renters to transition to other forms of housing.

Chapter 5

Conclusions

Introduction

This study was conducted to determine the ways social capital functions in low-income communities, focusing primarily on how social capital can act as both a source of socio-economic mobility and a source of stagnation. This research also sought to examine how the built environment affects the development and quality of stocks of social capital. This research attempted to assess the ability of the development of social capital to allow low-income apartment residents to collectively improve their lives and the state of their community. These findings can benefit researches, professors, and policy makers on a variety of scales in understanding the framework of social capital and in applying it to low-income communities. The aims of this project were as follows:

- To use the framework of social capital to evaluate how low-income apartment residents in Knoxville use social capital as a substitute for resources that would otherwise be purchased
- To assess the contribution of the built environment such as the presence of porches, sidewalks, other public spaces, and community walkability on the development and maintenance of social capital in low-income apartments
- To explore resident and management perceptions of social capital's function as an agent of socio-economic and residential mobility in Knoxville communities.

Findings

Empirical

This section will discuss how the findings of this project provide insight into how this study met the major aims of the research project. I highlight the main findings after illustrating each aim.

1. To use the framework of social capital to evaluate how low-income apartment residents in Knoxville use social capital as a substitute for resources that would otherwise be purchased.

This research suggests that social capital is used by residents of the study sites as a substitute for purchased resources. Participants suggest they often connect with other residents through various leisure activities in the community, developing systems of social support with their neighbors. In some instances, these relationships occur between groups of different ages, allowing children to associate with adults besides their own parents or guardians. Some participants feel safer and more willing to seek out such relationships that open an avenue for residents to discuss their problems or seek advice.

Social capital in these communities has served as substitutes for purchased resources. For example, many residents use others in the community as childcare providers in times of crisis or simply when they need time alone or with their partner. Likewise, other residents look out for the elderly on their property by helping them with their medication or simply by checking up on them during their free time. Others offer their time and vehicle to take neighbors to the grocery store, carpool kids to school, or provide other services to families or individuals that do not own a vehicle.

2. To assess the contribution of the built environment such as the presence of porches, sidewalks, other public spaces, and community walkability on the development and maintenance of social capital in low-income apartments.

Structures in the built environment of the study sites play a role in association between residents and other community members. Amenities such as outdoor grills, basketball courts, picnics, and playgrounds all function to encourage residents to get to know their neighbors. The simple presence of these amenities, however, is not enough to provide an environment conducive to the development of social capital. These structures also must be repaired and regularly maintained. Retaining the cleanliness of breezeways, porches, and other public areas is essential in creating spaces where residents feel safe to create relationships. In some cases, the maintenance of these structures encourages residents to prevent the destruction of the property, such as damage to basketball goals. Other residents improperly dispose of litter in these spaces, and managers respond by threatening to restrict their usage, which could limit the ability of amenities to serve as points of social capital development.

3. To explore resident and management perceptions of social capital's function as an agent of socio-economic and residential mobility in Knoxville communities.

Although respondents suggest social capital serves as a mechanism for creating systems of social support and social leverage in Knoxville communities, the link between social capital and mobility in the study sites is unclear. Some residents suggested that others in the community provided employment opportunity, but available jobs were often low-paying and part-time. Others expressed dissatisfaction with the availability of

information about home-ownership, while others are feel limited geographically limited by what properties will accept their vouchers. Participants' acquaintances that did transition to conventional housing did not keep in contact with those in their past communities, and could therefore offer few benefits to their ex-neighbors.

The link between social capital and socio-economic stagnation is similarly unclear. Although residents state that drug use and other undesired activities are present in the study sites, it rarely impacted the lives of participants. Management is quick to evict those creating problems in the community, and often enforce a stringent view of how residents should behave. While some participants recounted arguments and drama between neighbors, few expressed socio-economic decline from these interactions.

These empirical findings are useful in examining how social capital functions in these study sites across the Knoxville MSA. Participants in this study use social capital as a substitute for purchased resources through functions such as ride-sharing and social support. The built environment sometimes encourages these interactions, but improper usage of facilities leads to tensions between property owners, management, residents. In some circumstances, participants suggested that social capital serves as a resource of social leverage, but these benefits are often marginal and dissatisfactory. Respondents suggested that social capital does create tensions between neighbors, but expressed that these problems are usually easily avoidable. Management responses to problem residents similarly creates tensions between actors through evictions and perceived favoritism.

Theoretical

These findings support much of the existing social capital literature. This study finds that in these communities, Briggs's (1998) assertion that weaker ties can lead to increased development of networks of social support and social leverage holds true for many residents. These weak ties can act as a bridge connecting groups that otherwise do not associate, sometimes leading to increased access to job opportunities. (Granovetter 1995).

This research similarly supports literature on the effects of the built environment on the development of social capital. This study reinforces claims that social capital is affected by walkability and the presence of community centers and other types of open public spaces (Wood et al. 2010, Francis et al. 2012). While these spaces are sometimes well-maintained by residents and management and used by members of the studied communities, they are sometimes littered and dirty, decreasing the property owners' willingness to install new structures and retain existing ones.

This study supports some of the criticisms of using the social capital framework to lead to upward socioeconomic mobility. This study provides no evidence that relationships with neighbors in these communities leads to civic engagement and collective movements (Levi 1996). This supports the assertion that although social capital in low-income communities may lead to the acquisition of jobs, these jobs are often low-paying and do not lead to leverage in the job market (Briggs 1998). Similarly, this study echoes claims by researchers suggesting that residents could benefit from reaching outside their neighborhood to access well-paying job opportunities (Kleit 2002).

Participants in this project also expressed frustration with the lack of direction provided by government housing programs, making it difficult to successfully navigating around housing issues (Chouinard 2008). Similarly, structural limits in these communities may influence lack of job opportunities that continue a reliance on rental properties rather than home ownership (McGrath 2001).

This research connects existing literature to the responses of participants in the Knoxville communities examined in this research. These findings, however, are often unclear, suggesting that further research in Knoxville and other communities is necessary to solidify links between existing literature and the lived experiences of low-income residents.

Policy Implications

Owners and Managers

This research finds that the owners and managers of low-income rental properties are particularly well-suited to enact policies that encourage benefits from the development of social capital. It would be useful for these stakeholders to place emphasis on the maintenance of public spaces in the community such as breezeways, porches, sidewalks, playgrounds to encourage feelings of safety in the community that will lead to interaction among residents. Community events such as seasonal and holiday parties create opportunities for residents to develop relationships with neighbors with the potential to create systems of social support and social leverage. Managers should reflect on the complaints of residents to determine if the eviction process is necessary to remove those engaging in undesirable activities. These stakeholders should examine their

positionality to eliminate the formation of biased representations of what defines a good resident.

Owners of conventional properties can influence the potential of social capital as an agent of upward socio-economic mobility. By allocating a small percentage of their units to accept Section 8 vouchers or other rental assistance programs, these stakeholders can ensure that they are contributing to the formation of bonds outside of a renter's racial and economic background that have the most potential for developing stocks of social capital that lead to mobility (Briggs 1998).

My experiences in these communities reflect these assertions that management and property owners have the ability to improve the potential of social capital to act in a way that betters the experiences of those living in these Knoxville communities. Conscious management practices can promote the association between residents that can lead to systems of social support and social leverage. A more wide-spread acceptance of Section 8 vouchers can allow residents to form bonds with those from a variety of backgrounds, allowing social capital to have a positive effect on lived experiences and mobility.

Policy Makers

Policy makers, particularly those involved with HUD's Section 8 Program, have the opportunity to influence the effectiveness of social capital in the greater Knoxville area. In its current form, the Housing Choice Vouchers program determines fair market rents based on large metropolitan areas, but fails to account for differences in rents from neighborhood to neighborhood. Employees in these programs often fail to relay to

applicants that after receiving a voucher, tenants are still required to follow the regulations of the communities in which they live or else face eviction and associated hardships. Application for vouchers or other forms of assistance could benefit from the inclusion training as to the rental process and the expectations of the landlord-tenant relationship. On-the-ground experience could allow these stakeholders to have a better understanding of resident experiences how housing programs can better suit their needs.

In the program's current form in Knoxville, landlords in wealthier areas may also choose to decline renting to voucher-holders, concentrating voucher holders into existing Section 8 properties. While some states have rectified this issue by prohibiting landlords from engaging in this type of discrimination, Tennessee still allows property owners to turn away voucher holders. The ability of property owners to discriminate against voucher holders can cluster poverty in undesirable areas (Walter et. al 2015). Requiring landlords to accept vouchers at all properties could lead to the dispersal of voucher holders residents that may lead to increased access to jobs and other opportunities (Granovetter 1995).

This analysis suggests that communication between policy-makers and low-income residents can create housing programs that better address the needs of renters in these low-income communities. Educating residents and renters about the landlord-tenant relationship could provide clarity and alleviate power relationship issues between actors. Eliminating discrimination of voucher-holders and other low-income renters could increase the housing choices available to marginalized groups.

Limitations

This study was conducted in low-income communities throughout Knoxville using qualitative methods. As a result, there are a variety of limitations that must be considered. Participants often agreed to the interview process, but later did not show up to the interview site at the agreed upon time or otherwise rescinded their offer to participate. This small sample size limits the generalizability of the research, but still leads to rich data derived from interactions with residents.

Communication issues presented similar during the study because it was conducted in low-income communities. Very few residents at the study sites own personal computers, so communication by email is impossible outside of the computers available in the apartment community rooms. Similarly, many residents either do not own a cell phone or only have a pre-paid cellphone they load with minutes when they have the financial means. This makes planning interviews and focus groups particularly difficult, as residents have no way to contact the researcher to reschedule. It also creates difficulties in scheduling follow-up interviews or asking for clarification after the initial interview.

A lack of affordable childcare created another problem for conducting interviews or focus groups in these low-income communities. In some cases, extenuating circumstances left residents with children at the scheduled time, causing some participants to withdraw from the study.

The use of purposeful and snowball sampling create sampling biases and other related limitations of this research. Many participants were around the same age, lived in

the same or adjacent buildings, and had young children at each of the properties. Although these participants provided me with insight into the effects of social capital children, there was often little disagreement or dissent of opinions over proposed topics. This was purposefully avoided during the latter stages of the fieldwork process, but this bias was difficult to fully avoid.

My positionality as a researcher similarly led to difficulties in the research process and therefore limitations of the research. As a white man from an upper-middle class background, it was sometimes difficult to determine whether to exert power as a researcher and steer the conversation away from certain topics, or to allow participants to guide the discussion. Encouraging participants to discuss topics outside of prepared materials could potentially lead to unexpected and important insights. So too, though, could allowing participants this freedom lead away from answering important research questions or generating responses that are less useful.

Conclusion

Social capital literature is divided on the subject of socioeconomic mobility. In the low-income neighborhoods of Knoxville serving as study sites for this project, the link between social capital and mobility is unclear. While participants expressed that social capital does create systems of social support and social leverage, these systems do not often lead to mobility in either direction. The built environment of these communities does allow for the formation of relationships, but the upkeep of these facilities creates tensions between management and residents. Factors of structure and agency can limit the ability for social capital to lead to upward mobility in Knoxville's low-income

community from a lack of information and the abuse of power inherent in some management strategies. Managing properties with a resident-centered attitude can alleviate some of these issues. Additionally, stakeholders in housing programs in Knoxville could adjust policies to create a fair environment for managers and renters and allow for housing choice variety for voucher holders and other low-income renters. Eliminating sampling bias and confronting communication and participation issues could provide more insight as to the aims of this study. Larger scale research incorporating qualitative, quantitative, and GIS methodology is necessary to create a more holistic understanding of the complexities of social capital in low-income communities. Despite these limitations, this research proves useful to academics wishing to navigate the complexities of social capital in low-income neighborhoods. This study assists property owners, policymakers, and other stakeholders in housing assistance programs in creating transitional communities that successfully provide opportunities to increase upward socio-economic mobility for residents.

Works Cited

Briggs, X. (1998). "Brown Kids in White Suburbs: Housing Mobility and the Many Faces of Social Capital." *Housing Policy Debate* 9(1), 177-221.

Briggs, X., Goering, J., and Popkin, S. (2010). *Moving to Opportunity: The Story of an American Experiment to Fight Ghetto Poverty.* Oxford University Press: New York.

Briggs, X. (1997). "Social Capital and the Cities: Advice to Change Agents." *National Civic Review 86(2), 111-17.*

Chouinard, V. (1997). "Structure and Agency: Contested Concepts in Human Geography." *The Canadian Geographer* 41(4), 363-377.

Cohen, D.A., Inagami, S., and Finch, B. (2008). "The Built Environment and Collective Efficacy." *Health & Place* 14(2), 198-208.

Coleman, J.S. (1988). "Social Capital in the Creation of Human Capital." *American Journal of Sociology* 94, 95-120.

Conradson, D. (2005). "Focus Groups." In *Methods in Human Geography: A Guide for Students Doing a Research Project.* Longman: Essex.

Crane, K. (1991). "The Epidemic Theory of Ghettos and Neighborhood Effects on Dropping Out and Teenage Childbearing." *American Journal of Sociology* 96(5), 1226-59.

DeFilippis, J. (2001). "The Myth of Social Capital in Community Development." *Housing Policy Debate* 12(4), 781-806.

Doling, J. (2001). "Housing Studies and the Structure-Agency Dualism." *Housing, Theory, and Society* 18(1-2), 25-26.

Ellen, I.G., and Turner, M.A. (1997). "Does Neighborhood Matter? Assessing Recent Evidence." *Housing Policy Debate* 8(4), 833-66.

Francis, J., Giles-Corti, B., Wood, L., and Knuiman, M. (2012). "Creating Sense of Community: The Role of Public Space." *Journal of Environmental Psychology* 32(4), 401-409.

Granovetter, M. (1995). *Getting a Job: A Study of Contacts and Careers.* University of Chicago Press: Chicago.

Gray, L.C., Moseley, W.G. (2005). "A Geographical Perspective on Poverty – Environment Interactions." *The Geographical Journal* 171(1), 9-23.

Hagberg, S. (2001). *Poverty in Burkina Faso: Representations and Realities.* Uppsala University: Uppsala.

Hagenaars, A.J.M. (2014). *The Perceptions of Poverty (Contributions to Economic Analysis).* North Holland: Amsterdam.

Harrison, M. (1998). "Theorising Exclusion and Difference: Specificity, Structure, and Minority Ethnic Housing Issues." *Housing Studies* 13(6), 793-806.

Hay, I. (2010). *Qualitative Research Methods in Human Geography*. Oxford University Press: New York.

Hoggart, K., Lees, L., and Davies, A. (2002). *Researching Human Geography.* Arnold: London.

Holt, L. (2008). "Embodied Social Capital and Geographic Perspectives: Performing the Habitus." *Progress in Human Geography* 32(2), 227-46.

HTTP1: http://www.reuters.com/article/2013/11/06/us-usa-economy-poverty-idUSBRE9A513820131106, last accessed on May 10 2016.

Iceland, J. (2012). *Poverty in America.* University of California Press: Berkeley.

Immergluck, D. (2004). "Hyper-Segmentation and Exclusion in Financial Services in the U.S.: The Effects on Low-Income and Minority Neighborhoods." *The Social Policy Journal* 3(3), 25-44.

Jacobs, J. (1961). *The Death and Life of Great American Cities.* Random House: New York.

Katz, B., Turner, M.A., Brown, K.D., Cunningham, M., and Sawyer, N. (2003). *Rethinking Local Affordable Housing Strategies: Lessons From 70 Years of Policy and Practice.* The Brookings Institution. Retrieved from http://cssr.berkeley.edu/pdfs/lowIncomeFam.pdf

Kleit, R.G. (2002). "Job Search Networks and Strategies in Scattered-site Public Housing." *Housing Studies* 17(1), 83-100.

Levi, M. (1996). "Social and Unsocial Capital: A Review Essay of Robert Putnam's Making Democracy Work." *Politics and Society* 24, 45-55.

Leydon, K.M. "Social Capital and the Built Environment: The Importance of Walkable Neighborhoods." *American Journal of Public Health* 93(9), 1546-51.

Lichter, D.T., Parisi, D., and Taquino, M.C. (2012). "The Geography of Exclusion: Race, Segregation, and Concentrated Poverty." *Social Problems* 59(3), 364-88.

McGrath, B. (2001). "'A Problem of Resources': Defining Rural Youth Encounters in Education, Work, & Housing." *Journal of Rural Studies* 17(4), 481-495.

Mohan, G., and Mohan, J. (2002). "Placing Social Capital." *Progress in Human Geography* 26(2), 191-210.

Narayan, D., Patel, R., Schafft, K., Rademacher, A., and Koch-Schulte, S. (2000). *Voices of the Poor: Can Anyone Hear Us?* Published for the World Bank, Oxford University Press: New York.

Naughton, L. (2013). "Geographical Narratives of Social Capital: Telling Different Stories About the Socio-economy with Context, Space, Place, Power and Agency." *Progress in Human Geography doi:10.1177/0309132513488731.*

Portes, A. and Sensenbrenner, R. (1993). "Embeddedness and Immigration: Notes on the Social Determinants of Economic Action." *American Journal of Sociology* 98, 1320-50.

Putnam, R. (1995). "Bowling Alone: America's Declining Social Capital." *Journal of Democracy* 6(1), 65-78.

Putnam, R. (2001). *Bowling Alone: The Collapse and Revival of American Community*. Touchstone Books: New York.

Putnam, R. (1995). "Tuning in, Tuning Out: The Strange Disappearance of Social Capital in America." *Political Science and Politics* 28(4), 664-83.

Robinson, G.M. (1998). *Methods and Techniques in Human Geography.* Wiley: Sussex.

Rosenbaum, J.E., Reynolds, L., and Deluca, S. (2002). "How Do Places Matter? The Geography of Opportunity, Self-efficacy, and a Look Inside the Black Box of Residential Mobility." *Housing Studies* 17(1), 71-82.

Smith, N. (1982). "Gentrification and Uneven Development." *Economic Geography* 58(2), 139-55.

Stack, C.B. (1974). *All Our Kin: Strategies for Survival in a Black Community*. Harper and Row: New York

Tocqueville A. (2002). *Democracy in America*. University of Chicago Press: Chicago.

Valentine, Gill. (2005). "Tell Me About…: Using Interviews as a Research Methodology." In *Methods in Human Geography: A Guide for Students Doing a Research Project.* Longman: Essex.

Veenstra, G., Luginaah, I., Wakefield, S., Birch, S., Eyles, J., and S. Elliott (2005). Who You Know, Where You Live: Social Capital, Neighborhood, and Health. *Social Science & Medicine* 60(12), 2799-2818.

Wood, L., Frank, L., and B. Giles-Corti (2010). Sense of Community and its Relationship with Walking and Neighborhood Design. *Social Science & Medicine* 70(9), 1381-1390.

Wood, L., Shannon, T., Bulsara, M., Pikora, T., McCormack, G., and B. Giles-Corti (2008). The Anatomy of the Safe and Social Suburb: An Exploratory Study of the Built Environment, Social Capital, and Residents' Perceptions of Safety. *Health & Place* 14(1), 15-31.

Ziersch, A., Baum, F., MacDougall, C., and C. Putland (2005). Neighborhood Life and Social Capital: The Implications for Health. *Social Science & Medicine* 60, 71-86.

Vita

Davis Hodges was born in Knoxville, TN on November 17th 1990. He graduated from Bearden High School in the spring of 2009, and started attending the University of Tennessee the following fall. He received a Bachelor of Arts in Geography in the spring of 2013, continuing at the University of Tennessee the fall after graduation. He will receive his master's degree in the spring of 2016. Upon graduation, he plans to seek employment in the private sector, but may continue in a doctorate program in the future.