

Social capitalization in personal relationships

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Abstract:

Families accrue advantages through their investments in their immediate members and in their relationships with kin and a variety of personal associates. Although the term *investment* is quite familiar to relationship and family scholars (e.g., Goodfriend and Agnew, 2008; Rusbult, Drigotas, and Verette, 1994), in recent decades it has been given new focus through the idea of *social capital*, a concept that has found a captive audience principally among network scholars and sociologists. Despite the controversies that have arisen concerning this construct (Lin, 2001a; Portes, 1998; Sandefur and Laumann, 1998), we believe that its value warrants further attempts to clarify the essential meaning of the concept. In particular, we believe that family and relationship scholarship is especially well suited both to guide this clarification and to benefit from integrating this concept into its work. In this chapter, we present an understanding of how this integration might unfold.

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We regard social capital as a sensitizing concept (Marsiglio, 2004) in that it does not necessarily identify new ways of viewing social behavior, but rather serves as a conceptual means to integrate common relational and structural influences on family outcomes and individual

behavior, a position that others have suggested as well (Coleman, 1990; Portes, 1998; Sandefur and Laumann, 1998). We argue that the fund of social capital is represented by an individual family member's network of personal relationships, with each particular relationship representing a range of capital investments with the potential to provide a yield (Widmer, 2006; 2010). We eschew definitions that broaden the meaning of social capital so much that any sense of the actual intersections of individuals in personal relationships is lost. For example, we avoid definitions that view social capital as an undifferentiated property of social structure (Furstenberg, 2005) or as a property of a society, culture, or nation (Putnam, 1993) in favor of definitions that clearly link social capital to personal relationships and their social organization. This chapter is organized in three sections. First, we offer a new model of the social capitalization process. Second, we briefly visit contemporary network theory, review methods for sampling networks, and show how structural features of local social systems are important in establishing the value of capital investments. Finally, we illustrate our model of social capitalization using exemplary research on families. Our first task, however, will be to clarify the term itself.

Defining social capital

Although widespread interest in the concept of social capital arguably sprang from the work of French sociologist Bourdieu (1986), who situated social capital within a triumvirate that also included economic capital and cultural capital, we begin with the more intuitively accessible formulations offered by Portes and by Lin. Portes (1998, p. 6) notes that social capital “stands for the ability of actors to secure benefits by virtue of membership in social networks or other social structures.” Lin's (2001a, p. 6) notion is quite similar: “The premise behind the notion of social capital is rather simple and straightforward: *investment in social relations with expected returns*” (original italics). Lin adds, “Individuals engage in interactions and networking in order to produce profits” (p. 6).

Portes's and Lin's simple conceptual umbrellas harbor some enormous complexity, and we suggest that this complexity is best expressed as a *process of social capitalization* consisting of five core components: (1) an investment on the part of an individual, a dyad, a group, or some other social entity; (2) an available relationship or network of relationships to which the investment is directed or targeted; (3) a social interaction or set of interactions through which one or more of the alters in these relationships is mobilized, or pressed into service; (4) an intended recipient of that benefit, whether that beneficiary be oneself, someone else, several people, or some social entity such as an extended family; and 5) an anticipated, expected or actual return, profit, or benefit. Each of these components may be further specified as follows:

1. *Types of investments.* Investments are the initial or ongoing inputs of the social capitalization process. These investment inputs may be either material or non-material (Goodfriend and Agnew, 2008), and we provisionally suggest a threefold typology that includes *sentiments* (e.g., love, trust), *services* (e.g., aid, attention, encouragement, approbation, care, help, unpaid work, and other inputs of time), and *materials* (e.g., goods or money). All three of these investment categories may be driven either by instrumental or expressive purposes or by a combination of both. For example, love may be freely and generously extended (expressive), but sometimes love may have some *strings* attached to it (instrumental). Similarly, spending time with another may

be driven purely by anticipated enjoyment (expressive), but it may sometimes include elements of relational obligation that are honored because of the desire to safeguard other benefits of the relationship (instrumental).

2. *Relationship targets.* The people to whom we direct these investments are those who comprise our personal networks. Of course, many of these network members may be intimates, replete with an emotional history, such as a spouse or intimate partner, or parents, children, close kin, and friends. As network researchers have shown us, however, people invest in relationships with a variety of others, most of whom are mere acquaintances (Fingerman, 2009), and with a variety of benefits in mind. The reciprocal services that neighbors may offer do not require a close relationship, nor does the useful information that an acquaintance may provide (Burt, 1992). Later, we demonstrate that the structure of networks may prove pivotal in the amplification of the value of our social investments. We should mention, however, that although relationships are often based upon some degree of personal choice, interest, and attraction as well as the anticipation of a benefit now or in the future, others are based upon a sense of personal or family obligation without the anticipation of a direct benefit as in the case of caring for an ailing, but previously distant relative or ex-spouse (Cooney et al., 2011; Stein et al., 1998). Relationships are neither entirely rational nor always governed by the anticipation of direct benefit, and at times they may be decidedly costly, but nonetheless necessary, as in the case of a troublesome co-worker, employer, or relative (Fingerman, Hay, and Birditt, 2004; Rook, 2003).

3. *Interaction.* Typically, the motor of the social capitalization process is contact with one's network members, or more technically, social interaction. I meet my friend for coffee, he tells me about a tutor he hired for his daughter, and I now have a new piece of information that may someday be useful for my own children. The examples could be multiplied, but the basic idea here is that our ongoing investments or inputs into our relationships require some interaction. Contacts may be in person, and perhaps most often are, but new technologies in the form of cell phones and other forms of computer mediated communications (such as Facebook and Twitter) represent increasingly important interpersonal platforms for interaction (Rainie and Wellman, 2012).

4. *Beneficiaries.* The recipient of the benefit from the contact may be the investor herself/himself, or it may be someone else in the investor's personal network. Family and relationship scholars are of course disposed to focus especially on a select set of close, personal associates including immediate kin (grandparents, parents, and children) and close friends, while excluding other potentially important kin (Johnson, 2000) such as aunts and uncles (Ellingson, and Sotirin, 2006; Milardo, 2010) and other associates who form important parts of family life (Fingerman et al., 2004). We regard all network members, both intimates and non-intimates, as potentially important in the social capitalization process. That is, anyone in a person's network may at times become a beneficiary of this process, not simply family and kin.

5. *Returns, profits, and benefits.* The actual return on the investment (the *yield*) demonstrates the circularity of the social capitalization process, as signaled in the adage *what goes around comes around*. Specifically, what from ego's point of view may be a return or outcome of his or her previous investments into a relationship may be from alter's point of view a new investment input, replete with the anticipation of some future yield from ego. For example, Beatrice invests

in her relationship with her sister Angela by watching Angela's child while Angela runs an errand. Angela is able to call on Beatrice's services in part because Angela herself has sometimes provided the same child-watching services for Beatrice. Assuming continuing reciprocity, Beatrice's investment will eventually culminate in a new return-in-kind for Beatrice. Notice that what may feel like an investment on one side of the relationship may feel like a return on the other side, and therefore the types of returns can be none other than the types of investments specified previously – sentiments, services, and materials (for a somewhat different discussion of types of returns see Lin, 2001a, especially pp. 6–7, 13, 19). This does not mean that all relationships are based upon rational assessments of need or benefit, or are otherwise lacking in altruistic motives with little regard for future outcomes. Relationships can vary from the decidedly utilitarian business or exchange oriented to the decidedly intimate or communal (Clark and Mills, 1993).

In fields other than family studies, social capital, and the return on investments, are often associated with practical or financial support, as well as the transmission of useful information. In the study of families and personal relationships, investment may mean spending money in order to support a partner, an aging parent, or a young child, but such transfers only constitute a parcel of the resources that are invested in personal relationships. Emotional investments are a prime transfer in such relationships, as gifts and support are often interpreted as signs of emotional interdependency (Jallinoja and Widmer, 2011; Schneider, 1980). Individuals in personal and family relationships do not always primarily seek a tangible return to an investment, as the investment in itself is considered as a return in such relationships. Indeed, helping others and spending time with them is often perceived as rewarding in itself (Coenen-Huther et al., 1994). An imbalance of exchanges and investment between network members is not necessarily detrimental, as it is compensated by feelings of indebtedness linked to the shared history of people (Godbout, 2007). Therefore, quantifiable returns do not need to be actively sought out in such relationships. This does not mean that personal and family relationships do not provide returns. Research shows that family and friends are keys in helping people dealing with developmental and identity issues, as well as providing instrumental support in key transitions and periods of the life course (Widmer, 2004). The capitalization process is part of a history of exchanges among individuals linked together by long-lasting emotional ties, which make the computation of what is given and received less decisive than in other settings (Smart, 2007).

To summarize, we believe that the foregoing five elements are the essential components of the social capitalization process. We take exception to recent formulations in which social capital is defined simply as a system of shared social norms and a sense of common community membership (Furstenberg, 2005; Parcel, Dufur and Zito, 2010). Whether or not individuals share norms or feel some sort of common membership with the people in whom they invest their trust, love, money, time, support and so on remains an empirical question. We would argue that at times individuals' networks may yield rich returns with only minimal, if any, guidance from shared norms or sense of common membership, and in the case of loosely structured networks shared norms are unlikely (Milardo and Allan, 2000). As Johnson, Caughlin, and Huston (1999) have shown, people sometimes make inputs into a relationship for purely moral or structural reasons; the investment is driven more by a sense of personal duty or by a feeling of having no other choice than by a sense of commonality.

Locating social capitalization in personal relationships and network structures

Through their investments individuals are advantaged to the extent that their connections to others in their networks provide access to resources. A basic premise of our model of social capitalization is that individuals who invest in personal relationships can expect various returns (i.e., sentiments, services, and materials). This premise underlies a variety of definitions of social capital and suggests that social capital is embedded in social relationships (Bourdieu, 1986; Burt, 1992; Coleman, 1990; Lin, 2001a; Portes, 1998; Sandefur and Laumann, 1998). The relational location of social capital becomes immediately apparent when we consider the consequences of relationship loss. Investments of sentiments, services, or materials have greatly diminished value when one partner exits the relationship and there is little possibility of future interaction or a return on the initial capital investments (Burt, 2001a). For example, in addition to the well-documented effects of divorce on partners' incomes, as well as on spouses' and children's well-being (Amato, 2000), divorce has important impacts on social capital investments. A significant proportion of pre-divorce contacts are lost following divorce, including relationships with in-laws and the former spouses' mutual friends; these declines seem to persist over subsequent years but are tempered with concomitant increases in the development of new personal friendships (Albeck and Kaydar, 2002; Kalmijn and van Groenou, 2005; Terhell, Groenou, and van Tilburg, 2004). Divorce and in fact a variety of other normative events, like widowhood or major geographic relocations, all directly impact personal relationships and the availability of social capital (Guiaux, van Tilberg, and van Groenou, 2007). Each requires the development of new personal relationships, or in some cases the reinterpretation of an existing relationship (e.g., a former in-law is redefined as a friend; Allen, Blieszner, and Roberto, 2011); each of these circumstances effects a recapitalization of one's personal network.

Whereas human capital is linked to a personal status, quality, or skill, social capital is linked to interactions that occur with others, the relationships that result, and the organization of those relationships relative to one another. It is this latter feature, or the organization of personal relationships into networks, that we turn to next. The simple enumeration of a personal network represents one way to measure elements of the capitalization process. Put simply, families with larger networks have access to more investments, potentially more diverse investments, and therefore may realize greater returns. In addition, the value of capital investments is influenced in important ways by the form of a network's structure. As we will see, an exchange of trustworthy behavior, for instance, has a different and more limited value if it occurs in a singular relationship within a network in which the individual members are unknown to one another, in comparison to a dense network in which members know one another. If for no other reason, members of a dense network are capable, since they know one another, of encouraging trustworthy actions and sanctioning the non-trustworthy behavior of any member. In this way, network structure thus locates capital investments and may amplify their value. In order to fully understand the effect of structure, we first review how networks can be defined and enumerated.

Defining social networks

In a general sense networks can be defined as the total number of people known to a person. When defined in this way, the number of people known by a North American is estimated at 1,700 (+/- 400) individuals, although some methods would place this figure over 2,000 (Milardo, 1992). To date, variations in the size of active networks is unknown and questions remain regarding, for instance, how such networks vary across gender, race or class, and relational or parental status. Nonetheless, the size of an active network is one fundamental way in which to measure elements of an individual's potential for social capitalization. Each of the five components of the social capitalization process identified earlier operates within the active network. This suggests that one useful way to sample types of investments, relationship targets, interactions, beneficiaries, or returns is to develop representative samples of the active network. For this reason we briefly review the major methods for enumerating personal networks and denote their relative advantages for investigating social capitalization.

Family scholars typically sample a limited range of the active network and each of these subsets is depicted in Figure 2.1.

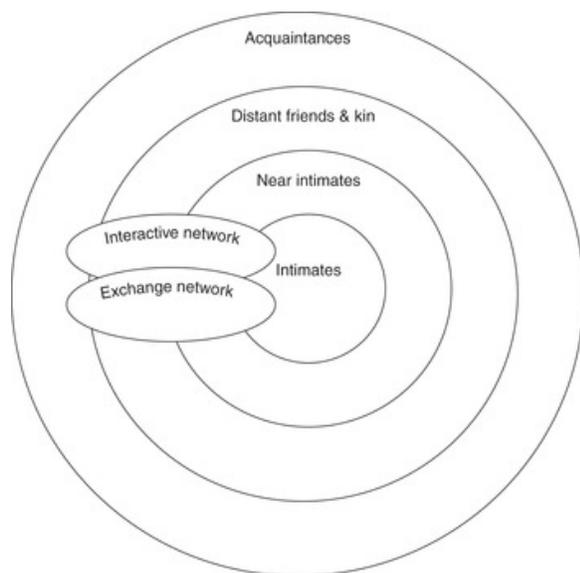


Figure 2.1 Global networks

Generally, the methods for sampling from a global network fall into two types, which we refer to as networks consisting largely of sentimental ties that may or may not include frequent contact or the actual exchange of support, and interactive networks (Surra and Milardo, 1991). Sentimental ties comprise those alters we refer to as *intimates* or significant others. Networks of significant others average six or fewer members, are largely comprised of immediate kin and intimate friends, and are relatively stable in membership over time (Campbell and Lee, 1991; Martin and Yeung, 2006; Milardo, 1992; Wellman et al., 1997).

The simple enumeration of intimates is often supplemented with additional questions that aim to elicit the names of *near intimates* or alters who are not quite as close as the most intimate members but still considered important (Antonucci, 1986), or with specific questions regarding intimate ties with kin, and non-kin (Morgan, Neal, and Carder, 1996). In one alternate variation that examines intimates and near intimates, Fingerman and colleagues (2004) elicited the names

of those individuals who are particularly troublesome in the network of intimates. Alters identified in the core network of intimates are far more likely to be identified additionally as problematic ties, relative to alters identified as near intimates or more distant associates, and ties with kin are more likely to be identified as problematic than ties with non-kin (Fingerman et al., 2004; Pagel, Erdly, and Becker, 1987).

Although the core network of intimates appears stable over time, the more peripheral members of the second and third tiers, wherein a larger proportion of non-kin are enumerated, are not (Martin and Yeung, 2006; Morgan et al., 1996). Curiously, however, the size of these peripheral sectors is relatively stable, suggesting that occupancy of a social position is more important than the identity of the incumbent. For instance, having friends in the workplace is desirable and commonplace (Degenne and Lebeaux, 2005; Marks, 1994a), although the precise identity of such friends may vary with occupational mobility. As regards such peripheral network sectors, people apparently recapitalize routinely and quite easily, although there are likely to be important exceptions. In a study of spouses and their friends, 25 percent of husbands and 6 percent of wives reported having no close friends (Helms, Crouter, and McHale, 2003). This finding raises several important questions. If spouses report no intimate friends, what are the consequences? Are such individuals truly social isolates, or do they maintain typical numbers of intermediate friends and acquaintances either in person or via social media? Any limitation on the number of network members may limit the range and depth of capital investments, and consequently the potential for returns, profits, and benefits, as well as limiting the potential for direct normative influence through network members.

Additional methods have been developed that center on enumerating the occupants of particular role relations (Lin, 2001b; van Sonderen et al., 1990), networks of individuals who are believed to provide material or emotional assistance or are particularly noteworthy because they fail to do so (Fischer, 1982; Schweizer, Schnegg, and Berzborn, 1998; van der Poel, 1993), as well as a target person's network comprised of social media contacts, such as through Facebook and Twitter (Rainie and Wellman, 2012; Takhteyu, Gruzd, and Wellman, 2012). The potential relationship targets sampled include possible recreational companions, persons who are relied on for their judgment in regard to important family matters, alters who provide material aid or symbolic aid, or those who refuse to provide such aid. This latter method is unique because it samples across a variety of sectors of the global network (see Figure 2.1). Typically *exchange networks* so identified average about twenty members, include a smaller proportion of kin relative to networks of intimates, and a broader array of friends, neighbors, and co-workers, and are stable over a one-month period of time (Milardo, 1992). In one variation of this method, Milardo (1989) included a name-eliciting question that asked spouses to identify the people with whom they routinely experienced conflict. Such conflictual ties were typically co-workers or blood kin, but not in-laws, contrary to popular belief. The issue of conflictual ties is important as they have been shown to be associated with emotional health, stress, and well-being (Pagel et al., 1987; Rook, 2003), as well as spouses' mood states (Bolger et al., 1989). In addition, the presence of conflictual ties underscores an important element of the social capitalization model in that investments in personal relationships can, and perhaps typically do, yield a mix of positive and negative returns. In families this mix of potential benefits and returns can vary across members. For example, in their study of low-income families, Dodson and Dickert (2004) demonstrate that the household labor of older girls benefits parents and younger siblings, but is

costly for elder daughters who as a consequence of their caregiving limit their own educational and career development. In these families the educational and career development of oldest daughters is secondary to the needs of the family.

In contrast to networks of intimates, and ties with a high probability of social exchange, *interactive networks* are comprised of those alters with whom contact occurs during a specific period of time, usually 7 to 14 days. Interactive networks are identified through experience sampling techniques (Laireiter et al., 1997; Milardo, 1989). Enumerations of interactive networks draw upon a broad array of network sectors, including intimates, more distant kin, friends and acquaintances (see Figure 2.1). However, unlike other methods, they uniquely provide opportunities to investigate routine interaction and its importance in the social capitalization process. It is precisely because of the accumulated evidence, as well as our underlying conceptual model of social capitalization, that we distinguish between networks that are based largely in sentiment, and interactive networks that represent the people with whom respondents routinely interact. The distinction is important because the two classes of networks are apt to be built on different types of investments, and yield different returns. Networks of intimates seem to be based upon strong sentiments (e.g., love), represent individuals' beliefs about their ties to alters, and include members who are likely to provide both positive returns (e.g., social support) and negative returns (e.g., interference or criticism). Interactive networks represent contemporary social experience, and are perhaps more likely to be based upon common social situations (e.g., work, neighborhood), lower investments of sentiments, and higher investments of services and material resources (e.g., mutual childcare). We suspect each is differentially predictive of individual and relationship outcomes. Because of an implicit assumption that mass survey techniques accurately represent social participation, which is unlikely, systematic assessments of interactive networks are rare (Bernard et al., 1984; Bondonio, 1998; Casciaro, 1998; Milardo, 1992). In contrast, experience sampling techniques for monitoring social interaction provide a more direct measure of the content of capital investments and returns, and they have the potential to do so with greater precision than simple survey techniques (Huston, 2000).

The enumeration of global networks, networks of intimates, and interactive networks permits a means to concretely operationalize critical components of the social capitalization model and test associations with family outcomes such as marital stability or the success of parents in promoting children's well-being. The constituencies (i.e., relationship targets and beneficiaries) identified will undoubtedly vary depending on the method adopted, with measures of exchange and interactive networks providing the greatest diversity (other than fully enumerating global networks). Simple undifferentiated enumerations of the number of kin and friends are likely to be inadequate for capturing the elements of social capitalization, and they rarely are successful in predicting family outcomes, as a variety of research has shown (Milardo and Helms-Erikson, 2000). Simple measures of *network size* or the size of a so-called *support network* can obscure important distinctions between intimates and more distant ties and each is likely to represent different investments and potential benefits. While intimates provide support and are more apt to include conflict (Fingerman et al., 2004; Rook, 2003), more distant ties (i.e., acquaintances) provide access to scarce resources and information (Burt, 1992; Uehara, 1994).

In addition, capital investments and potential returns vary across relationships within the same social category. Recent work has shown that kin vary in their influence across generations and relational distance. For example, the influence of parents differs from that of adult siblings (Burger and Milardo, 1995; Wellman and Frank, 2001). Some uncles act like father substitutes for their nephews, some like close friends, while others are entirely distant (Milardo, 2010). Furthermore, friendships among adults are typically specialized, with different individuals serving different functions (Helms et al., 2003; Weiss and Lowenthal, 1975). In short, capital investments vary in important ways across and within the social categories of kinship and friendship. For these reasons, we recommend methods of enumerating relationship targets that sample across a variety of network sectors in order to maximize diversity, provide more representative portraits of active networks, and a more representative sample of the core elements of social capitalization such as the types of targets, investments and returns, and as a consequence provide a richer understanding of the potential consequences for beneficiaries. Network sectors, for instance kin, friends, and acquaintances, are also likely to vary substantially in terms of their structure or the pattern of ties linking network members to one another, and network structure has an important influence on several elements of the capitalization process. We turn to these issues in the next section.

Network structure and capital value

Some of the confusion surrounding the definition and measurement of social capital is the result of misunderstanding the relational basis of capital and how network structure may amplify the value of investments in personal relationships. For example, Coleman (1988; 1990) devotes a great deal of attention to the collective nature of social capital, suggesting that highly interconnected or dense networks characterized by high degrees of trust, shared norms, and commonly understood sanctions are the source of social capital, and that social capital is in fact defined by these functions. Lin (2001b) argues that social capital should be conceptualized as primarily a network attribute and defined as “resources embedded in social networks accessed and used by actors for actions” (p. 25). Again, we believe social capital is best defined in terms of personal relationships and the investments people make in them. Like any capital investment, the value of that investment in terms of its potential return or benefit is variable and depends in part on the context in which it occurs. In the case of human capital investments, the value of an advanced educational degree is dependent on variable competitive market forces. Similarly the value of social capital investments (in personal relationships) is dependent in part on the social arrangement of all such relationships. A close relationship with a friend is valuable in that the friend may reciprocate instances of support. However, in a network of similar close friends who all know one another, the capital value of each particular friendship is amplified because the friends can coordinate mutual support and influence. Then, too, investments in one member of a dense network can have benefits for all members. A surprise anniversary party, for instance, planned by one family member can benefit all family members by encouraging a sense of family solidarity. Such spillover effects are less likely in loosely structured networks in which members are relatively unknown to one another and consequently the investment of one member with another is largely unknown outside of the dyad.

Another way in which network structure can influence the value of capital investments occurs among acquaintances producing the so-called *strength of weak ties* (Burt, 1992;

Fingerman, 2009; Granovetter, 1982). For example, the value of a parent's relationship with an acquaintance is enhanced when that individual links the parent with a previously unknown network and all the resources it may contain (Jarrett, 1999). In addition, network structure can interact with relational properties, adding more value to investments in personal relationships. For example, women are more supportive in networks comprised of other women, kin in networks of other kin, and parents in networks of other parents (Wellman and Frank, 2001). In each of these examples, network structure influences the value of capital investments and enriches our understanding of the components of the social capitalization process.

In short, investments in personal relationships embedded in larger social networks create a competitive advantage; better-connected families and individuals enjoy greater returns (Burt, 2001a; Lin, 2001a; Widmer, 2010). This is not to say that intimate ties are of greater benefit than weak ties, or that dense networks are more influential than loosely connected networks. Such simple comparative analyses diminish important distinctions. The value of an investment is dependent on the interaction of structure and need. Results across several studies suggest that dense networks are particularly useful for establishing and enforcing common norms as well as preserving and maintaining within-group resources (Coleman, 1990; Milardo and Allan, 2000), whereas weaker ties that bridge networks that would otherwise be unknown to one another (i.e., structural holes) have a relative advantage when searching for and obtaining resources not readily available within one's network of intimates (Burt, 2001a; Lin, 2001b).

Forms of social capital

We can build on the interconnection of social capitalization and network structure with the companion concepts of bridging and bonding social capitals (Putnam, 2000). Bonding social capitalization refers to capitalization embedded in a high density of relationships, where most, if not all, network members develop long-lasting relationships with a high frequency of contacts. This situation enhances expectations, claims, obligations, and trust among them because of the increase of the collective nature of support and normative control (Coleman, 1988). If any network member fails to conform to the others' expectations, s/he is likely to have several other family members jointly react against the situation. Bridging social capitalization is an alternative to bonding social capitalization based on the development of brokerage opportunities by individuals in more heterogeneous networks (Burt, 2001b; Granovetter, 1973). Some individuals are able and willing to use the absence of some connections and the diversity of their circles of sociability to become brokers, with opportunities to mediate the flow of information and exchanges among their alters and, therefore, control and influence others. Such persons benefit from developing a mediating role between individuals otherwise not directly connected to each other. There is a greater likelihood for individuals that two of their acquaintances, rather than two of their close friends or family members, do not know each other (Widmer and La Farga, 1999). Therefore, bridging social capitalization is present in networks where weak ties are dominant (Granovetter, 1973).

Bridging social capitalization proves to have positive consequences in a variety of domains as it stimulates the ability of individuals to innovate and to adjust to a complex and changing environment (Davidsson and Honig, 2003; Szreter and Woolcock, 2004). The structural dimensions of the relational context of dyads are important in further developing an

understanding of the social capitalization process. When bonding social capital is present, third parties conjointly participate in the capitalization process occurring in each dyad, as all network members are interconnected. Bridging ties may compete in personal networks, as investments made by individuals in one dyad may take resources that might have been invested in another dyad. The capitalization process in that case follows individual lines, which makes it a personal resource rather than a collective good shared by network members (Widmer, 2010). In any case, both bridging and bonding social capitalization go beyond a dyadic logic involving two individuals and the exchanges that they have developed throughout their lifespan.

Contextualizing capital value

By locating the process of social capitalization in personal relationships and the structural attributes of collectives of personal relationships, we are not suggesting that a complete understanding of social capital in families can be accessed by a simple count of members' social contacts. Social capital is more than the mere presence of social relationships. Capital investments include the exchange of a variety of resources for a variety of purposes. Social relations and network locations are necessary conditions that provide access to social capital and establish value. Capital is accrued through relationships that individuals have with family members, friends, and acquaintances and may be enhanced by structural properties of networks. Identifying network memberships and structures can provide details on certain elements of the capitalization process, but such simple enumerations are only suggestive of capital investments and their value, and they leave other elements under-identified, like returns, or potential outcomes for beneficiaries. For example, it is not enough to know that a mother has five friends in her network and that her friends all know one another, her husband, and her children. To appreciate the elements of the social capitalization process, we must ascertain the resources that are embedded and exchanged within this mother's relationships with her five friends and this may reveal that two friends serve as a source of marriage work (e.g., talk about a spouse), another provides a wealth of knowledge regarding child rearing, another has strong ties in the community that might lead to a new, better-paying job, and yet another seems to know everything about home repairs.

Of course, the fact that network members may have provided ego with some valuable resource in the past is no guarantee that they will do so in the future. Our process model specifies interaction episodes as a core element of social capitalization, and future research will need to uncover the conditions under which ego will or will not seek out, or return the initiatives of, an alter through interaction. Phone calls are not always returned, and many people surprise themselves by the amount of time they allow to transpire between contacts with even a resource-rich network member. Personality variables may be partly at work in driving rates of interaction, but a spouse's or partner's interference with or resistance to potential interactions should also be considered (Proulx et al., 2009).

The extent to which an individual accesses and utilizes the resources embedded in her network directly predicts her advantage as well as the advantages that may accrue to her family members. This does not mean that all ties lead to positive outcomes as capital investments can have negative consequences for individuals and communities, which is yet another reason for distinguishing between investments and outcomes. Women forgo personal development in

providing for others (Dodson and Dickert, 2004), kin place onerous demands for resource sharing on individual members (de Falco and Bulte, 2011), friends sometimes forsake one another (Fingerman et al., 2004), family members are occasionally decidedly critical (Milardo and Helms-Erikson, 2000; Proulx et al., 2009; Rook, 2003), and co-workers may become competitive (Marks, 1994b). Highly capitalized networks of kin preserve family traditions (i.e., norms and sanctions) but at the cost of diminished innovation (de Falco and Bulte, 2011; Milardo and Allan, 2000), and interference in ego's personal life (Johnson and Milardo, 1984; Julien et al., 1994) or other close relationships outside the family (Proulx et al., 2009).

Indeed, empirical research points at a curvilinear effect of the support of family members and friends on partnerships (Johnson and Milardo, 1984). When network members are too involved in providing support, the "support" they provide may come to be viewed as interference. For instance, intervention by a third party in a conjugal problem may be interpreted by one or the other partner as taking sides. Social support often triggers ambivalent feelings, either from the donor's or from the recipient's perspective: support given for a long period of time to an older adult endangers the relationships that a caregiver maintains with a spouse or children, because of the difficulty of investing in all relationships at the same time (Pillemer and Lüscher, 2004). Social capitalization is a curvilinear process in which the optimum level of positive support is not necessarily equivalent to providing the maximum support possible (Widmer et al., 2009).

In summary, future study of social capitalization can best be directed at sampling a diversity of network members, identifying their structural placement relative to one another, and the resources invested in personal relationships, while attending to the potential for both positive and negative returns for beneficiaries.

Family relationships and social capitalization

Because the foregoing framework contains elements that are all too familiar to family and relationship scholars, it is reasonable to ask what is new in this formulation. Indeed, it could well be argued that the model may be applied to virtually every study of families and relationships. After all, most of our research focuses in some way on how people routinely invest in their family members and initiate countless interactions with them, on the basis of which they seek to *capitalize* on these investments in an enormous variety of ways. What good is a model that may apply to everything we study?

We suggest that researchers who use the social capitalization model to inform their work will find new ways of addressing family issues at individual, relational, and social structural levels of analysis. Social capital is a metaphoric extension of *financial capital*. People invest money because they seek appreciation of their total assets, but there is a difference between shrewd investments and poor ones. Shrewd investors minimize their risks and expand their potential rewards by diversifying their portfolios. Capital appreciation certainly might occur via wildly speculative investments, or through singular investments, but people who invest in multiple sectors of the economy may realize gain over the long term, in part because they are hedged against losses in any single sector.

Social capitalization is best seen as a process through which people may maximize their rewards on the basis of diversifying their social portfolios. Partners who are largely dependent on one another and essentially withdraw from interacting with others are making potentially risky unions precisely because they are single-sector investments. Although narrow investments within the family may prove beneficial to family members in the short term (Jarrett and Jefferson, 2004), in the long term such narrow investments limit the range of potential benefactors and therefore diminish the magnitude and/or the variety of returns that individuals can secure for themselves and for their family members. In contrast, as people expand and diversify their network investments, they enhance their opportunities for social capital appreciation.

Of course, family scholars may use our model to describe family-specific processes. For example, we can model how a parent's investments of love in a child result in interactions with that child, who then benefits in some way from the interaction. In this scenario the investment, the relationship target, the interaction, the beneficiary, and the benefit or return all boil down to something transacting between just two people within a family (although if the benefit includes an expansion of the human capital of the child, there may of course be predictable consequences for the child that reach outside of that family). Yet although the interaction begins with two individuals, as we have tried to show, social context plays an important role in the capitalization process by affecting the need to acquire capital. In the case of relatively disadvantaged families in communities with few public provisions, like adequate schools and after-school programs, and with limited health care systems, or neighborhood violence, individuals are forced into assembling private provisions (Jarrett and Jefferson, 2004; Jarrett, Jefferson, and Kelly, 2010). Diminished community resources place additional requirements on families to acquire social capital.

This storyline is unexceptionable enough, and, in fact, is close to the one offered by Crosnoe (2004) in a paper titled "Social capital and the interplay of families and schools." Crosnoe suggests that emotional closeness between parents and their adolescent children is a *conduit of social capital*: "Close ties facilitated the transmission of certain instrumental resources – such as parents' aspirations – that cultivated the human capital of adolescents" (p. 276). We do appreciate Crosnoe's finding that "adolescent emotional distance [from parents] in one year predicted lower academic performance a year later" (p. 273). Likewise, we value the *mesolevel* finding that those students with higher emotional closeness at home were the ones who "benefited the most from social capital at school" (p. 277; note: social capital at school was measured by the simple proxy of the student population's *general feelings* about the population of the school's teachers).

As useful as Crosnoe's findings are, we see little benefit in adopting the concept of social capital in this study. There are no direct measures of situated interaction, and no measures of what explicit benefits actually got transmitted from parent to child or from teacher to child, although we do learn about some implied benefits. Most important, social networks are missing from this analysis. There is no sense of a person actively drawing on network investments that forge connections beyond the single sector of the immediate family. Therefore, there is scant opportunity to study capital appreciation in terms of the expansion and diversification of people's social portfolios.

In contrast, Jarrett and her colleagues (1999; Jarrett and Jefferson, 2003) offer a domain of inquiry and some findings that could be meaningfully reframed in terms of the social capitalization model. The authors show how mothers promote their children's development within inner-city neighborhoods that pose multiple risks for children and offer greatly diminished institutional and economic resources. Cultural and community resources in the form of schools, libraries, parks, and other public and private institutions are limited in facilities, funding, and staffing, and compare poorly with middle-class communities relatively rich in cultural, social, and educational opportunities for children (Burton and Jarrett, 2000). In addition, impoverished neighborhoods are beset with ample negative role models consisting of persons engaged in crime, gang-related activities, and delinquent schooling. Such neighborhoods are characterized by high rates of unemployment and single parenthood (Secombe, 2000). Children in such communities can routinely witness street violence (Ceballo et al., 2001). These are not communities that immediately bring to mind a wealth of potential social capital, of relationship targets, investment opportunities, or benefactors. Opportunities for social capitalization are sparse, and yet the irony is that what makes some parents in these communities so successful in enriching their children's development is precisely their ability to generate social capital.

Although impoverished communities are strained in terms of cultural, community, and human capital, parents nevertheless encourage the success and safety of their children in a number of ways that suggest the utility of the social capitalization model. Parents call upon kin in distant communities who offer greater resources for children. For example, a parent from an impoverished neighborhood calls upon a child's uncle living in a more advantaged middle-class community to sponsor the child's enrollment in a better-functioning school. Parents routinely draw upon older siblings to chaperone younger children. Parents seek to advantage their children by calling upon the services and material resources that grandparents, godparents, other kin, and people who act like kin can provide. They call upon acquaintances such as church members, teachers, and other community members to usher their children into programs that enhance academic, physical, and social development, and they eagerly seek information on such scarce opportunities from neighbors to further advance their children's opportunities.

The qualitative studies of Jarrett and her co-workers amply demonstrate how social capital is acquired by parents through their interactions with a variety of kin and friends, both close and distant, as well as with professionals and mere acquaintances. Their work demonstrates how relationship targets, and the investments parents make in them, are managed for the benefit of children, and how the enrichment opportunities that parents create occur through interaction and personal relationships. The findings illustrate the importance of broadly defining personal networks particularly because non-intimates figure so importantly in providing the material resources and services that parents require for their children. We would be remiss, however, if we did not acknowledge the determination and skill of the parents themselves who engage their children at home in family-based activities, often with an educational purpose (e.g., playing word games) and otherwise complement their children's academic success.

The social capitalization model suggests additional questions we can ask of these mothers and their communities. The balance of intimates, including close kin, to non-intimates is unknown. The model suggests that this is an important issue, as investments and benefits likely vary across

types of relationship targets. For some poor inner-city women, no adult kin or trustworthy friends are available (Dodson and Dickert, 2004; Jarrett and Jefferson, 2004; Roy, Tubbs, and Burton, 2004), a condition that likely further stresses families and perhaps their ability to establish alternate relationships and sources of social capital. Mothers clearly seek out other mothers in order to share knowledge of programs, persons, or opportunities that might benefit their children. How these mothers are connected in networks is unknown but the model would suggest acquaintances (i.e., weak ties or consequential strangers) are apt to bring the greatest net gain in previously unknown information regarding programs or potential benefactors. Network structure is also apt to amplify the value of investments a parent makes in her child by potentially spilling over and affecting other parents. In this application, the social capitalization model is valuable because it sensitizes us to processes that are essential among resilient families, and because it may illuminate activity that would otherwise be obfuscated or unexplored.

Of course, the social capitalization process is likely to vary extensively according to the specifics of families and, in particular, the structure or configuration of their social networks. In a series of empirical studies, Widmer and his colleagues examined how family structures influence social capitalization (Widmer, 2006, 2010; Widmer et al., 2012). Previous research found that stepfamilies include a larger number of weak ties than first-time families, especially between stepparents and stepchildren, former partners, or between stepsiblings (Cherlin and Furstenberg, 1994). It is not uncommon for individuals in such family contexts to develop an intermediary position between a large number of weakly connected alters. The capitalization process in stepfamilies follows a distinct line of development compared to first-time families, with bridging social capitalization gaining more importance.

The capitalization process does not only respond to the logic imposed by family structures. Families have ambiguous boundaries (Stewart, 2005) and the strategies using the space left by such ambiguity is part of the capitalization process occurring in families (Widmer, 2010). Family recomposition creates multisited or multilocal families (Schier and Proske, 2010) where children often circulate between households and, consequently, become multilocal agents as they travel between the mother's and the father's home. Such children are likely to develop bridging social capital as they face a quite complex and diverse family environment in their daily interactions. However, family recomposition after divorce does not necessarily lead to the new extended family model where a large number of individuals are interconnected by meaningful roles (Cherlin, 2004; Furstenberg, 1987). This organization varies from family to family depending on the development of role relationships between various actors. After a separation and a re-partnership, some individuals maintain strong relationships with their previous partner, whereas others invest in their new partner and stepchildren (Widmer et al., 2012). Still others focus on their biological parents and children. Moreover, some close friends, who were met across the life course, might play a family role in such circumstances. Similarly, all available family members are not involved in meaningful relationships. Re-partnership creates interdependencies among a large number of individuals, with feelings and roles pertaining to kinship solidarity beyond the household. Solidarity toward relatives is, however, not automatically achieved in stepfamilies (Allan, Hawker, and Crow, 2001). Children in stepfamilies unequally acknowledge their stepfather and stepsiblings as family members (Furstenberg, 1987). In addition, women may provide end-of-life care to their former husbands, although their prior post-divorce contact may

have been minimal (Cooney et al., 2011). Overall, various evidence shows that separation and re-partnership lead to diverse processes of social capitalization (Castren, 2008).

This diversity does not only concern stepfamilies, as it is also relevant for families who have not experienced divorce (Widmer, 2010). Scholars have stressed the uncertainty associated with many family roles in adulthood, including siblings (Cicirelli, 1995), aunts and uncles (Milardo, 2010), parents and grandparents (Mueller, Wilhelm, and Elder, 2002; Silverstein and Marenco, 2001). Some individuals develop or maintain strong relationships with them in adulthood while others disengage from them (Carroll, Olson, and Buckmiller, 2007). In some cases, pseudo-kinship ties or fictive kin, such as friends considered as family members, play a significant role, and in other cases they do not (Allen et al., 2011; Weston, 1997). Overall, the ambiguity of family boundaries does not only concern stepfamilies. The ways in which individuals set up the boundaries of their family influences the capitalization process in first-time families as well. Indeed, in a study of 300 families, half being first-time families and half stepfamilies (Widmer et al., 2012), bridging social capitalization was found to be more commonly developed in family configurations that were primarily based on friends and in-laws, whereas bonding social capitalization was paramount in family configurations that were primarily based on close blood-relatives. Individuals who have friends and in-laws, along with blood ties, in their family configurations, benefit from several separate family circles which they bridge for their own benefit. They may gain from this capitalization process a larger autonomy in their family realm and more openness toward social heterogeneity. Those who build their significant family contexts around their children, spouse, parents, and siblings develop stronger bonding social capitalization, creating a highly connected network of intimate ties around them, with much more collective orientation of support and a more closely monitored system of normative controls and expectations. The capitalization process, therefore, takes various avenues depending on the composition of family configurations. Making specific alters part of our family world is an intricate part of the capitalization process, which requires investments but also provides rewards.

Conclusion

There is much to be gained by integrating social capitalization processes within a relational framework for family scholars. By conceptualizing capital investments in terms of their sentiments, services, and material components, we suggest ways in which to operationalize measures of capital investments, and to distinguish between capital investments and the outcomes of those investments. By firmly grounding social capitalization within a network perspective we can benefit from a theoretical and empirical literature that has developed over half a century. Here we introduced a theoretical framework for understanding the essential ways of defining and measuring personal networks. We have distinguished between broad types of networks because they differ in their relationship targets and, perhaps, in their influence. In addition to providing a way to initially measure elements of the social capitalization process, by virtue of enumerating personal relationships, we show how network structure or the social organization of relationships figures in the meaning of capital and the value capital investments in relationships take on. Network structure potentially adds advantage to individual investments in personal relationships, and in this way assessments of network structure are apt to improve our

understanding of the impact of social capital investments on the lives of families and their members.

Future work may profitably examine links between each of the elements of our process model: investments, relationship targets, interaction, beneficiaries, and returns. Certainly individuals will vary in terms of breadth and depth of investments they make, in the variety of targets with whom they develop relationships, and what they do or do not do with those individuals, as well as in the structural dimensions of their social capital. They will undoubtedly vary in how well they manage their relationships or how well they capitalize on those relationships for the benefit of children and other family members. Perhaps the advantage of the model lies in its grounding within personal relationships, the precision it offers in locating the essential components of social capital, and the emphasis it places on social context and community.

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