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HOW WE RISE

How social networks impact economic mobility in
Racine, WI, San Francisco, CA, and Washington, DC

BROOKINGS

HOW WE RISE

This report is part of The Brookings Institution's How We Rise project, a larger series of research and analysis that helps to explain the dynamics of social connections and the policy solutions that intentionally focus on the social network determinants of economic mobility and equity.

The How We Rise project is part of the [Race, Prosperity, and Inclusion Initiative](#), Brookings's cross-program effort focused on issues of equity, racial justice, and economic mobility for low-income communities and communities of color.

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HWR 3 CITIES REPORT

EXECUTIVE SUMMARY

Across the U.S., economic mobility is frequently linked with geography. Some places afford poor children the opportunity to do better economically than their parents did, and other places do not. Social networks, providing access to support, information, power, and resources, are a critical and often neglected element of opportunity structures. **Social capital matters for mobility.**

We undertook this research project to understand and compare the social networks of groups of diverse individuals in three U.S. cities (Racine, WI; San Francisco, CA; and Washington, DC) relative to job, stable housing, and educational opportunities. These three cities were selected because of their very different economic mobility profiles: San Francisco is a high-mobility city, Washington is a city of moderate economic mobility, and Racine is a low-mobility city.

three domains: jobs, education, and housing.

In an initial effort to understand how the network characteristics differed by demography and geography, we investigated the topic-specific network data by city and the following demographic characteristics of the participants: age, race, gender, educational attainment, individual income, and neighborhood of residence.

After our initial investigation of these social networks, we determined that race and gender were the most important explanatory characteristics in Racine and Washington, and that race and individual income (either below \$50,000 or \$50,000 and above, annually) were most important in San Francisco.

For our final analysis, we explored how racial, gender, and income dynamics influence the formation and function of social networks—particularly those we

“...we determined that race and gender were the most important explanatory characteristics in Racine and Washington, and that race and individual income...were most important in San Francisco.”

We analyzed over 30,000 interpersonal network connections across all three cities, drawing on rich data from 254 interview participants: 107 in Washington, 96 in San Francisco, and 51 in Racine. Interviews were conducted between May 15, 2020, and July 24, 2020. These networks were then evaluated for size (i.e., number of people), composition (i.e., range of connection types, such as familial or professional) and strength (i.e., the value of connection as a source of assistance). We compared social networks by demographic group, especially among race, income, and gender. In particular we assessed networks in terms of their value for access to opportunities and resources in

determined to be linked to economic mobility. We identified how topic-specific and total deduplicated network size differed by participant characteristics to examine if participants had specialized networks (e.g., specific people serve topic-specific roles) or general networks (e.g., the same people are consulted for all topics). We additionally investigated the challenges that participants experienced by city and demographic characteristics to understand how challenges differ by group and interact with social mobility.

Across all three cities, our main empirical findings were:

- Race is the most important and consistent differentiator of social networks.
- Across all three cities, white participants had the most racially homogenous networks relative to jobs, education, and housing. In Washington, DC, networks were fairly racially homogeneous for all groups except Latina females, and were most racially homogenous for white men in Washington (97 percent white). In Racine, whites had more racially homogeneous networks than Blacks, with white males having the most racially homogenous networks.
- Among the three cities, San Francisco stands out as having the least racially homogenous social networks, although whites in San Francisco are more likely to have the most racially homogenous social networks than are other racial groups. In San Francisco, homogeneity differed by each topic, but was lower than in Washington and Racine. Overall, whites of both income categories (both below \$50,000 as well as \$50,000 and above) and Asians with incomes of \$50,000 and greater had more racially homogenous networks than other groups. Latinos with incomes of \$50,000 and greater had less homogenous networks than other groups, though the sample size is small.
- Across all three cities, Black males tended to have small networks for jobs, education, and housing. In Washington and Racine, their networks were generally racially homogenous, consisting of a majority of network members that were also Black. Their networks did include both males and females, however. Black males tended to cite challenges related to income and job stability, and mentioned race, age, and money as factors that contribute to these challenges.
- Job, education, and housing networks were composed primarily of friends, family, and colleagues (especially in job networks). In some cases, participants named partners, advisors or mentors, service providers (e.g., social workers, nonprofit staff), or for-hire counselors or realtors as members of their networks. Friends and family typically accounted for approximately half or more of an individual's given social network.
- Outside of family, job, education, and housing networks were primarily formed through work, education settings (college or K-12 schooling), and community activities. Since social networks can change over time, it may be important to focus on these three settings for adjusting social networks for specific groups. There were some differences in each of the cities, with participants in Washington and Racine reporting educational and work settings as the main avenues for meeting people in their networks who were not family members; in San Francisco, community activities were an especially significant source of meeting people.
- Finally, we found that social networks vary in terms of size and composition across different groups and cities. Participants in Racine had the largest total network (5.94 people) and topic-specific networks. Washington and San Francisco had the same total network size (4.99 people). Washington had the smallest job and housing networks, while San Francisco had the smallest education networks. Members of participants' housing and education networks overlapped the least.

CITY-SPECIFIC RESULTS

WASHINGTON, DC

We focus on race and gender as the variables of comparison for network differences in Washington, DC. There are notable differences in characteristics for individuals living in different neighborhoods by race. There are also disparities in home ownership rates and property values, worsened by policies such as restrictive zoning that have disproportionately affected communities of color and created significant wealth gaps.

- Among racial groups with 10 or more people in the sample, white men had the largest networks, followed by white women, Black men, Latino women, and Black women.

- Additionally, white participants were likely to have people of the same race in their job network, which may help them access individuals in professional leadership roles. Black participants were also likely to have high proportions of their networks like them in terms of race. Since people of color are underrepresented in executive positions and leadership roles, this may limit the ability of people of color with racially homogenous job networks to access individuals in professional leadership roles.

The table below shows the employment to population ratio and the unemployment rate for workers in Washington by race. The lower employment rates and higher unemployment rates among Black residents gives context to the smaller size of job networks.

graduation rates among Black and Hispanic students indicates that the public school system is poorly serving them in terms of allowing them to build strong education networks.

- Across the sample, housing networks were relatively small. Black male participants tended to have the smallest housing networks, while white males had the largest average housing networks. Small housing networks may limit access to information about housing, such as location, safety, cost, and community features, or resources for securing new housing.

It is no surprise that housing networks differ by race; the city’s demographics have been changing over the past 50 years, and gentrification has significantly affected Washington. Approximately 36 percent of the population lives in an area where neighborhood

Employment and Unemployment Rates in Washington, DC, by race

	Employment/Population ratio	Unemployment rate
Black or African American alone	50.6%	14.0%
Asian alone	73.3%	2.7%
Hispanic or Latino origin (of any race)	73.4%	4.8%
White alone, not Hispanic or Latino	76.9%	2.7%

Source: American Community Survey 5-year Estimate Subject Tables, 2018.

- White respondents were more likely to meet nonfamily members in their education networks connections through college or K-12 school, highlighting the importance of school as a foundation for network building. Education networks were generally homogeneous in terms of race, especially for white participants.

In 2019, the high school graduation rate in Washington, DC, public schools was 64 percent for Black students, 57 percent for Hispanic students, and 92 percent for white and Asian students. Since school is an important foundation for network building, the low

displacement is occurring. Population centers for Black communities have become less dense within the District as an increasing number of Black residents have moved to the suburbs in Prince George’s County, MD. At the same time, population centers for other communities, such as Hispanic, Asian, and white residents, have grown inside the District.

- A large proportion of Black men and Latina women identified six different factors that contribute to their challenges: age, race, gender, being unprepared, geography, and money. In comparison, a large proportion of white women

identified gender as the only factor contributing to their challenges.

SAN FRANCISCO

San Francisco has a higher-than-average median income, but inequality is prevalent. The median income in San Francisco households is \$112,376, almost double the national average, but income inequality as measured by the Gini index is higher than the national average. Cost of living in the city is also high. Approximately 60 percent of the population of individuals aged 25 years and older hold a postsecondary school degree. One study found that San Francisco was the most intensely gentrified city in the country from 2013 to 2017, a process that has negatively impacted racial minority and low- to moderate-income populations.

For these reasons, analysis of data from interviews with participants in San Francisco focuses on understanding differences in job, housing, and education network characteristics based on race and income.

- Job network size among respondents in San Francisco tended to be larger for those with individual incomes of \$50,000 or greater than those with incomes of less than \$50,000. Asian respondents tended to have larger job networks than white, Black, and Latino respondents, which may indicate better access to information or resources about jobs. Respondents with an income of \$50,000 or more were more likely to meet their job network through work. This may indicate the importance of work as a setting for forming professional connections, especially in San Francisco, where college and K-12 schooling were not as common an avenue to make connections for job networks as compared to Washington.
- Respondents with incomes of \$50,000 or higher tended to have larger education networks than those with incomes of less than \$50,000, which highlights how access to educational resources is tied to income. Proportions of respondents in both income ranges met nonfamilial education

network members through community activities, which may signal the importance of these activities in creating networks.

- Those with an individual income of \$50,000 or more tended to have more members in their housing networks. Family and partners made up large proportions of respondents' housing networks. Respondents with incomes less than \$50,000 were more likely to have service providers, such as a social worker or case manager, in their housing networks. This illustrates that service providers may be beneficial in supplying housing information and resources for lower-income individuals.
- Community activities were mentioned as means through which networks in San Francisco are formed, more so than in Washington and Racine. This highlights the potential value of community resources in providing individuals with information and resources relevant to accessing job, education, and housing opportunities, especially for lower-income residents and non-Asian people of color, who tended to have smaller networks. Policy should focus on increasing the accessibility and quality of such activities, such as community networking opportunities, by sponsoring city events located in central areas that are accessible via public transit and recruiting participants across job sectors, education levels, and income groups.
- More than 30 percent of the whole San Francisco sample identified age, money, and race as significant challenges.

RACINE

Examining race in Racine is particularly important as racial disparities are stark both in the city and Wisconsin as a whole. Racine county has consistently been rated one of the worst counties in the country for Black or African-American individuals (only behind Milwaukee, WI), considering factors such as education, income, health outcomes, incarceration rates, home ownership, and unemployment levels. Racine has a long

history of racial discrimination through redlining and housing inequity. Blacks and Native Americans are overrepresented in Wisconsin's growing prison population. Black men are disproportionately affected: A 2013 study found that one in eight Black men of working age in Wisconsin are incarcerated, the highest rate in the country and about twice the national average rate. The significance of this intersection of gender and race and its effect on life situations in Racine informed our focus on these two variables in analyzing impact on network differences in the sample from the city.

- White respondents tended to have larger job networks than Black respondents. In Racine, the unemployment rate for Black residents was 11.6 percent in 2018 compared to 5.6 percent for white residents, which gives context to the difference in the size of job networks by race. White males had larger job networks than white females, but Black females had larger job networks than Black males (though only a small number of white males and Black males

For example, Blacks and Hispanics account for the largest share of suspensions and incidents that resulted in disciplinary actions. About 85 percent of Black students were involved in incidents that resulted in disciplinary action in the 2018-2019 school year, compared to 19 percent of Hispanic students and 13 percent of white students. Efforts to combat disproportionate suspension and expulsion rates include the Student Expulsion Prevention Project, which prepares private attorneys to represent students at expulsion hearings, and teacher training to increase awareness of the underlying causes of some student behaviors, including poverty, trauma, and substance abuse. Local education policy should target the reduction of racial discrimination in access to and quality of education.

- White participants tended to have larger housing networks than Black participants. More Black participants met nonfamilial housing network members as service providers, such as realtors or city employees.

“...white men tend to have the most racially homogenous networks, Black men have the least robust networks, and participants in cities with lower economic mobility appear to have the most racially homogenous social networks.”

were included in the sample and may not be representative). Non-white participants were more likely to include advisors or mentors in their job networks.

- Many respondents across the groups had met their nonfamily job network members through work. White respondents were more likely than Black respondents to meet nonfamily network members through school.

K-12 schools and colleges are important settings for network formation, but they seem to be less accessible to people of color in Racine.

- The majority of Black females identified the factors of race, money, and where they live/geography as their biggest factors that contribute to challenges; white women only identified money as a factor.

POLICY OPPORTUNITIES

Social networks are important conduits for economic mobility. Our work demonstrates that, in the U.S., race is an overarching force shaping social networks and the resources within these

networks. Although we have studied four cities in the How We Rise series to date—Washington, DC, San Francisco, CA, and Racine, WI, in this report, as well as Charlotte, NC, in a [separate paper](#)—**three findings really stand out: relative to job, housing, and educational opportunities, white men tend to have the most racially homogenous networks, Black men have the least robust networks, and participants in cities with lower economic mobility appear to have the most racially homogenous social networks. San Francisco, a high-mobility city with a very small Black population, had the least racially homogenous social networks relative to jobs, education, and housing.**

In areas with low economic mobility, we have noticed that segregated residential patterns, discriminatory K-12 school climates that particularly disinvest in Black boys, and overall lower rates of employment among communities of color consistently accompany the social networks we have described.

What is to be done? We do not offer a blueprint for building social capital; however, as we previously recommended in our analysis of social mobility networks in Charlotte, we do suggest some potential paths forward for these cities. Most important, three commitments must be made by each city's civic, business, and political leaders:

- Candidly engage with the racial dynamics of the city.
- Work collaboratively across racial lines to identify who is accountable for equity goals.

- Identify and execute on policy areas where the greatest racial equity gains can be achieved in the next three to five years.

As a result of authentically acting on these commitments, a series of policy goals and approaches could emerge. The city could, for example:

- Set a goal to drive down school suspension and incarceration rates among Blacks compared to those of whites.
- Develop a racial equity plan for the city that articulates measurable, highly impactful equity goals.
- Transition away from a juvenile justice system and school suspensions.
- Support young Black and Latina mothers, measuring success by rates of maternal mortality.
- Invest heavily in a college savings account for all kindergartners in public schools and make additional payments for lower-income students over time.

Most importantly, these equity goals should be driven by those who are least advantaged. Each city's divisions, not least in social networks, reflect choices made in the past; choices that today's leaders and residents in each city can and should make differently, in order to create a true horizon community.

01

INTRODUCTION

01 INTRODUCTION

1.1 OVERVIEW OF STUDY

The purpose of this research is to better understand how the social networks of groups of diverse individuals in three U.S. cities (Racine, WI; San Francisco, CA; and Washington, DC) are related to economic outcomes and opportunities such as jobs, stable housing, and education. In this research, “social networks” refers to the set of personal relationships on which individuals rely for resources, information, advice, and help.

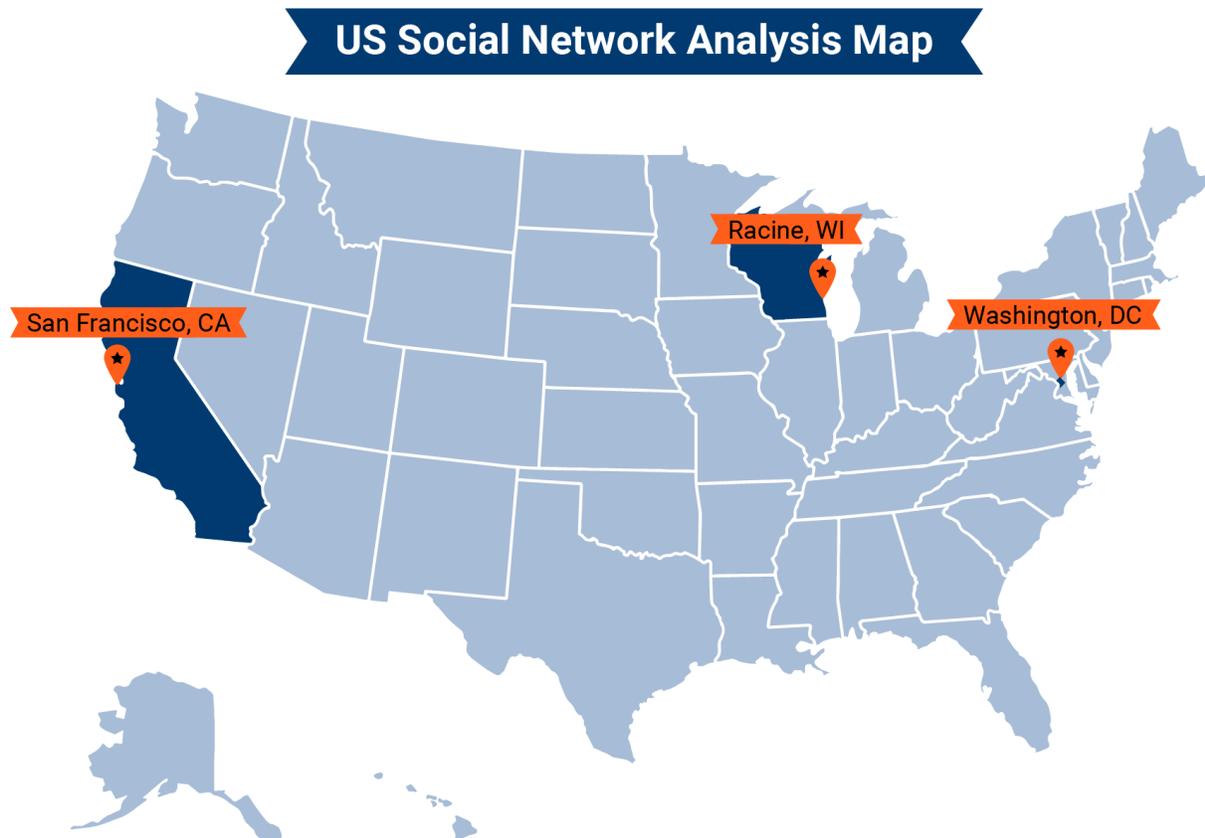
These three locations were selected due to their diverse racial and socioeconomic compositions. We hypothesized that social networks of individuals vary in terms of their size, composition, function, and formation based on an individual’s own characteristics, including their race, gender, and

income. We also hypothesized that social networks are linked to outcomes in employment, housing, and education by providing social capital in the form of resources, advice, information, or help that may tie to economic mobility.

The guiding research questions for this study are:

- What are the characteristics of social networks across different communities? Do these characteristics differ by demography and/or geography and, if so, how and why?
- How do social networks relate to economic outcomes such as jobs, stable housing, and educational opportunities?
- How are the social networks linked to these outcomes formed?
- How do racial, gender, and income dynamics influence the formation and functioning of social

Figure 1. Map of Study Locations



networks, particularly those we determine to be linked to economic mobility?

Using individual interviews, we employed a name generation and interpretation approach in which each interviewed participant named and reported on up to five members of their social network that they relied on for specific topic areas, such as jobs/work, housing, child care/adult care, education, health care, and COVID-19. We further asked them about their perceptions of their community and where they seek advice. Our interview approach allowed us to examine how networks may be specialized across topic areas.

This report focuses on three of the topic-specific networks: employment, housing, and education.

1.2 BACKGROUND ON SOCIAL NETWORKS AND SOCIAL CAPITAL

Social network analysis provides a lens through which the social capital available to individuals to achieve self-sufficiency and upward mobility may be examined. Social capital describes the value of the networks and connections through which an individual has access to information, resources, and support for socioeconomic success. It may be measured by assessing network characteristics

such as strength and size.¹ Whereas “whole” networks are useful for examining the links and relationships between people in a clearly defined group, “egocentric” or “personal” networks allow for a focus on the networks of individuals as they relate to social capital. Egocentric network analysis generates information on a number of aspects of personal networks, including whom individuals consider friends or advisors, people involved in an individual’s decision-making processes, with whom individuals spend time, and where individuals get information.² This research employs an egocentric approach to analyze how personal networks may be linked to social capital.

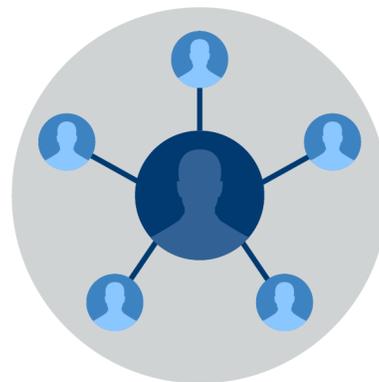
Personal networks represent a key factor of social capital. Dominguez and Watkins (2003) break down social capital into social support, defined as the strong ties (often family or close friends) that aid individuals in meeting their basic needs, and social leverage, the network connections that encourage upward mobility and help individuals improve their situation. Social-leverage ties may be weaker and extrafamilial, and may have access to more diverse information than social support ties. Acquaintances are more likely to travel in different spheres and can provide social leverage to access new opportunities beyond an individual’s core social support network.^{3,4}

Research suggests that the size, formation, and

Figure 2. Definitions of Whole and Egocentric Network Analysis



Whole social network analyses examine the links and relationships between people in a clearly defined group.



Egocentric social network analyses examine the links and relationships between an individual and the people in their named network.

function of social networks for employment, stable housing, and educational opportunities influence access to social capital. For instance, studies have found that lower-income individuals tend to have smaller or more isolated social networks. These networks provide fewer ties to higher status or more influential individuals that can help them find stable employment or upward mobility in current employment, or ties to people with connections to institutions, such as higher education, that are critical for upward economic mobility.^{6 7 8}

The composition and function of networks is important to investigate because the different types of people and relationships in a network tend to generate different types of social support or social capital. Studies suggest that upward mobility for disadvantaged individuals is often tied to the social

capital generated through connections to members of groups outside the core group (consisting of family and close friends) that provide support in meeting the demands of daily life.⁹ This matters in understanding how members of a network provide access to valuable resources, advice, or information specific to different domains (e.g., jobs, housing, education).

This report discusses differences in network size, composition, and function along the dimensions of race, gender, and/or income. We examine how social capital results from networks in the form of information related to employment, housing, and education opportunities and how networks vary by race, gender, and/or income. This report includes only a subset of the data on networks collected during the interviews.

02

OVERVIEW OF METHODS

02 OVERVIEW OF METHODS

Econometrica conducted this research from March 5, 2020, to Oct. 30, 2020. The research was conceptualized to align with a similar research study being conducted through The Brookings Institution in Charlotte, NC. The interview guide was designed to be conducted in-person. Due to the emergence of the COVID-19 pandemic, the data collection methods were adjusted prior to beginning data collection to allow for phone interviews. Data were collected and analyzed through descriptive statistics and qualitative analyses. The following section briefly details the research methods; more information can be found in the related technical report.

2.1 MODIFYING DATA COLLECTION TOOLS

The Brookings Social Network Analysis interview protocol is based on a similar study conducted concurrently by The Brookings Institution in Charlotte, NC. The Econometrica Team adapted the Charlotte interview protocol, designed to be conducted through in-person interviews lasting approximately 90 minutes, to inform the current study. It consisted of a social relationships module, which covered participants' job, housing, health care, child care and/or adult care, and education networks, as well as a life module, which delved further into participants' life changes in terms of challenges, beliefs, experiences, and perceptions.

Econometrica's research was designed to build upon the experiences of the research team in Charlotte and expand it to capture similar data from participants in Washington, San Francisco, and Racine. We adjusted the language of some of the questions in the Charlotte protocol to be city-neutral, given the expansion to include participants in multiple locations, and changed the method of survey delivery to telephone or virtual interviews designed to be approximately 60 minutes. Our team further modified the guide by extracting demographic questions into a separate demographic interest survey that participants completed online prior to the interview, as well as an interview guide that focused on the participant's social networks and perceptions of their community. We added a section on the impact of COVID-19 and incorporated suggestions from our three nonprofit partners (Martha's Table in Washington; PolicyLink in Oakland, CA; and Higher

Expectations in Racine) for additional open-ended response questions about life experiences.

Our team translated both the demographic survey and interview guide into Spanish. We tested and adjusted the interview guide in both languages by conducting dry runs with the interviewers to ensure our guide was comprehensive and understandable at a community level. All study materials were reviewed and approved by Econometrica's Institutional Review Board.

2.2 PARTICIPANTS AND RECRUITMENT

The goal of recruitment was to recruit a diverse group of individuals to complete interviews in each city. We sought to recruit 100 individuals of various races, genders, ages, incomes, education levels, and neighborhoods in each of the three cities; in Washington and Racine, we sought to recruit an additional 20 young Black males (aged 18–25) for a total sample of 340 individuals. We used demographic characteristics as published in the 2018 American Community Survey (ACS) to tailor recruitment efforts and select potential participants that were representative of the general population of each city. The ultimate sample did not end up mirroring city-level demographics, however. The city-specific results sections discuss the composition of the sample from each city and compare it to city-level ACS data.

In collaboration with our nonprofit partners, we

developed outreach materials in both English and Spanish with clear and concise messaging regarding the study and its impact on communities. All outreach materials advertised a \$50 gift card participation incentive. As recruitment progressed, we continued to tailor and adjust our outreach messaging to maximize community interest and participation. Recruitment methods included paid Craigslist posts; posts on social media sites such as Facebook, LinkedIn, and Twitter; posts in specific Facebook groups in the locations of interest; U.S. Postal Service mailings of outreach flyers to every address in specific ZIP Codes; community newspaper ads; and email and telephone outreach to local groups and businesses. We conducted snowball recruitment efforts to reach family members, friends, and colleagues living in the target cities by sending email blasts to employees of Econometrica and identifying 10 individuals to act as on-the-ground recruiters; these individuals were provided an incentive of \$50 for successfully recruiting five participants. We collaborated with our nonprofit partners from each city to recruit study participants through locally distributed flyers, social media blasts on their social media pages, and snowball recruiting.

Interested participants were instructed to navigate to a website or call Econometrica to complete the demographic survey. Our staff used the demographic data to follow up with individuals matching the sought criteria to schedule an interview over the phone or via email. Confirmation and reminder emails and calls were provided to participants prior to their interviews.

Our research team successfully recruited and interviewed a total of 254 participants: 107 in Washington, 96 in San Francisco, and 51 in Racine. More than 1,500 people clicked on the demographic survey link. Many (66 percent) did not qualify due to where they lived (e.g., outside of the target city limits), their age (e.g., under 18 years old), or how long they had lived in the city (e.g., less than 6 months). Of those that qualified, 290 were scheduled for interviews. Those that qualified but were not scheduled include those that decided that they did

not want to participate and those that did not return our calls and emails to schedule an appointment. Section 2.5 describes the total sample.

2.3 DATA COLLECTION PROCEDURES

Twelve interview staff members participated in 4 hours of virtual training sessions that covered interview logistics, execution, and follow-up procedures. The training reviewed the study purpose, goals, and research questions, and walked through the interview guide to discuss each section and question. Staff members were trained to conduct interviews through the Microsoft Teams telephone and video conferencing platform and enter participant responses via the online survey hosted in Qualtrics, an online survey software. The interview guide questions were input into Qualtrics for use in data collection due to its flexibility and skip logic capabilities, which allowed the interviewer to skip sections that did not apply to a participant (e.g., if the participant responded that they do not care for children, the section on child care could be skipped). It also allowed the interviewers to input data in real time while on the phone with the participant. Interviewers practiced with the interview guide by running trial interviews with each other. Interviews were conducted between May 15, 2020, and July 24, 2020. The interview team met weekly to share insights and discuss emerging trends across interviews.

2.4 DATA ANALYSIS

Data responses consisted of self-reported participant demographic information gathered via the demographic interest survey, including race, gender, age, education level, employment, and income, and the responses from the interview to questions related to jobs, housing, education, child care/adult care, health care, and COVID-19 social networks. Data also included responses to the open-ended response questions from the interview guide. The research team downloaded data files of the survey and interview data from Qualtrics into Excel and SAS for extensive data cleaning and analysis. Below is a brief discussion of how we analyzed the data to answer the research questions.

2.4.1 WHAT ARE THE CHARACTERISTICS OF SOCIAL NETWORKS ACROSS DIFFERENT COMMUNITIES? DO THESE CHARACTERISTICS DIFFER BY DEMOGRAPHY AND/OR GEOGRAPHY AND, IF SO, HOW AND WHY?

To understand the characteristics of social networks across different communities, the team conducted analysis on the size, strength, and homogeneity of a person's network. Strength is defined as the reciprocity of relationships with network members as measured by whether network members ask the participant for help, as well as the frequency of communication with network members (whether individuals stay in regular or irregular contact with each person in their network). For homogeneity, we look at both race and gender. We created measures of gender and racial homogeneity to show how similar the networks are to the participant by gender and race.

To understand how the network characteristics differed by demography and geography, our preliminary data analysis investigated the topic-specific network data by city and the following demographic characteristics of the participants:

- Age.
- Race.
- Gender.
- Educational attainment.
- Individual income.
- Neighborhood of residence.

This analytic exercise included reviewing and analyzing 262 tables and graphs of data. Using this information, the Econometrica Team, in conjunction with Brookings, decided to focus our research on three topic-specific networks: jobs, education, and housing. In our analysis, these topic-specific discussions had the richest data and most closely aligned to the research questions.

We used the analytic analysis, coupled with research on the history and current economies of each city, to determine which participant characteristics would result in the biggest differences in networks. We determined that in Washington and Racine,

data would be analyzed by participant gender and race. These characteristics were selected due to the aforementioned analysis and the historical influence of race on life outcomes in those cities. Econometrica and Brookings decided to focus on how network characteristics differ by participant income and race in San Francisco due to its diverse immigrant population historically and extreme income disparities in conjunction with the data analysis. These three characteristics of the participants (race, gender, income) are the factors by which we analyzed the measures of network characteristics.

2.4.2 HOW DO SOCIAL NETWORKS RELATE TO ECONOMIC OUTCOMES SUCH AS JOBS, STABLE HOUSING, AND EDUCATIONAL OPPORTUNITIES?

Through qualitative analysis, we identified how people used their social networks for social capital and social support (i.e., emotional, instrumental, informational, and appraisal support) and how this may relate to economic outcomes such as jobs, stable housing, and educational opportunities.¹⁰ Our analysis considered city-level trends, as well as themes within the city and across demographic characteristics of the participants.

2.4.4 HOW DO RACIAL, GENDER, AND INCOME DYNAMICS INFLUENCE THE FORMATION AND FUNCTIONING OF SOCIAL NETWORKS, PARTICULARLY THOSE WE DETERMINE TO BE LINKED TO ECONOMIC MOBILITY IN TERMS OF ACCESS TO JOBS, EDUCATION, AND HOUSING OPPORTUNITIES?

Finally, we tie these measures to an analysis of how racial, gender, and income dynamics influence the formation and function of social networks, particularly those we determine to be linked to economic mobility, by examining formation, function (uses of the networks), and network size. We identified how topic-specific and total deduplicated network size differed by participant characteristics to examine if participants had specialized networks (e.g., specific people serve

topic-specific roles) or general networks (e.g., the same people are consulted for all topics). We additionally investigated the challenges that participants experienced by city and demographic characteristics to understand how challenges differ by group and interact with social mobility.

2.5 DESCRIPTION OF TOTAL SAMPLE

We interviewed a total of 262 people across the three cities. Table 1 shows details of the survey sample for each city according to the demographic/economic characteristics for gender, race, and income used. We include the number and percentage of persons in each city that were interviewed, followed by the number and percentage of people

in the final sample after adjusting for combining or excluding some groups. In Washington, the Asian racial group was combined into the “Other” group because the proportion of Asians was less than 5 percent of the total sample. In addition, the intersex and undetermined race groups were excluded, yielding a sample of 107 persons. In San Francisco, the individuals in the “Other” racial group and the undetermined salary group were excluded from the analysis. Table 1 shows the demographics of the sample in Washington and San Francisco both with and without the individuals excluded from the analysis. In Racine, individuals that identified as Latino and Asian were recategorized to the “Other” racial category for the analysis. One individual that identified as multiracial was recategorized to the Black racial group.

Table 1. Description of Survey Sample by City

Characteristic	Washington, DC n=112 n=107	San Francisco, CA n=99 n=96	Racine, WI n=51
Gender			
Male	46 (41%) 45 (43%)	–	10 (20%) 10 (20%)
Female	62 (55%) 62 (57%)	–	41 (80%) 41 (80%)
Intersex	2 (2%) - (0%)	–	–
Undetermined	2 (2%) - (0%)	–	–
Race/Ethnicity			
Asian	–	25 (26%) 25 (26%)	1 (2%) - (0%)
Black	48 (43%) 49 (46%)	8 (8%) 8 (8%)	16 (32%) 17 (33%)
Latino	20 (18%) 20 (19%)	30 (30%) 29 (30%)	3 (6%) - (0%)
White	32 (29%) 30 (28%)	34 (35%) 34 (35%)	28 (55%) 28 (55%)
Other*	8 (8%) 8 (7%)	2 (2%) - (0%)	3 (6%) 6 (12%)
Undetermined	1 (1%) - (0%)	–	–
Income			
Less than \$50,000	–	46 (47%) 45 (47%)	–
\$50,000 or greater	–	52 (53%) 51 (53%)	–
Undetermined	–	1 (1%) - (0%)	–

Note: The “Other” racial category for Washington includes Asian (6 individuals), Northern African (1), and Native Hawaiian (1). Those included in the “Other” racial category for Racine includes Asian (1), Arab (1), Hispanic-Latino (3) not-identified two or more races (1).

03

**CITY-SPECIFIC
RESULTS**



WASHINGTON, DC

03 CITY-SPECIFIC RESULTS

This section focuses on the city-specific results from the interviews, examining each city individually. Each city-specific section begins with an introduction to the city's population that contextualizes why specific factors were selected to investigate the city (i.e., race and gender in Washington; race and income in San Francisco; and race and gender in Racine), followed by a description of the study sample compared to the general population of the city. We then discuss the results of the study. We discuss the total size of the participants' networks when we combine the job, education, and housing networks and deduplicate any individual that is mentioned in more than one network. Then we perform a deep dive into the job networks, educational networks, and housing networks, characterizing each topic-specific network by its size, formation, homogeneity, strength, and uses. We investigate challenges that participants experience in their life. We end each city-specific section with a discussion of the city-specific findings.

It is important to note that due to small sample sizes, findings are descriptive and not statistically significant unless otherwise stated. We highlight small sample sizes—samples of fewer than 10 participants—with asterisks in each table and graphic. Conclusions based on such small numbers may not be generalizable. Throughout the analysis, we focus (though not exclusively) on participant groups with 10 or more individuals in them.

3.1 OVERVIEW OF WASHINGTON FINDINGS

3.1.1 INTRODUCTION TO WASHINGTON

We focus on race and gender as the variables of comparison for network differences in Washington. Initial analysis compared differences in social network size, composition, formation, strength, homogeneity, and function by race, gender, age, neighborhood, education level, and income among Washington participants; this investigation showed that there were some differences in aspects of social networks when stratified by race and gender. For this reason, we chose to perform an in-depth comparison of job, education, and housing networks by race and gender in this report.

The demographic and social context of the city also informed this focus. Washington is home to a large Black population: According to 2020 demographic statistics, Black people made up a larger percentage of the population (44.5 percent) than any other racial group, which makes it unique among the cities included in this study.¹ The city's demographics have been changing over the past 50 years, however;

gentrification has significantly affected Washington, and approximately 36 percent of the population lives in an area where neighborhood displacement is occurring.¹² Population centers for Black residents have shifted from Northeast Washington, near the U.S. Arboretum, southwestward to the area around H Street NE and Bladensburg Road. The Black population has become less dense within the District as an increasing number of Black residents have moved to the suburbs in Prince George's County, MD, while population centers for other communities, such as Hispanic, Asian, and white residents, have grown inside the District.¹³

When examined by race, there are notable differences in characteristics for individuals living in different neighborhoods. Poverty is unequally distributed across neighborhoods: In Wards 7 and 8, which have high concentrations of Black residents, the poverty rate is more than 60 percent at the neighborhood level; there are also disparities in home ownership rates and property values, worsened by policies such as restrictive zoning that have disproportionately affected communities of color and created significant wealth gaps.¹⁴ Other structural factors contribute to disparities in the city, such as fixed fines and fees, which communities of

color are more likely to face.¹⁵ Black women suffer more from health disparities such as maternal mortality: Of women who died from pregnancy, labor, and childbirth complications, 75 percent were Black.¹⁶ Black women in Washington also face a steep wage gap; a Black woman in Washington makes 51 cents to every dollar a white man makes, amounting to an estimated loss of \$1.98 million over her lifetime. These inequalities have been further aggravated by the economic challenges of the current pandemic, which is hard-hitting for women of color, overrepresented in jobs in the service industry and those classified as essential functions, such as grocery store cashiers and nurses.¹⁷ The significance of race and gender for determining life situation and outcomes in Washington, along with

the results of the initial analysis, led to the focus on those characteristics in this analysis of differences in social networks.

3.1.2 DESCRIPTIVE STATISTICS ON STUDY SAMPLE

This section provides demographics statistics of interview participants in Washington. The sample is made up of 107 individuals who have lived in Washington for at least six months. We excluded five individuals from our analysis who either did not identify as male or female or did not provide their race or ethnicity; their data is not included in this description. The study sample is predominately female (58 percent), Black (46 percent), making an

Table 2. Description of the Final Sample in Washington, DC, Compared to the General Population of Washington, DC

Characteristic	Washington, DC (n=107)	ACS ^a
Gender		
Male	45 (42%)	48%
Female	62 (58%)	52%
Race/Ethnicity^b		
Black	49 (46%)	44%
Latino	20 (19%)	11%
White	30 (28%)	37%
Other	8 (7%)	7%
Age		
Median Age	36	34
Age Range	18–75	–
Individual Income^c		
Less than \$25,000	34 (32%)	–
\$25,000 to \$49,999	21 (20%)	–
\$50,000 to \$99,999	30 (28%)	–
\$100,000 and greater	12 (11%)	–
Missing	10 (9%)	–
Home Ownership		
Owns Home	23 (22%)	42%

^a U.S. Census Bureau (2018). ACS 1-year estimates. Retrieved from Census Reporter Profile, Washington, DC. <https://censusreporter.org/profiles/16000US1150000-washington-dc/>.

^b Black, White, and Other racial groups are non-Hispanic in the Washington sample. Other includes Asians, among other racial groups.

^c ACS does not provide individual income as a category. Individual income is included in this sample because participants were able to more reliably provide this income as opposed to household income.

annual individual income of less than \$50,000 (52 percent), does not own where they live (78 percent), and has a median age of 36.

Where possible, we compare the study population to the general population in Washington using ACS data. Since we did not use the same wording as questions in the ACS, we add this data as a reference point but do not apply a statistical test to see if our sample is different than the general population. In summary, the study sample has a higher percentage of women and a higher proportion of Blacks as compared to the general population of Washington. Table 2 describes the sample.

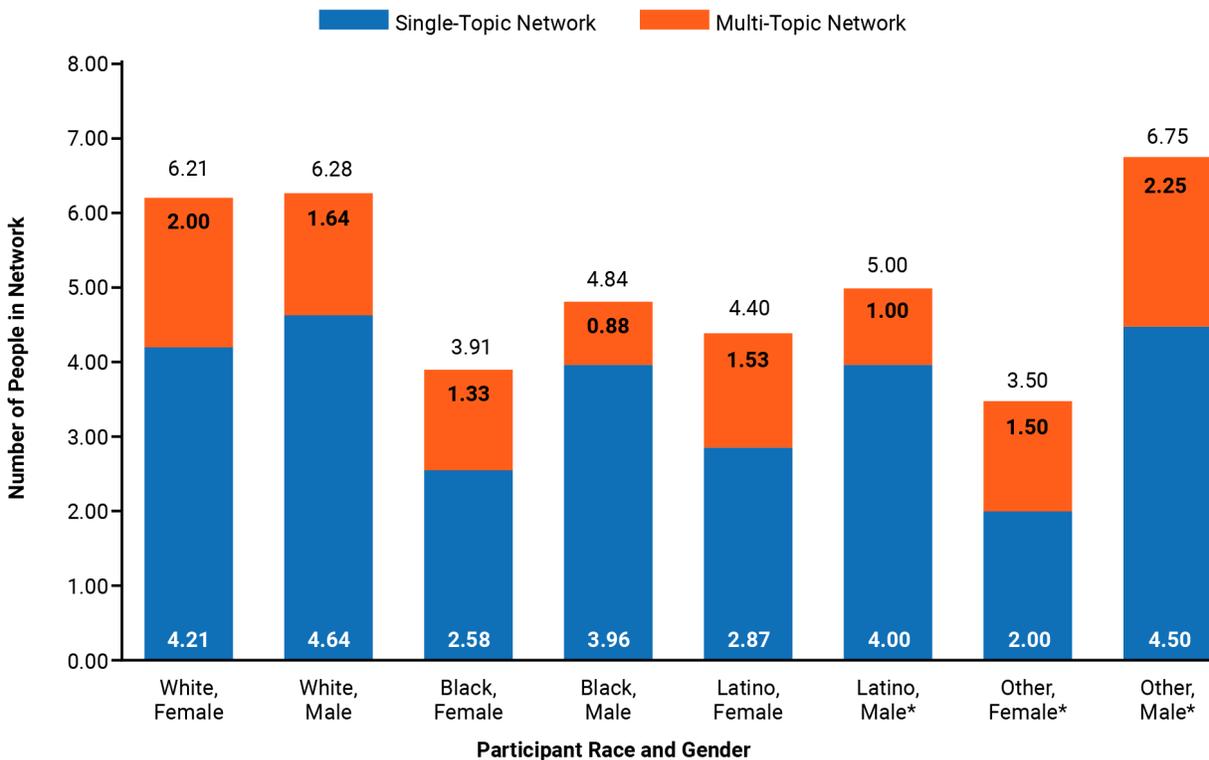
3.1.3 DIFFERENCES IN TOTAL SIZE OF NETWORKS BY RACE AND GENDER

We combined the networks for all participants for the three topics presented in this report and examined how much each participant's networks

overlapped by topic; the results of this deduplication are found in Figure 3. We sought to find whether participants go to different people for advice on different topics (i.e., they have specialized networks) or if they go to the same people for all types of advice. When looking at the sum of all networks for race/gender groups of 10 or more participants, white males and females had the largest total networks and single-topic networks. Of groups with 10 or more individuals in them, Black males had the next-largest overall networks, with 3.96 people in their networks on average that do not overlap by topic and 0.88 that do overlap by topic. Black females saw the smallest networks of participant groups with more than 10 people, reporting 2.58 people in their network on average that do not overlap by topic and 1.33 that do overlap by topic.

Latina females, Other females, and Black females had the largest proportion of their total network overlap in all three topics (17, 14, and 10 percent),

Figure 3. Deduplicated Total Network Size for Washington, DC



* Denotes a small sample size, or less than 10 respondents.

compared to other groups. Job and education networks overlapped the most for white females, Black males, and Latina females. Job and housing networks overlapped the most for Black females. Jobs and housing networks and housing and education networks overlapped the same amount for white males. Details on network overlap can be found in Appendix B.

The team also performed a small network analysis, comparing the participants that reported overall networks of 0–1 people with all other participants by running a binomial logistic regression (dependent variable was 1 if the participant has a small network and 0 if not). We found that there was a statistically significant effect of race or gender on whether a participant had a small network for Black males in Washington: Black males in Washington had a 90 percent increased likelihood of having a small network compared to white males in Washington.

3.1.4 DIFFERENCES IN JOB NETWORK BY RACE AND GENDER

Our research indicates that there are differences in network size, composition, and usage between different races and genders for job networks. Job networks are defined as the set of relationships on which individuals rely for information, resources, advice, or help related to jobs or work. Figure 4 shows how job networks differed between gender and racial groups with 10 people or more interviewed in Washington; it depicts the most common relationships observed for participants of each gender and racial group.

The figure can be read in the following manner: On average, white females have four people in their job networks; primarily family, friends, and colleagues comprise the network. Approximately half of the network is gender homogeneous (e.g., the participant group is female, and half the network is also female). A majority of the network is racially homogeneous (e.g., the participant group is white, and network members are also white). The double arrows show that white females have reciprocal relationships in respect to jobs (i.e., the participant both receives and gives support on

jobs) with approximately half of the people that they receive help from. (There are no instances when the participant only provides assistance due to the way the questions were structured.) The solid and dotted lines depict that white females are in regular contact (e.g., monthly or weekly) with a majority of their network. This figure should not be interpreted to mean that white females do not have regular communication with family members (but do with friends and colleagues), as each component of the network (e.g., type of person, frequency of communication) is a description of the whole network and not a specific relationship.

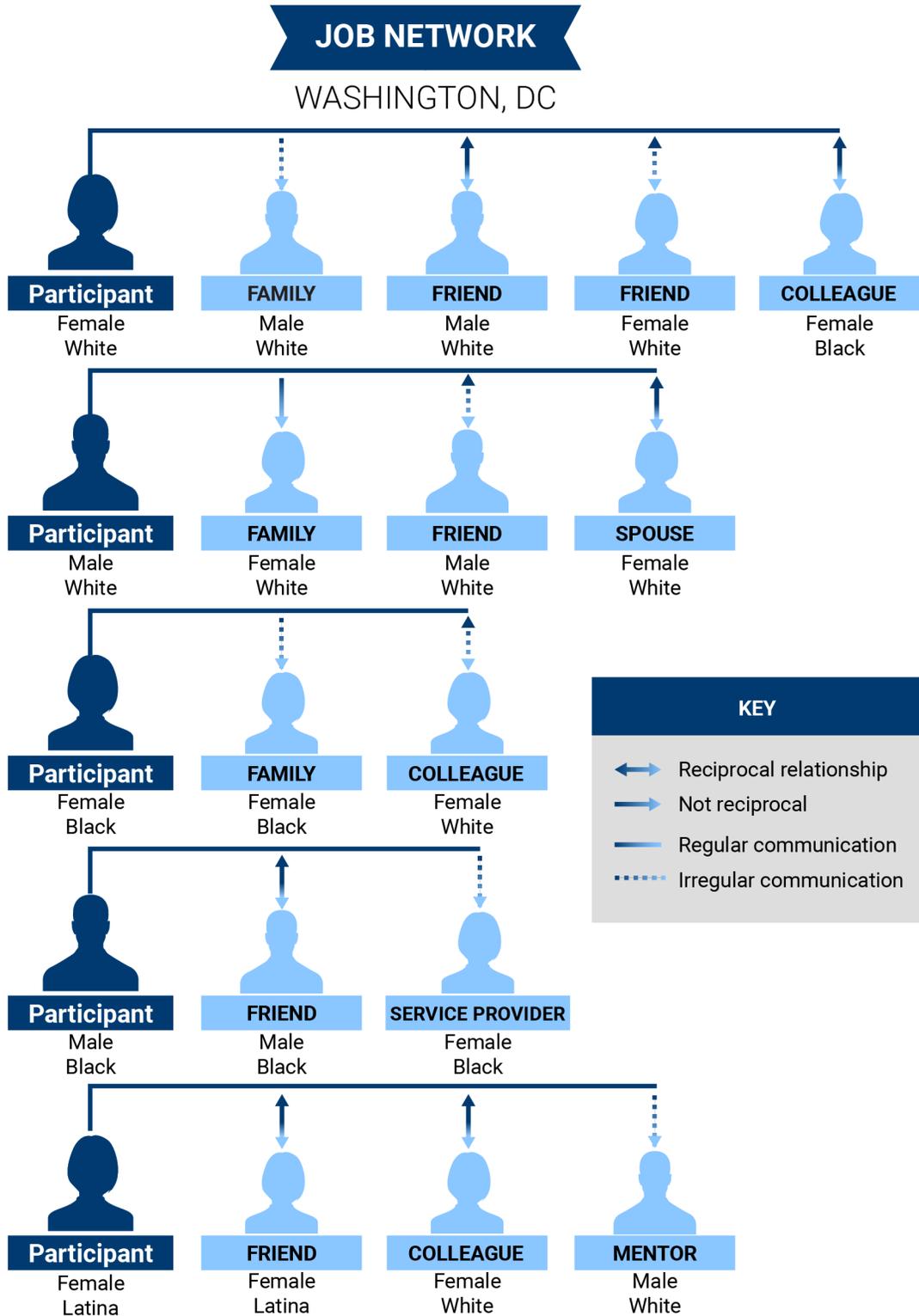
White females had the largest job networks, followed by white males, Latina females, Black females, and Black males. Family and friends were prevalent in most job networks; colleagues, partners, and service providers were reported in some networks. White males had the most racially homogenous job networks (meaning that the network was the same race as the participant), followed by Black males. Black females had the most gender-homogeneous network. There was not much difference in frequency of communication or reciprocity of relationship across groups.

Size of Network

Job network size varied by race and gender among participants in Washington. Across the Washington sample, the average job network was 2.69 people. Among the gender/racial groups that had 10 or more persons, white females had the largest job networks with an average of 3.63 people, compared to white males (2.64 people). Among Black participants, there was no difference in the average number of people in job networks between males and females (2.20 and 2.21, respectively). Latino males tended to have larger job networks compared to Latina females (an average of 3.20 people compared to 2.73), although the sample of Latino males in Washington was too small to be considered representative. White and Latino participants tended to have a higher average number of people in their job networks than Black participants.

Of those with at least 10 participants in the

Figure 4. Summary of Job Networks for Washington, DC



race/gender group, the greatest proportion of participants with large (five or more people) job networks were white females, while the greatest proportion of participants with small (0–1 people) job networks were Black males. Both Black males and Black females had the greatest proportion of small to mid-sized job networks in the sample, with 88 percent of participants in each group naming 0–4 people, and only 12–13 percent naming five people. Among Black participants, gender was not associated with job network size, as males and females had approximately the same sized networks. The proportions of Latino male and Latina female participants with mid-sized, and large job networks were similar as well. Gender was associated with network size among white participants, as a greater proportion of males had smaller job networks than females.

Formation of the Network

As part of the research, we wanted to understand the relationship between the participant and the members in their network and how they met those that are not family. Overall, people identified as friends, family, and colleagues of participants in Washington made up the largest proportion of participant job networks; more information on this is available in Appendix A. Friends made up the largest proportion of job networks for all race/gender groups except Black females (53 to 25 percent). Nearly a quarter of Black female, white male, and white female participants' job networks were composed of family members (28 to 24 percent). Colleagues also made up a large proportion of participants' job networks for most groups, with the exception of white males. Black females reported the highest proportion of colleagues in their networks at 22 percent. The greatest proportion of participants with service providers in their job networks were Black males and Black females (15 and 10 percent, respectively). Small proportions of participants in Washington named community members, partners, or for-hire providers such as counselors in their job networks.

Participants noted meeting nonfamilial connections in a variety of ways, particularly through schooling

and work. White and Black males formed the largest proportion of their nonfamily job networks through college (44 percent and 32 percent, respectively). Female participants tended to meet the largest proportions of their nonfamily job networks through work. The proportion of job networks of Black and white males that they met through work was smaller than all other groups. Twenty percent of white females' nonfamilial job network connections were formed through community activities, the most of any group, followed closely by Black females at 18 percent.

Homogeneity of the Network

We measured homogeneity to understand how similar in terms of race and gender the participant is to their network. For white females, networks were 60 percent homogenous in terms of gender, meaning that 60 percent of their networks were also females. For Black males, 59 percent of job network members were also male, while the other 41 percent were not.

Overall, Black and white females were the same gender as a larger proportion of their network when compared to males of the same racial group. Black females had the most homogenous networks (75 percent of their networks were also women). White males' job networks had the smallest proportion of same-gender network members (49 percent) followed by Black males (59 percent). Among Latino participants, the proportion of job networks with the same gender as the participant was similar for males and females (66 percent and 64 percent).

White males had the most racially homogeneous networks. Job networks were 97 percent homogenous in terms of race for white males, meaning that 97 percent of their job network members were also white, while the other 3 percent of job network members were not. White and Black participants tended to report high proportions of race similarity in their job networks. Latina females' job networks were split almost evenly between individuals of the same race as them and individuals of a different race (46 and 54 percent, respectively). Though the samples are small, Latino males and those in the Other race category relied on job

networks that were generally not of the same race as the participant.

Strength of the Network

We defined job network strength as whether the networks are reciprocal and in terms of the frequency of communication with the network. Reciprocity was defined for each member of the network as whether that individual also asked the participant for help related to the topic. White males and Latina females had the greatest proportion of reciprocal job networks in the Washington sample, while Black females had the smallest proportion of reciprocal job networks among groups with 10 or more persons. Among white participants, females had a smaller proportion of reciprocal job networks than males (44 percent and 55 percent, respectively); the number of white males that provided data on reciprocity of their network is below 10, however. Similarly, Black females' job networks were less reciprocal than Black males (32 percent and 43 percent, respectively), while the opposite was true for Latino participants, with 56 percent of females' job networks being reciprocal and 48 percent of males' networks (though the number of Latino male participants in Washington is too small to be considered representative). White and Latino participants tended to have more reciprocal job networks than Black participants.

Across all race and gender groups, participants were in regular contact with at least half of their job network. In general, females were in regular contact with a greater proportion of their networks than males. White and Black participants were in regular contact with a greater proportion of their network than Latino participants.

Use of the Job Network

Participants sought all four types of social support from their network. Some people used their network for emotional support to feel confident in themselves and their capabilities, while others looked to their network for instrumental support, such as writing letters of recommendation or serving as references. Some participants received informational support,

such as network members recommending that the participant use a specific website (e.g., Indeed.com) for their job search. Finally, many participants used their network for appraisal support, by asking for help assessing if the participant could meet the expectations of the job posting.

When we analyzed the data by race and gender, we found many similarities between participants' uses of job networks. White participants sought advice on pursuing new or different job opportunities to advance their careers. Black participants discussed searching for new jobs, resume and interview assistance, and how to negotiate pay. Latina participants sought advice on finding a new job with better pay, advancing their careers, and building their professional skills, such as resume writing or interviewing.

One participant eloquently highlighted the importance of having someone you look up to and depend on as essential for increasing your access to quality jobs. People benefit from having emotional support and instrumental support such as writing recommendations:

"She was my professor during undergrad for two of my classes. She's just been a great influence in my life. She's wrote me letters of recommendation for law school. She's just that person that you go to get, you know, a boost of confidence."

—Black male, Washington, DC

The following participant illustrates reciprocity among her job network, showing the importance of having and maintaining a strong social network that understands your skills and strengths as it is related to assessing if an individual can do what is required of the job:

"We tried to help each other as much as we can in reference to finding a better employer... [if] we think that we're able to do [the new job]."

—Latina female, Washington, DC

One white woman in Washington stated that she discusses with her network the "stability of the [potential] job and of the organization, whether the organization's values match my own, ... what kinds of things I want to learn in the future, and whether the

job will help me learn those things.”

3.1.5 DIFFERENCES IN EDUCATIONAL NETWORK BY RACE AND GENDER

Research indicates that there are differences in the network size, composition, and use of education networks in Washington. Education networks are defined as the set of relationships on which individuals rely for information, resources, advice, or help related to educational pursuits such as college and training (e.g., workforce, professional, or vocational). Figure 5 shows the educational network for participants in Washington where the sample size was at least 10.

An example of how to interpret the network is as follows: Latina females, on average, had two people in their education network, a friend and a mentor. On average, approximately half of a Latina female’s network would also be Latino (racial homogeneity) and half would also be female (gender homogeneity). Latina females are in frequent communication with the majority of their network (solid lines) and have a reciprocal relationship with approximately half of their network (two-way arrows).

On average, white participants reported larger networks than other groups. Most groups included friends and/or family in their education network; colleagues, partners, and mentors were also included in these networks. White males, Black females, and white females had the most racially homogeneous networks. Gender homogeneity was similar across groups.

Size of the Network

The size of the education network varied by race and gender. On average, Washington networks were 2.14 people. Of the race and gender groups with 10 or more persons, white females had the largest education networks with an average of 2.84 education connections. This was slightly greater than the average number of education connections for white males (2.55) and was greater than the average number of education connections for Latina females, Black males, and Black females

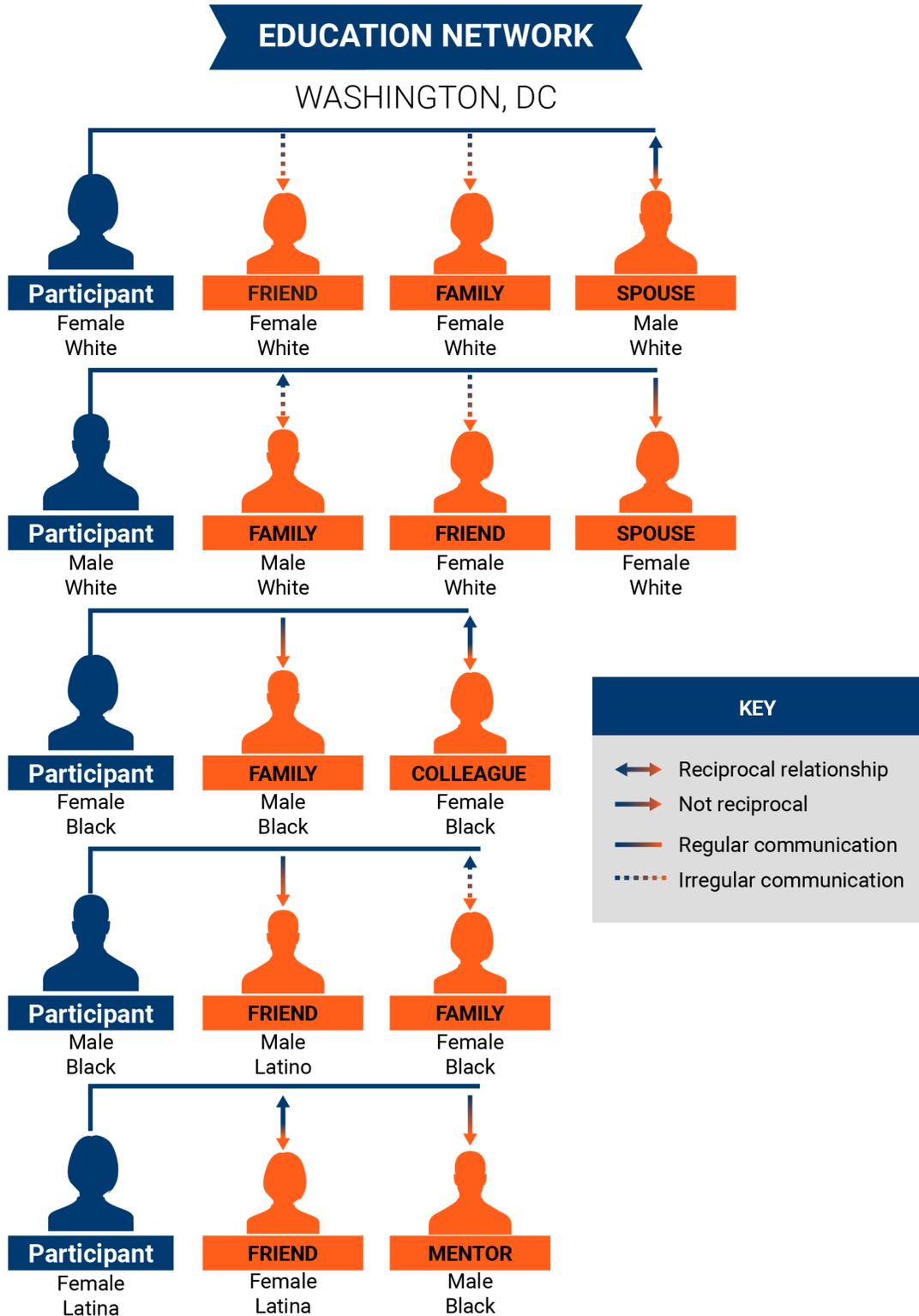
(2.20, 2.04, and 1.67, respectively). Latina females had a larger average number of people in their education networks than Latino males (2.20 and 1.00, respectively); Latino males had the smallest number of people in their education networks, but there were not enough Latino males in the sample to be considered representative. While white and Latina females had a larger average number of education network members than males in their racial groups, Black males on average had larger education networks than Black females (2.04 and 1.67, respectively).

Latino males had the largest proportion of participants with small (0–1 people) education networks. Of the groups with 10 or more persons, white females had the largest proportion of participants with large education networks (32 percent), while Black females and white males had the smallest proportion of large education networks (4 and 9 percent, respectively). A greater proportion of Latina female participants had mid-sized to large education networks (two to five people) than Latino males (66 and 20 percent, respectively). The proportion of Black female participants with 0–4 education network members was somewhat greater than Black male participants (96 and 88 percent, respectively), and 12 percent of Black males had five-person education networks, compared to only 4 percent of Black females.

Formation of the Network

Education networks were generally composed of advisors/mentors, colleagues, friends, for-hire providers, and partners. For race/gender groups of at least 10 participants, friends made up the largest proportion of participant education networks in all race/gender groups except for Black females: Family is the largest proportion of Black females’ networks at 33 percent. Advisors and mentors make up 50 percent of Latino males’ education networks, though the sample size contains only two participants with an education network of more than zero people. Black males and Latina females had a larger proportion of their network made up of advisors or mentors compared to whites. Latinas had a greater proportion of spouses in their education network than all other groups.

Figure 5. Summary of Education Networks for Washington, DC



Large proportions (at least 30 percent) of participants' nonfamilial educational networks are composed of people met in college or K-12 schooling, with the exceptions of Black females and Latina females. Most groups (excepting Latino males, Latina females and Other males) met at least 20 percent of their nonfamilial network through work. Approximately 20 percent of white, Black, and Latina females met their nonfamilial network through community activities.

Homogeneity of the Network

We measured homogeneity to understand how similar the participant is to their education network.

Females' education networks had a higher proportion of women in their network than males had men in their network across all racial groups, with the exception of those that identified as Other. Less than half of the education networks for Latino males were also male.

Networks were highly homogeneous based on race for whites and Blacks. Racial homogeneity was highest for white males (97 percent), followed by Black females and white females (89 percent and 87 percent, respectively), before falling to 70 percent for Black males. Latina females' education networks were approximately evenly split between individuals that are also Latino and individuals of other races. Latino males and males that identified as a race other than Black, white, or Latino had the most heterogeneous networks, reporting that 13 and 25 percent of their networks were the same race as them, respectively (though these samples are too small to be considered representative).

Strength of the Network

We defined education network strength as whether the networks are reciprocal and in terms of the frequency of communication with the network. Most education networks were not reciprocal. White females and Latino males had the highest levels of reciprocity at 36 and 38 percent, respectively.

Frequency of communication was higher for white

and Black females than males for groups with samples of more than 10 persons. The fact that females had stronger networks as measured by frequency of communication may indicate that they have closer contacts or that they more frequently seek advice on education.

Use of the Education Network

Participants sought advice related to continuing their education by pursuing higher education degrees or programs. They used their education networks for advice, information, resources, or help selecting a school, program, or certification route. Participants discussed the cost of education in terms of financial and time constraints weighed against the long-term economic benefit.

One Black female relied on her network to provide instrumental support. This included outlining steps on how to further her education. The individuals in her education network were also mentioned in her other social networks.

"We talked about student loans, ... picking a major, ... what colleges offer assistance, how to fill out the FAFSA, ... [and] the timeframe [to return to school]."
—Black female, Washington, DC

One Black man told us about how his friend provided appraisal support. They discussed the value of "spending additional money on getting another degree or certification, just asking him what he thought, the pros and cons of that, knowing that, if I decided to [get the degree or certificate], it may cause me to incur more debt."

In our analysis, we uncovered some differences among participants' employment status and the type of advice they seek related to education. Participants who are employed seemed to be more highly educated than those unemployed. They seek advice about continuing their education as it connects to enhancing their careers. Unemployed participants mainly seek advice related to going back to school to obtain a bachelor's, associate, vocational, or GED degree. Six unemployed participants identified that they did not seek advice on education at all or just

did their own research. This independent mindset may be a result of their personality and/or may be related to not having an education social network to turn to at all.

One Black man sought instrumental and informational advice from their network. This participant seems to be very connected to his mentor as a means to advance his educational pursuits.

"I'm interested in pursuing a Ph.D. [in psychology] after I complete my master's [degree]. So for the next five years, I will dedicate my life to the field of psychology. So [my mentor] has been really helpful with keeping me aligned with completing [my current] program."

—Employed Black male, Washington, DC

One Latina woman did not have an education network. She stated that she did her own research related to her education. This participant had a small network among other topics of discussion (e.g., jobs, housing, health care).

"I did my own research. I went online and I started looking up schools that were available in the District of Columbia. I looked up the school [that I am currently attending], ... I called in and asked a few questions [related to] their application online. [Then, I] went through the interview and ... they accepted me."

—Unemployed Latina female, Washington, DC

3.1.6 DIFFERENCES IN HOUSING NETWORK BY RACE AND GENDER

Research indicates that there are differences in housing networks in terms of size, formation, homogeneity, strength, and function associated with race and gender among participants in Washington. Housing networks are defined as the set of relationships on which individuals rely for information, resources, advice, or help related to housing. Figure 6 depicts the housing network for participants in Washington. White participants had larger networks than people of color. Friends tended to play a large role in housing networks for white participants, Black males, and Latina females, and family members were included in all networks.

Networks were racially homogeneous across groups except for Latina females and Black males. Black females had the most gender-homogeneous networks.

Size of the Network

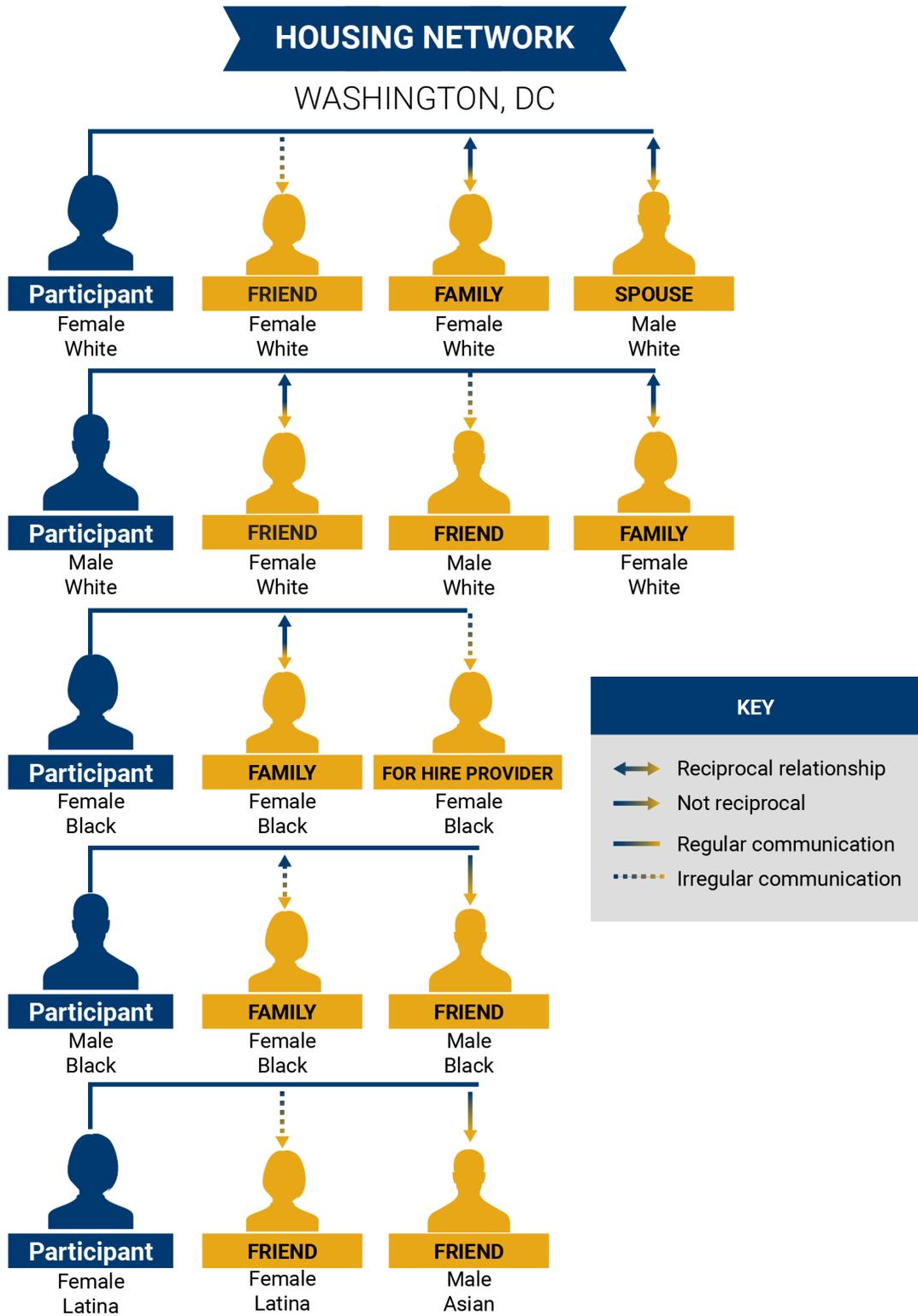
Housing network size varied by race and gender among participants in Washington. The average network size was 2.03 people. Housing networks were relatively small across all groups compared to the job and education networks. On average, males tended to have a larger number of housing connections than females, with the exception of Black participants. Black males had the smallest networks among groups with at least 10 people in them. White males had the highest average number of people in their housing networks (2.91), exceeding that of males of other racial groups and white females (2.63). Latino males and Latina females had an equal average number of housing connections (1.80), although there were not enough Latino males interviewed to be considered representative. Unlike the other race groups, Black females had on average slightly more housing connections than Black males (1.75 and 1.68, respectively). Among female participants, white females had the largest average number of people in their housing networks.

The greatest proportion of participants with small housing networks (0–1 people; 60 percent) were Black males. White males had the smallest proportion of small housing networks (18 percent), more than three times smaller than Black males. Latina females had the greatest proportion of mid-sized housing networks, consisting of two to four people. The greatest proportion of participants with large housing networks (five or more people) were white males and males of Other races.

Formation of the Network

Most participants had a large proportion of family members and friends in their housing networks. The largest proportion of participant networks were made up of friends for white participants; the largest proportion of housing networks for Black participants and Latina females were family. Latino males had no proportion of their housing network

Figure 6. Summary of Housing Networks for Washington, DC



made up of family members, though the sample is small. Latinos were most likely to name partners in their housing networks, while Black participants were least likely (17 percent for both Latino males and females, although the sample of Latino males is too small to be representative, and 6 percent for Black males and females). Some participants named a for-hire provider, such as a realtor, in their housing networks; Black females and Latino males had the greatest proportion of for-hire providers (17 percent for both groups).

White participants of both genders had higher proportions of nonfamilial housing connections that they had met through school than Black and Latino participants. In general, Black participants met the highest proportion of their housing network (that are not family members) through work. Black females met 14 percent of their nonfamily housing network members through family, compared to only 8 percent for Black males. Twenty-two percent of white females' housing networks that are not family were formed through community activities, compared to only 16 percent of white males' networks.

Homogeneity of the Network

Homogeneity measures whether the participants were similar to the members of their housing networks in terms of gender and race.

Across all races and genders (with the exception of Black males, which was exactly equal), participants were of the same gender as a larger proportion of their housing networks than were not. At least 73 percent of the housing networks of women of color were made up of other women. Across all race groups except whites, females had more homogeneous networks than males.

There was more variability in terms of racial homogeneity of housing networks. While white participants and Black females reported that approximately 87 percent of their housing networks were the same race as them, a smaller proportion of Black males' networks were racially homogeneous (71 percent), and Latino participants and participants of Other races reported that a larger

proportion of their networks were of different races than the same.

Strength of the Network

We defined housing network strength as whether the networks are reciprocal and in terms of the frequency of communication with the network. Housing networks were mostly not reciprocal across all race and gender groups. White females had the greatest proportion of reciprocal housing networks (49 percent). Black participants had the greatest proportion of nonreciprocal housing networks, along with white males. For white and Latino participants, a greater proportion of housing networks were reciprocal for females than males: Only 30 percent of white males' housing networks were reciprocal, and 40 percent of Latina females' housing networks were reciprocal compared to 33 percent of Latino males (though this group was too small to be representative). Among Black participants, males had a slightly greater proportion of reciprocal housing networks than females (29 percent and 26 percent, respectively).

Females in all race groups were in regular contact with a larger proportion of their housing networks than males. Latina females were in regular contact with the largest proportion of their housing networks (76 percent). Black females were in regular contact with a slightly greater proportion of their housing networks than males (67 percent and 62 percent, respectively). White females were in regular contact with a greater proportion of their housing networks than white males (72 percent and 59 percent, respectively).

Use of the Housing Network

Participants sought advice when searching for housing (whether renting and buying) on topics such as location of housing in terms of safety, cost, and community amenities such as public transportation, grocery stores, and parks. Black female participants sought advice related to cost and affordability of housing in Washington. Although buying a home was a consistent topic among white and Black participants, Latina participants did not mention this topic.

One white woman spoke of the instrumental support her network provided. She identified individuals in her network that could provide assistance related to housing:

"I wanted to find another place to live. So I asked both of them for help there. [Person 1] works for an organization that posts places for rent or houses that are looking for additional people to share it. So, she's been looking for me on this. ... [Person 2] was accessing a religious organization ... that also posts announcements for housing opportunities. So, [those two] were resources to me to access more general information that they had access to because they were members of institutions that I'm not."

—White female, Washington, DC

One Black man talked of how he rented a room from a friend to save money due to his employment situation. We had learned earlier in the survey that the participant's employment is seasonal:

"I actually am renting in a condo area. I've rented from my friend. He actually had the extra space. I'm using this time to just basically save money as well as collaborate with them."

—Black male, Washington, DC

One white man spoke about how he used his resources to begin looking at an investment property in Washington. Additionally, he said that his friends have recently bought in Washington, which may speak to the social influence to purchase in his social network.

"My lease is expiring in DC and I was thinking about possibly buying a place as an investment to hopefully make some money off of in the future 'cause I've saved some money up. [Person 1 and Person 2] have both bought condos recently. [Person 3] just knows everybody in DC and knows about DC real estate. I thought she'd be a good resource to kind of put me in the right direction."

—White male, Washington, DC

One Latino man sought instrumental and informational advice from his network related to seeking community resources that provided housing and rent assistance to immigrants:

"Pues buscar ayudas en los centros de Washington, DC, para los inmigrantes, y ver a dónde hay recursos para poder pagar la renta."

[English Translation: "Well, to seek help from [community] centers in Washington, DC, for immigrants and seek resources that assist with paying rent."]

—Latino male, Washington, DC

Our analysis showed that employed participants seem to have better housing circumstances than those unemployed. Many employed participants sought advice related to buying a home, while only two unemployed participants sought this advice. Unemployed participants sought advice from people and organizations in their network related to affordable housing and finance management.

One Black woman relied on her network for emotional and instrumental advice related to home buying, financial advancement, and personal guidance:

"She is helping me become a homeowner. She's also helping me because she does taxes as well. She's also ... very resourceful and helping me to move up in life [providing advice on persevering in life]."

—Employed Black female, Washington, DC

One Black man sought instrumental advice from his case managers related to finding appropriate housing. This participant seems to rely mostly on community or organization assistance as opposed to family or friends:

"I need[ed] to find the apartment based on my income, which is hard to do now in [Washington] DC. ... I have an SRO now, which is single room occupancy which they [case workers] helped me get into."

—Unemployed Black male, Washington, DC

3.1.7 CHALLENGES IN WASHINGTON BY RACE AND GENDER

When asked what aspects of their life created challenges for them, participants identified myriad factors. When considering the Washington sample as a whole, more than 25 percent of participants identified race, money, and age as significant challenges. Through the interviews, participants

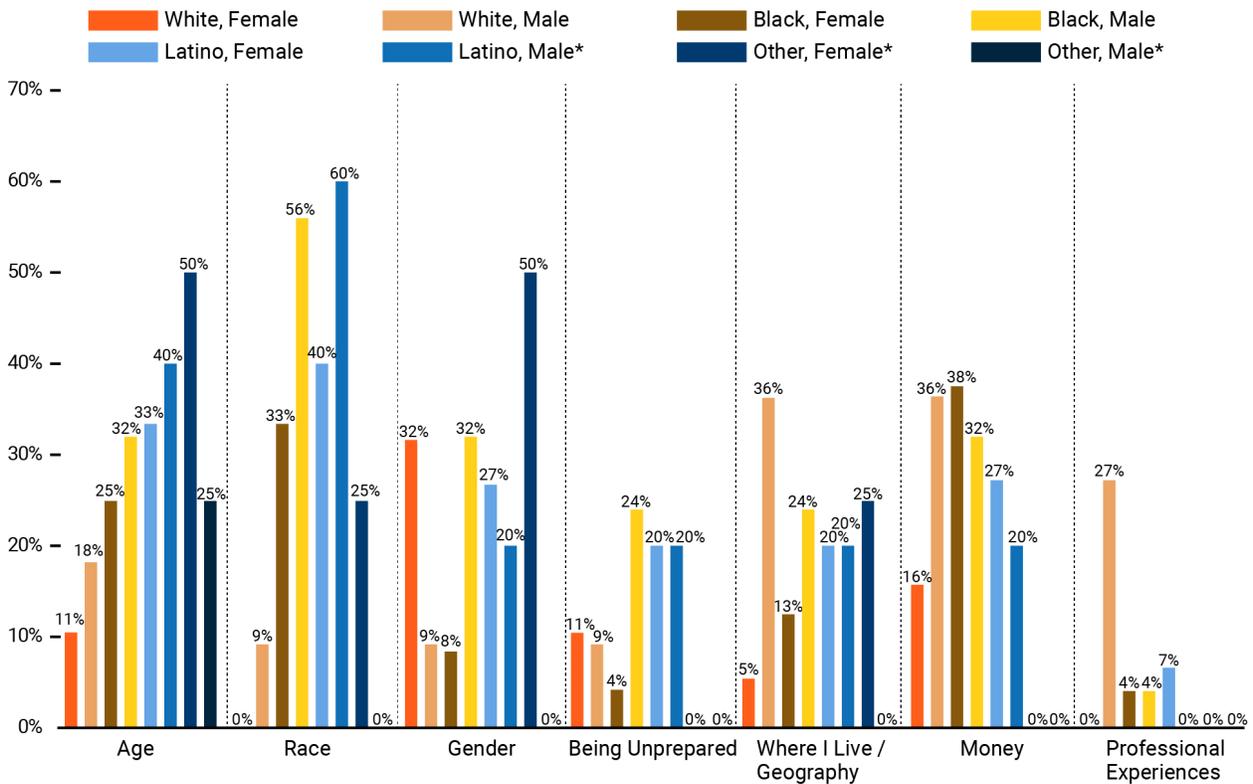
were asked what factors (e.g., age and race) most contributed to the challenges in their lives. Figure 7 shows the challenges that were identified by at least 20 percent of the racial/gender groups with a sample size of 10 people or more. Challenges are only included in the discussion if at least 20 percent of the sample identified a factor as a challenge.

Black males and Latina females identified six different factors that contribute to their challenges (i.e., age, race, gender, being unprepared, where I live/geography, and money), more than any other group in Washington. White females only identified one factor as contributing to their challenges: gender. White males identified where they live, money, and professional experiences as their top challenging factors, reported by 36, 36, and 27 percent of the sample group, respectively. Black

females identified money, race, and age as the largest factors contributing to challenges for them (at 38, 33, and 25 percent, respectively), while Black males identified race (56 percent), age (32 percent), gender (32 percent), money (32 percent), being unprepared (24 percent) and where they live (24 percent) as their largest barriers. Latina females identified race (40 percent), age (33 percent), money (27 percent), being unprepared (20 percent), and where they live (20 percent) as their largest factors contributing to challenges.

We also identified trends within categories. Across racial groups, males identified age as a barrier more often than females in Washington, except for those grouped in the Other racial group. Those that were not white identified that age was a challenge for them more often than whites did. Race was identified

Figure 7. Participant-Identified Factors That Contribute to Challenges in Their Life by Race and Gender in Washington, DC



* Denotes a small sample size, or less than 10 respondents.

Note: Challenges identified by fewer than 20 percent of the race/gender groups with at least 10 people in them were not included.

as a factor that presented challenges for people of color at a higher rate than white participants, with the exception of males identifying as Other. More than half of the Black and Latino male participants cited race as a contributor to challenges. Gender was identified as a challenging factor for more than 25 percent of white females, Black males, Latina females, and females who identified as a race other than white, Black, or Latino. At least 20 percent of Black males and Latinos cited being unprepared as contributing to their challenges. At least 20 percent of white males, Black males, Latinos, and females that identified as Other recognized where they live as a challenge. Money was a perceived challenge for all race and gender groups except those that identified as a race other than white, Black, or Latino. White males perceived professional experiences to be a factor contributing to challenges to them.

When asked about challenges that participants experienced in the past year and how they overcame those challenges, participants in Washington discussed challenges related to housing, jobs, child care, and education. Across all race and gender groups, the most prevalent challenges were related to jobs and housing, as well as resources for the two topics. More specifically, challenges were linked to job security, obtaining a job, and housing challenges related to income.

Almost all race and gender groups discussed how COVID-19 has impacted job security. Latino males, Latina females, and white females indicated that teleworking due to COVID-19 has been a challenge; white males talked about the difficulty obtaining a job, while Black participants cited feelings of uncertainty related to income. A Black male participant detailed the uncertainty and hesitancy he felt after losing his job due to COVID-19:

"When I got laid off from the job that I thought I was going to be working at for a while, that was very stressful because trying to figure out how to make ends meet during a time like that was very nerve-racking. Just trying to stay financially afloat is still stressful because you're uncertain about how things are going to work out [and] move forward."

—Black male, Washington, DC

Another participant noted her fear of the unknown and challenges acquiring government resources:

"Fear of inconsistency, especially when you are parents and you have responsibilities, you are way more anxious about how your income can be consistent or inconsistent sometimes. Bureaucracy is a challenge, especially when you are in need of resources, so you feel a little bit helpless sometimes because you don't have that much possibility to change the status quo."

—Other female, Washington, DC

Housing challenges related to income were cited by all groups; most notable were the high cost of living in Washington, the housing market in the area, and lack of housing resources. Black participants discussed how personal finances lead to challenges in housing:

"It was hard getting approved for certain places because of my credit."

—Black female, Washington, DC

"The thing that's holding me back right now is managing and budgeting. I can get the housing because I know how to resource myself and actually know how to find places, but I can't save for the house."

—Black male, Washington, DC

White participants discussed challenges finding housing resources and the high cost of housing:

"One challenge was finding a realtor. I never found a one-stop shop for how to buy a first home or how to pick a realtor."

—White female, Washington, DC

"You always need more [money], managing living in a high-priced area."

—White male, Washington DC

"The percentage of income being spent on housing. I am really frustrated to find that even moderately comfortable housing where I have my own bedroom, even sharing an apartment, requires spending more than half my income on housing."

—White male, Washington, DC

Other challenges related to child care and education were cited by Black and white female participants, as well as Black male participants. Black males were concerned about the cost of child care and tuition, quality education, government leadership surrounding education, and teacher training. Female participants across Black and white racial groups reported challenges balancing child care and work schedules, with one Black female noting that she was debating “working and giving my whole check to daycare or should I stay home longer with the kids.”

3.1.8 DISCUSSION OF WASHINGTON FINDINGS

Total Size

Total deduplicated network size varied by race and gender. Total size of network helps to identify the total number of people that participants relied on. The deduplicated network size can additionally be used as a measure of how specialized networks are. For example, if networks contain many of the same individuals across topics, we consider that network to be not very specialized. If job networks contain different individuals than housing networks, we consider that to be a more specialized network. Individuals with specialized network connections may have better access to specific resources related to each topic area.

Across racial groups, females had slightly smaller networks than males of the same race group. White males had the largest total network: On average, white males had 2.37 more people in their network than Black females, who had the smallest networks. Latina females had the largest proportion of their networks that they consulted for all three topics, which means that they may be seeking support from people that have less expertise in any one area of interest. Less than 3 percent of white male participants’ networks were consulted for all three topics, which may mean that white males have more specialized networks than other groups.

We also performed a small network analysis. We compared the participants that had overall networks of 0–1 people with all other participants and found

that Black males in Washington have a statistically significant increased likelihood (90 percent) of having a small network when compared to white males in the region.

Job Networks

Job network size among participants sampled in Washington varied by race and gender. White participants tended to have larger job networks than participants of other race groups; the effect of gender differed by racial group. Small job networks may limit opportunities for career advancement. Individuals with fewer connections that provide advice, information, or help related to employment may be limited in accessing a new career field or advancing within an existing career; they have access to fewer resources upon which to capitalize. Larger job networks provide more individuals from whom to seek support that may promote advancement or career success.

Job network composition is important to understanding the types of people to which individuals have access for employment or career-related advice and information. For example, family members may have less ability to connect an individual to a new job opportunity than a mentor who works in the desired field. Job network connections that individuals meet through work may have limited access to job opportunities outside of their company or industry—in contrast, network members that met in college may have expertise within the participant’s field of interest and may have connections across a larger, more diverse set of organizations than family or coworkers. This gives a participant access points into more job opportunities than a more insulated network may be able to access. Black females had the largest proportion of family members and met the largest proportion of their nonfamily network through work as compared to other race/gender groups. White males’ job networks were primarily composed of friends; the largest proportion of their nonfamily networks were met through college.

Females tended to be more like their job networks in terms of gender than males. Since more

white men tend to be in professional leadership positions, having fewer male connections may limit opportunities for women to connect to those in positions of power for job advancement. Similarly, white participants were likely to have people of the same race in their job network, which may help them access individuals in professional leadership roles. Black participants were also likely to have high proportions of their networks like them in terms of race. Since people of color are underrepresented in executive positions and leadership roles, this may limit the ability of people of color with racially homogenous job networks to access those individuals.¹⁸ Research shows that homogenous and reciprocal networks were more effective at providing instrumental assistance.¹⁹

Education Networks

Education network size in Washington varied by race and gender. White participants tended to have larger average education network sizes than Black and Latino participants; females tended to have larger education networks for white and Latino participants, but Black males had larger average education networks than Black females. Black females had the smallest average education networks among groups with at least 10 people in the sample. Education network size is relevant in considering access to information about educational opportunities. Individuals with small education networks may have less ability to access information about educational considerations, such as programs for continuing education or training, financial resources for funding education, or dealing with student debt. On the other hand, individuals with larger education networks may be better able to access education resources, as they have more sources from which to seek diverse, useful information.

Education network composition is also important to consider in access to educational resources. Non-white participants were more likely to have advisors or mentors in their education networks, which may indicate that white participants may be more likely to be surrounded by family and friends who support them educationally, meaning advisors or mentors

are not as necessary in their networks. White males did include for-hire providers in their education networks; it is possible that white males hire college and educational counselors more often than the other groups and derive an advantage from that. It is also possible that friends constitute a diverse group that bring different educational perspectives to the white male and female groups.

White participants were more likely to meet nonfamily members of education networks connections through college or K-12 school, highlighting the importance of school as a foundation for network building. Females were more likely than males to meet their education network through community activities, while white males were the only group with a proportion of their education network that they met through professional development events. These types of events may provide valuable benefits in accessing educational opportunities, especially those related to professional development.

Education networks were mostly homogeneous in terms of gender, except for white males, who had a greater proportion of women in their education networks. As more women receive higher education degrees in the United States, there may be a benefit to having a greater proportion of women in an individual's education networks.²⁰ Education networks were generally homogeneous in terms of race, especially for white participants. Black and Latino participants' networks were slightly less homogenous in terms of race. Although higher education has become more racially diverse, people of color are still underrepresented in faculty and administrator positions, which may help explain this finding.²¹

Participants used their education network to determine which programs to go into and assess the value of furthering their education. Social influence may play a role in the education field, as individuals identify roles that they want to grow into and the minimum educational attainment necessary to move into that role.

Housing Networks

Housing network size also varied by race and gender; across the sample, housing networks were relatively small. Black male participants tended to have the smallest housing networks, while white males had the largest average housing networks. Small housing networks may limit access to information about housing, such as location, safety, cost, and community features, or resources for securing new housing; they may further limit access to safety net support (e.g., help with rent).

Housing networks were composed of large proportions of family, friends, and partners; males tended to have more family in their housing networks than females. Some participants noted using a for-hire provider, such as a realtor, for housing information. Realtors may be advantageous to have in housing networks, as they provide more specialized information about housing than family or friends. Individuals who do not have such providers and instead turn to family and friends for housing advice may lack access to this specialized knowledge.

Participants tended to have homogenous housing networks in terms of gender across all race groups, but there was more variability in whether participants were like their housing networks in terms of race.

3.1.9 CONCLUSION OF WASHINGTON FINDINGS

Overall, job, education, and housing network size, formation, homogeneity, and strength vary by race and gender among the sample interviewed in Washington. White participants tended to have larger networks than Black and Latino participants across all topics. Networks primarily consisted of friends, family, and colleagues; nonfamily network connections tended to be formed through school, work, and family. Networks were mostly homogenous in terms of race and gender and in regular communication with their networks. Participants tended to have reciprocal relationships

with less than half of their networks.

For Black male participants in Washington, overall networks were specialized, meaning that there were more network members on average that did not overlap across job, education, and housing networks. Black males tended to have small networks for all three topics; networks for housing were especially small. Job, education, and housing networks included family and friends, as well as the greatest proportion of service providers (e.g., case workers) for jobs and advisors or mentors for education across the race and gender groups. The Black males interviewed noted meeting the nonfamilial members of their networks through school and work. Their networks also tended to be racially homogenous; approximately 70–80 percent of networks reported by Black males were also Black. The primary factors that contributed to challenges Black males mentioned included race, age, gender, money, being unprepared, and where they live. Black males also cited uncertainty and challenges with income as it relates to jobs and housing, especially in the wake of COVID-19.

Network quality in terms of size, composition, and strength is important in accessing information, resources, advice, and assistance that may lead to employment, stable housing, and educational opportunities. Since network quality appears to vary by race and gender, policy recommendations could target the reduction of racial and gender disparities in employment, education, and housing to provide more opportunities for individuals across groups to build quality networks. For example, hiring practices that increase gender and racial diversity in professional and education settings would allow non-white individuals greater access to diverse executives and leaders with potentially valuable resources and information. In housing, since few participants noted having access to a for-hire provider such as a realtor with specialized knowledge about the housing market in Washington, making resources on topics like housing finance and neighborhood information available elsewhere, such as through community activities or online sources, would help more

individuals access them. In the time of COVID-19, which is disproportionately impacting Black communities, Black social networks (typically racially homogeneous in Washington, especially for

Black females) may be more strained than usual, which may make recovering from the pandemic even more difficult.

A photograph of the Golden Gate Bridge in San Francisco, California, taken during sunset. The bridge's towers and suspension cables are illuminated by the warm, golden light of the setting sun. The water below is a deep blue-green, and the city lights of San Francisco are visible in the distance. The text "SAN FRANCISCO, CA" is overlaid in white, sans-serif font in the center of the image.

SAN FRANCISCO,
CA

3.2 OVERVIEW OF SAN FRANCISCO FINDINGS

3.2.1 INTRODUCTION TO SAN FRANCISCO

San Francisco is a racially diverse city with sizeable white, Asian, and Latino populations—the city remains highly segregated, however.²² Preliminary analysis compared differences in social network size, composition, formation, homogeneity, strength, and function by race, gender, age, neighborhood, education level, and income. This analysis showed that there were differences in these aspects of social networks by race and income among San Francisco participants.

Race and income are germane for understanding life situations among residents. City policies such as

deed and homeowner association restrictions, racial zoning, and practices like racial steering (driving homebuyers away or toward certain neighborhoods based on their race) have perpetuated racial discrimination against non-white residents in San Francisco housing for decades.²³

Income inequality is also prominent: While San Francisco has a higher-than-average median income, income distribution is uneven. The median income in San Francisco households is \$112,376, almost double the national average, but income inequality as measured by the Gini index is higher than the national average.²⁴ Cost of living in the city is also high: One index, incorporating costs like groceries, health, housing, utilities, and transportation, found that San Francisco scored 269.3, well above the U.S. average of 100, and

Table 3. Description of the Final Sample in San Francisco, CA, Compared to the General Population of San Francisco, CA

Characteristic	San Francisco, CA (n=96)	ACS ^a
Gender		
Male	43 (45%)	51%
Female	53 (55%)	49%
Race/Ethnicity^b		
Black	8 (8%)	5%
Latino	29 (30%)	15%
White	34 (35%)	40%
Asian	25 (26%)	34%
Age (years)		
Median Age	40	38
Age Range	18–76	–
Individual Income^c		
Less than \$25,000	23 (24%)	–
\$25,000 to \$49,999	22 (22%)	–
\$50,000 to \$99,999	30 (31%)	–
\$100,000 and greater	21 (21%)	–
Missing	0	–
Home Ownership		
Owns Home	21 (21%)	38%

^a U.S. Census Bureau. (2018). ACS 1-year estimates. Retrieved from Census Reporter Profile page for San Francisco. <https://censusreporter.org/profiles/16000US0667000-san-francisco-ca/>.

^b Black, White, Asian, and Other racial groups are non-Hispanic in the San Francisco sample. Other includes those who identified as a race other than Black, White, Asian, or Latino.

^c ACS does not provide individual income as a category. Individual income is included in this sample because participants were able to more reliably provide this income as opposed to household income.

that the median rent for an apartment is \$3,629 per month.^{25,26} Approximately 60 percent of the population of individuals aged 25 years and older hold a post-secondary school degree.²⁷ One study found that San Francisco was the most intensely gentrified city in the country from 2013 to 2017, a process which has negatively impacted racial minority and low- to moderate-income populations.²⁸

For these reasons, analysis of data from interviews with participants in San Francisco focuses on understanding differences in job, housing, and education network characteristics based on race and income.

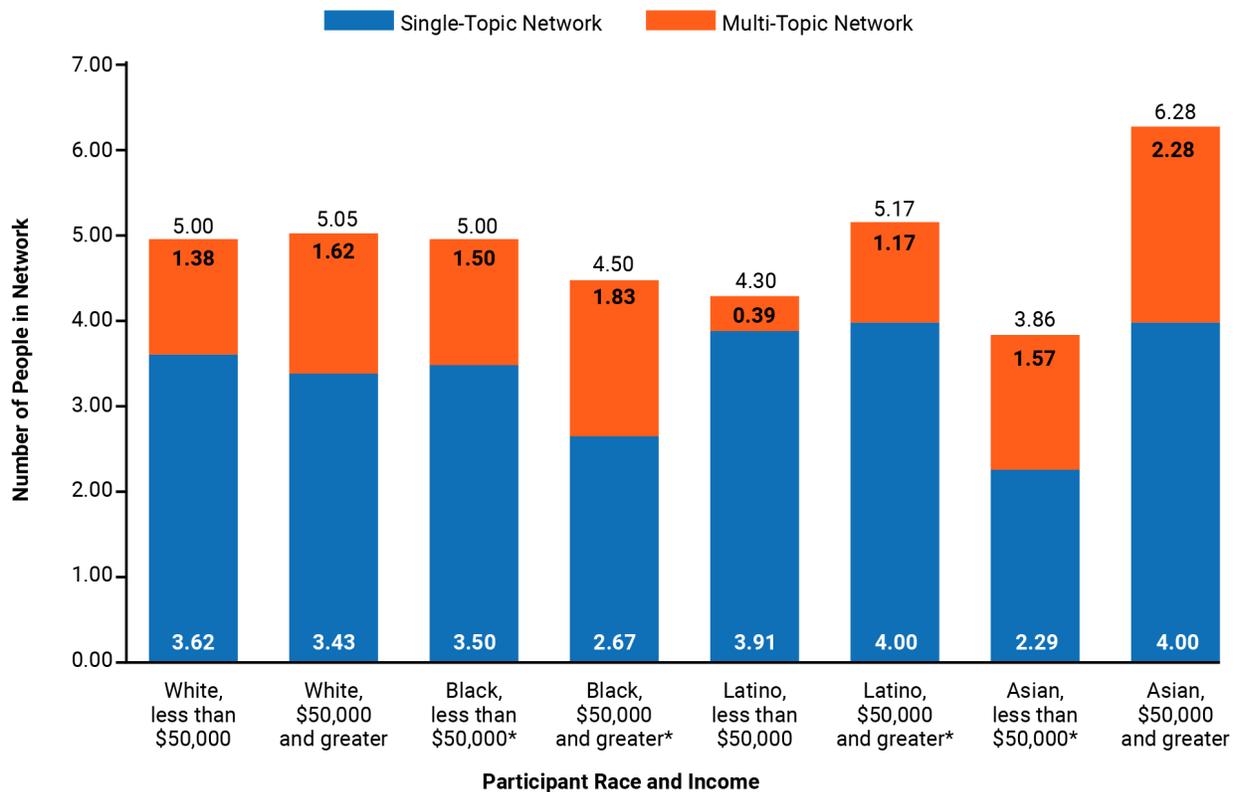
3.2.2 DESCRIPTIVE STATISTICS ON STUDY SAMPLE

This section provides the demographics of interview participants in San Francisco. The sample is made up of 98 individuals who had lived in San

Francisco for at least six months. We excluded two people from the analysis, because one person did not provide their income and the other could not be categorized into any one of the racial groups included in the analysis. These persons' data is not included in this description. The study sample is predominantly female (56 percent), white (35 percent), aged 40, making an annual individual income of \$50,000 to \$99,999 (31 percent), and does not own where they live (79 percent).

Where possible, we compare the study sample to the general population in San Francisco using ACS data. Since we did not use the same wording as questions in the ACS, we added this data as a reference point, but do not apply a statistical test to see if our sample differs from the general population of the city. In summary, the study sample had a higher proportion of females and Latinos, but a lower proportion of individuals who own their home when compared with the general population of San Francisco.

Figure 8. Deduplicated Total Network Size in San Francisco, CA



* Denotes a small sample size, or less than 10 respondents.

3.2.3 DIFFERENCES IN TOTAL SIZE OF NETWORKS BY RACE AND INCOME

We combined the networks for all participants for the three topics presented in the study and analyzed how much each participant's networks overlapped by topic in addition to the total deduplicated size of the network. We sought to find whether participants go to different people for advice on different topics (i.e., they have specialized networks) or if they go to the same people for all types of advice. When looking at the sum of all networks for race/income groups of 10 or more participants, Asian participants with individual incomes of \$50,000 or greater reported the largest networks with 4.00 people that do not overlap by topic and 2.28 people that overlap, for a total of 6.28 people in their network. White participants with incomes of \$50,000 or greater had a total of 5.05 people in their networks (1.62 that overlap and 3.43 that do not), similar to whites making less than \$50,000 (5.00 people in total, with 1.38 that overlap topics and 3.62 that do not). Figure 8 displays each total network size by participant race and individual income.

Blacks and Latinos with incomes of \$50,000 and greater and Asians with incomes of less than \$50,000 had the greatest amount of overlap between all three networks (15, 10, and 15 percent, respectively), though the sample sizes are small. Jobs and housing networks overlapped the most for whites and Asians with incomes of \$50,000 or greater. Latinos making less than \$50,000 had the same number of people overlapping in jobs and housing networks and jobs and education networks. Whites making less than \$50,000 had the same number of people overlapping in jobs and housing, housing and education, and education and housing networks. More data on the network overlap can be found in Appendix B.

We performed a small network analysis by comparing the participants that had overall networks of 0–1 people in them with all other participants and running a binomial logistic regression (dependent variable was “1” if the participant has a small network and “0” if not). We did not find any statistically significant effect of race and income on

whether a participant had a small network, however.

3.2.4 DIFFERENCES IN JOB NETWORK BY RACE AND INCOME

In San Francisco, job networks varied by race and income. We depict groups with at least 10 participants in Figure 9. Asians with individual incomes of \$50,000 and greater had the largest networks with approximately four people. Nearly half of these relationships were reciprocal (two-way arrows) and in frequent communication (solid lines). On average, the networks of Asians with earning \$50,000 and greater comprised friends, a colleague, and a family member. Nearly 50 percent of their network was also Asian. Those with incomes of less than \$50,000 had smaller networks than those with higher incomes. On average, job networks for whites and Latinos with individual incomes of less than \$50,000 included a friend and colleague; whites with incomes of \$50,000 or greater had networks which included a friend, a colleague, and a family member.

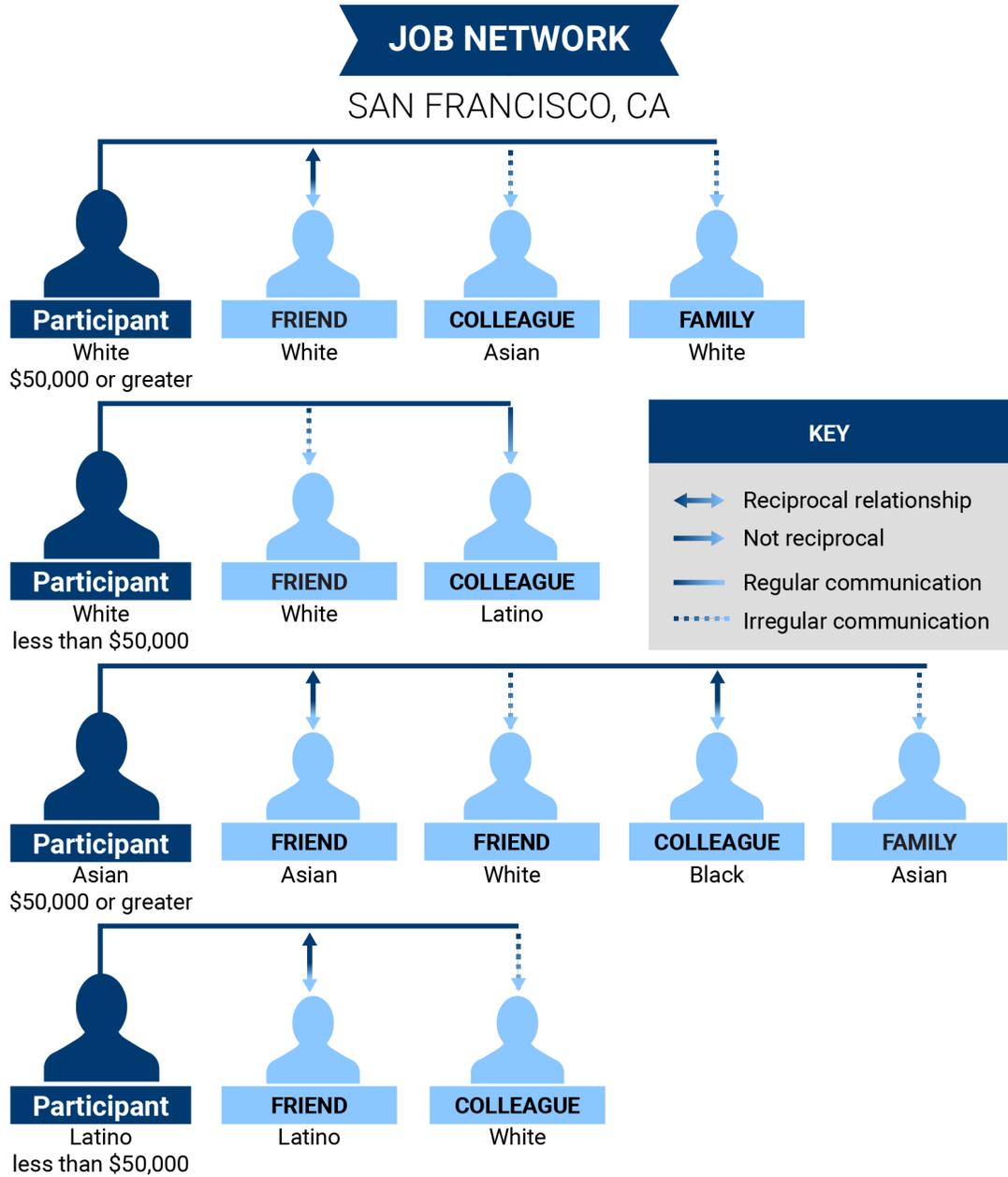
Size of the Network

The average network size for jobs was 2.81 people. Across racial identities, those with higher incomes had a larger job network. Asians, irrespective of income, had the largest number of people in their job network, though the small sample size of lower income Asians means that results may not be generalizable.

Whites making less than \$50,000 had an average of 2.38 people in their job network, whereas Latinos with the same income had a smaller network (2.17 people). Asian participants making less than \$50,000 and Asian participants making more than \$50,000 had the largest job network in San Francisco (3.00 and 3.72, respectively). Whites with an income of \$50,000 or more had an average job network of 2.95. Latinos and Black participants earning \$50,000 and above had the same size job network at 2.83 people, though their groups were too small to be considered representative.

The size of networks are generally evenly distributed between the sample populations, except for Black

Figure 9. Summary of Job Networks for San Francisco, CA



participants earning less \$50,000; of this group, no participant reported having five or more people in their job network, though this group had less than 10 persons in its sample and is not representative. Asians making \$50,000 and greater had the smallest proportion of people with small networks (11 percent) and largest proportion (56 percent) with large networks, nearly doubling any other group's proportion of large networks. Of those with 10 or more participants in the sample, Latinos making less than \$50,000 had the smallest networks, with 30 percent of participants having small networks and only 13 percent having a large network.

Formation of the Network

A large proportion of participants in San Francisco included friends or colleagues in their job network; more information on this is available in Appendix A. Small proportions of participants across most race and income groups included advisors, mentors, or partners in their job networks. White participants were slightly more likely to include colleagues in their job networks than participants of other races, while Black participants tended to have more friends in their job networks. Only a small proportion of participants with incomes of less than \$50,000 noted that service providers such as government agency or social workers were in their job networks.

Large proportions of participants in most race and income groups noted meeting nonfamilial connections through work; whites and Asians with incomes of \$50,000 or greater met the largest proportions of their nonfamilial network through work (60 and 50 percent, respectively). Though the findings may not be representative, it appears that across race groups, those with incomes of \$50,000 and greater met a larger proportion of their nonfamilial network through work than those with lower incomes; this trend is most evident in the Asian groups. Conversely, participants with lower incomes met a larger proportion of their nonfamilial network through service providers and K-12 school than those with higher incomes across each race group; this is most evident in the white race group. In most groups, some participants met job network connections through community activities, college, or friends.

Homogeneity of the Network

Asian participants with an income of \$50,000 and greater were more likely to have the same gender as a greater proportion of their job networks than those of other race and income groups, where sample sizes are greater than 10. Whites with incomes of less than \$50,000 had the least gender homogenous job networks.

There was variation in the proportions of job networks that were the same race as the participant. In general, Black and Latino lower income participants had networks that were racially more similar to them than higher income participants. Among the samples with more than 10 persons, white and Latino participants were the same race as a larger proportion of their job networks than Asian participants; white participants with incomes of \$50,000 and greater were like the greatest proportion of their networks in terms of race.

Strength of the Network

Participants with incomes of \$50,000 and greater tended to have reciprocal relationships with a greater proportion of their job networks than those with incomes of less than \$50,000. Among the samples with 10 or more persons, Asians making \$50,000 and greater and Latinos with incomes less than \$50,000 had reciprocal relationships with a larger proportion of their job networks than white participants.

In general, participants with incomes of less than \$50,000 were in regular communication with a larger proportion of their job networks than those with incomes of more than \$50,000. Among the groups with 10 or more persons, Asian participants were in regular contact with a larger proportion of their network than whites and Latinos.

Use of the Network

Many participants across all income and race groups sought informational support as the primary type of social support from people in their networks. Several responses indicated that tangible services or outcomes were also sought by participants.

For Asian participants in both income groups, the primary type of social support sought from their social groups was informational. Specifically, Asian participants with annual incomes of \$50,000 and greater reported that the informational support they received from their network included discussions on career options or choices, what was required to advance in their current careers, and challenges they encountered in the workplace or with colleagues. Asian participants with annual incomes of less than \$50,000 discussed seeking support on identifying places to look for jobs, how to receive help with their resumes, and figuring out what types of jobs they were qualified to hold. This is evidenced by two participant responses below:

"I ask what they think about my potential change to the new job and what the benefits of the new job would be. I asked advice about moving cities, away from all of them. I could see the type of job, the job location, the stress that comes with my current job, and whether or not I should just stick it out here, and the potential impact on my future career path. ... I also asked for a recommendation for when I was applying for the future job."

—Asian participant with individual income of \$50,000 or greater, San Francisco, CA

"[We talked about] advice for, I guess, places online to look for jobs, sometimes help with writing resumes, and, also, interview advice."

—Asian participant with individual income of less than \$50,000, San Francisco, CA

Latinos also relied on their networks primarily for advice and direction. For Latino participants reporting annual incomes of \$50,000 or greater, informational support was focused on career development and resources for new paths, information on experiences of those in their network (e.g., jobs they like, work-related issues), and industry trends. For Latino participants reporting annual incomes of less than \$50,000, informational was focused on where to look for job postings, advice on places to work, and how to advance or find new job opportunities. There were also several participants who indicated they sought instrumental support through resume building or references for their jobs. The following quotes highlight responses

from Latino participants in San Francisco:

"Asking them advice about their jobs, about how they got there, and roughly how they got into what they do."

—Latino participant with individual income of \$50,000 or greater, San Francisco, CA

"If I have an interview, [the friend is] helping me with that, or just in general. We're friends and we have similar interests. So, kind of talking with her about, just, different jobs and looking at things like that. She doesn't unfairly help me in any concrete way, you know? Whereas, [another friend], maybe he knows someone at XYZ place. Um, often he doesn't, but just something more like that, like helping me."

—Latino participant with an individual income of less than \$50,000, San Francisco, CA

White participants in both income groups primarily sought informational and instructional support. White participants with annual incomes of \$50,000 and greater reported that they used their network to seek career advice, discuss career choices, network, gain advice on handling issues, and ask for support with resume and interviews preparations. In contrast, white participants in the less than \$50,000 salary group used their networks to learn how to look for jobs, types of available jobs, whether to take a certain job, what types of trainings may be helpful, and resources.

"We're going to go over bits and pieces of my resume. I also will talk to certain people [about] if they know anybody. You know, I looked on LinkedIn and see who they're connected with. I email or call [saying] that I'm in an interview with this person [that they are connected to]. I see if they can just give me some advice on how to deal with people. So, I do stuff like that. I don't have a problem asking for help from them for myself. It's desperately needed."

—White participant with individual income of \$50,000 or greater, San Francisco, CA

"He basically told me, like, just how to apply and how to secure the interview. Everything else pretty much was on me. I got the interview, but he explained to me, like, the job. 'Cause he actually works in a government agency as well, too, he explained the criteria and the job description."

—White participant with an individual income of less than \$50,000, San Francisco, CA

3.2.5 DIFFERENCES IN EDUCATIONAL NETWORK BY RACE AND INCOME

In San Francisco, education networks varied by size, composition, reciprocity, and frequency of communication across race and income groups. Since the information may not be generalizable for small sample sizes, we only depict groups with at least 10 participants. Overall, education network sizes in San Francisco were smaller than job networks or housing networks. Figure 10 shows that Asians with incomes of \$50,000 and greater had the largest networks, with approximately three people in their networks. Latinos with incomes of less than \$50,000 had the smallest networks, with just one person each. Friends made up a large proportion of education networks for all groups, with the exception of whites with incomes of \$50,000 and greater. Frequency of communication was similar across groups. Only Asians with incomes of \$50,000 and greater had reciprocal relationships in their education networks.

Size of the Network

Education networks were smaller than job networks across all incomes and races. San Francisco participants had an average of 1.81 connections in the education network. Asians with incomes of \$50,000 and greater again reported the largest average network size at 2.50 people. Latinos with incomes of less than \$50,000 had the smallest average network size (1.30 people). Those with higher incomes had larger education networks relative to those of the same race with lower incomes.

Latinos, regardless of income, had the smallest networks, with no Latinos having more than five people in their networks. Of Latinos earning less than \$50,000, 61 percent had 0–1 people in their education network, while 67 percent of Latinos earning \$50,000 and greater expressed 0–1 people in this network. Similarly, no Black participants with an income of less than \$50,000 had five or more people in their education network.

Formation of the Network

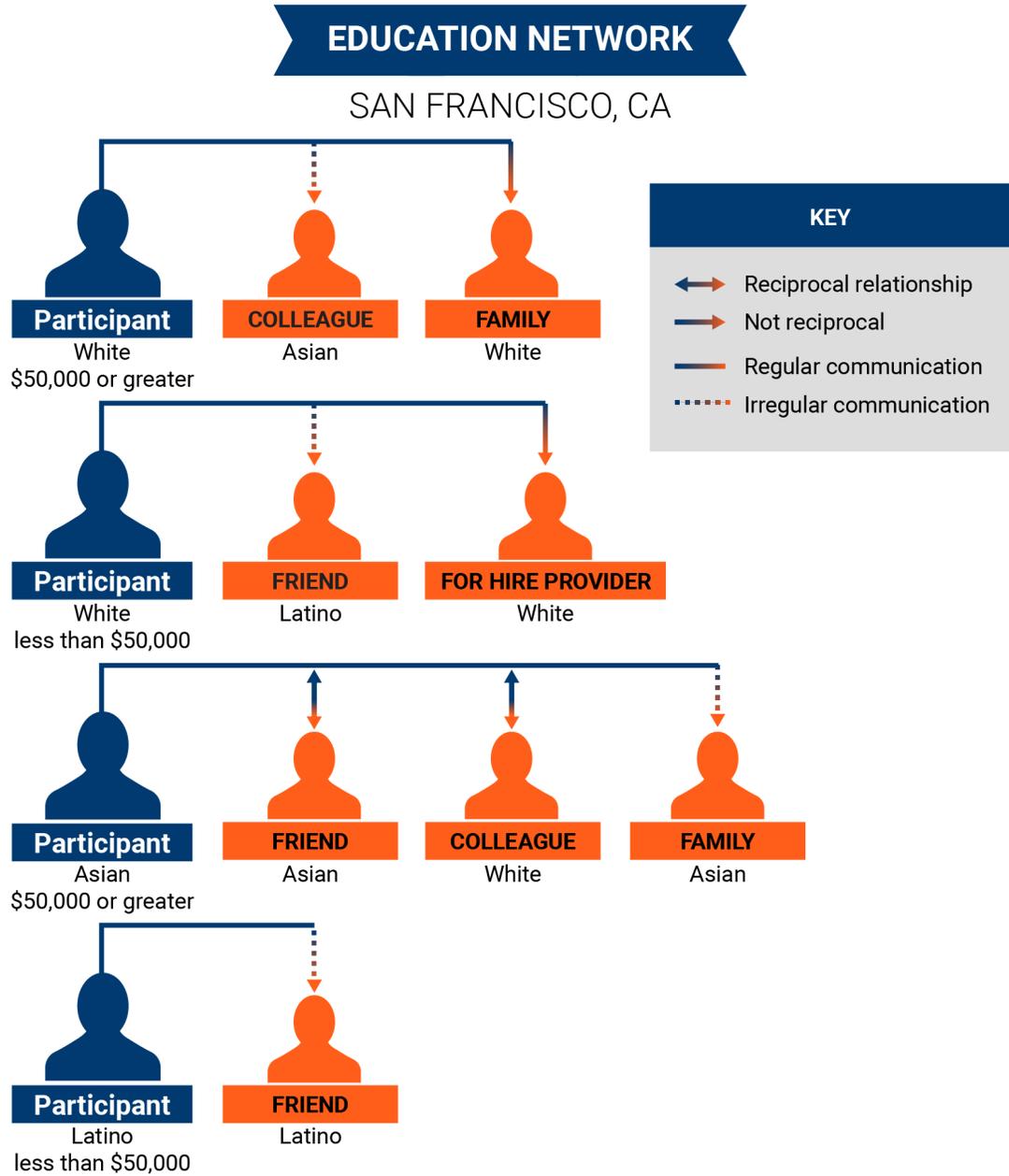
Education networks consisted of colleagues, friends, family, and advisor/mentors. Only small proportions of participants indicated that for-hire providers were part of their education networks, and only participants with incomes of less than \$50,000 indicated using a service provider such as a government agency or social worker for education. Among groups with 10 or more participants, Asian participants were most likely to include friends in their education networks, while white participants were more likely to include family. The networks of white and Asian participants tended to mirror each other: White and Asian participants with annual incomes of less than \$50,000 included advisor/mentors, friends, service providers, and for-hire providers in higher proportions than their high income counterparts; they also reported smaller proportions of colleagues, family, and partners in their network compared to higher income earners. The trend was not consistent in the Latino participants.

Participants met the nonfamilial members of their education networks through work, school, or community activities, among other ways. Asian and white participants with an income of \$50,000 and greater met the greatest proportions of their nonfamilial education networks through work; Latino participants met a greater proportion of their nonfamilial education networks through college. Those with incomes of less than \$50,000 tended to meet a greater proportion of their education networks through community activities than those with incomes of \$50,000 or more.

Homogeneity of the Network

Of the groups with 10 or more participants, Latinos with incomes of less than \$50,000 had the most homogeneous networks (74 percent). Whites earning \$50,000 and greater had the smallest proportion of gender homogeneity in their education networks (46 percent) compared to all groups. Latinos with incomes of less than \$50,000 and Asians earning \$50,000 and greater reported that more than half of their networks were composed of individuals of the same gender as them (74 percent and 63 percent, respectively).

Figure 10. Summary of Education Networks for San Francisco, CA



For all groups with at least 10 participants, more than half of their network was the same race as the participant. White participants reported a higher proportion racial homogeneity in their education than participants of other races.

Strength of the Network

Participants tended to have the greatest proportions of nonreciprocal relationships in education networks when compared across other topics. Participants with incomes of \$50,000 and greater had reciprocal relationships with more of their education networks than those with incomes of less than \$50,000.

Participants with incomes of \$50,000 and greater were generally in regular contact with a greater proportion of their education networks than those earning less than \$50,000. Asian participants were generally in regular contact with the greatest proportion of their education networks when compared with participants of other races among the groups with 10 or more persons.

Use of the Network

Overall, Asian and white participants that earn annual incomes of \$50,000 and greater were more educated and tended to seek more advice on continuing their education than other groups. Latino participants with incomes of less than \$50,000 tended to have lower educational attainment and sought advice about English classes and whether furthering their education would open their job opportunities. They also sought advice related to their children's education, which is a topic that was most often seen within Latino participants when compared to other groups. We noticed that high-income earners (participants who earned \$100,000 or greater) sought advice on continuing their education, but did not talk about the cost of education. Cost was a topic discussed throughout lower-income earners and among groups in Racine and Washington.

Informational support was largely seen in terms of seeking information on certifications, the cost of advanced degrees, the type of program (e.g., online or hybrid), time commitments, and how

the educational advancements would help their career among Asians who reported making more than \$50,000 annually. This group of participants also indicated several instances where appraisal support was sought from people in their network. In these cases, information was sought through their network with a clear intention to learn how advanced training or education would specifically advance their career. For Asians with individual incomes of less than \$50,000 annually, informational support from people in their networks consisted of information on applying to programs, advice on majors, and types of available training:

"[I] asked advice on college courses I could take that will help me, the number of courses for each, and then any extra courses that would [result in] certifications that would help me in getting a good job. [I] asked about assignments related to my college, major, and projects with real companies, ... then college fees, career fairs, and employers looking for people who want to be in my position, the availability of the job that I want in the current information technology job market, and prospective employers, and any upcoming interviews."

—Asian participant with an individual income of \$50,000 or greater, San Francisco, CA

"I got advice about majors, like college majors, and applying to colleges, and scholarship information. I also got information about generally applying to college, but also transferring from City College. ... Also, information about prerequisites and classes I need to take in order to transfer to California State University or the University of California."

—Asian participant with an individual income of less than \$50,000, San Francisco, CA

Latino participants predominately sought informational support from their networks. For Latino participants with incomes of \$50,000 and greater, informational support was described as advice about types of programs, the cost of programs, which courses would be useful, and different colleges. For Latino participants with incomes of less than \$50,000, informational support was reported as seeking advice on applying to college and how to take exams, available resources at schools, and general information about classes.

Two additional points of interest noted by several participants in the Latino population earning less than \$50,000 was a focus on their children's education and a desire to learn English. This group of participants was the only group where some participants specifically stated that they wanted to learn English. The quotes below highlight the responses received from Latinos in San Francisco:

"We discuss graduate school programs via distance or online learning, costs, and the usefulness and applicability to my career and time demands."

—Latino participant with an individual income of \$50,000 or greater, San Francisco, CA

"I got advice on different schools and what they thought of them. When I was actually applying, [advice on] the actual applications that I wrote and stuff like that. Whereas the other ones, it was more monetary, like, [which school] gave me the best package, what's worth it, that kind of thing."

—Latino participant with an individual income of less than \$50,000, San Francisco, CA

In San Francisco, white participants in both salary ranges reported that when they seek support from people in their networks, they primarily get informational support. For participants with an individual income of \$50,000 and greater, informational support focused on types of programs and the differences between programs, information on classes, available certifications, and what types of training would be helpful. Participants in the less than \$50,000 group noted that informational support from those in their network comes in the form of advice on financial aid, types of programs that are available, and how long programs take to complete. Participant quotes below highlight these trends:

"Financial help, but not loans. So, scholarships right now, but not loans just to clarify. Which degree programs and courses to take, which schools to attend, and then certificate programs, which are slightly different than degree programs."

—White participant with an individual income of \$50,000 or greater, San Francisco, CA

"Location, costs, how long the education would take, and whether it would apply to my career or how it

would help me in my career."

—White participant with an individual income of less than \$50,000, San Francisco, CA

3.2.6 DIFFERENCES IN HOUSING NETWORK BY RACE AND INCOME

In San Francisco, topic-specific networks varied by size, composition, reciprocity, and frequency of communication across race/income groups. Figure 11 depicts the housing networks for participants in San Francisco; we only depict groups with at least 10 participants. Asians with incomes of \$50,000 and greater and whites with incomes of less than \$50,000 had larger networks, with approximately three people each. Both whites and Latinos with incomes of less than \$50,000 on average named a service provider as a member of their network. Asians with incomes of \$50,000 and greater named only friends in their housing network. Whites with incomes of \$50,000 had networks composed, on average, of a family member and a partner. Networks were fairly racially homogenous. Those with higher incomes had more reciprocal networks than those with low incomes.

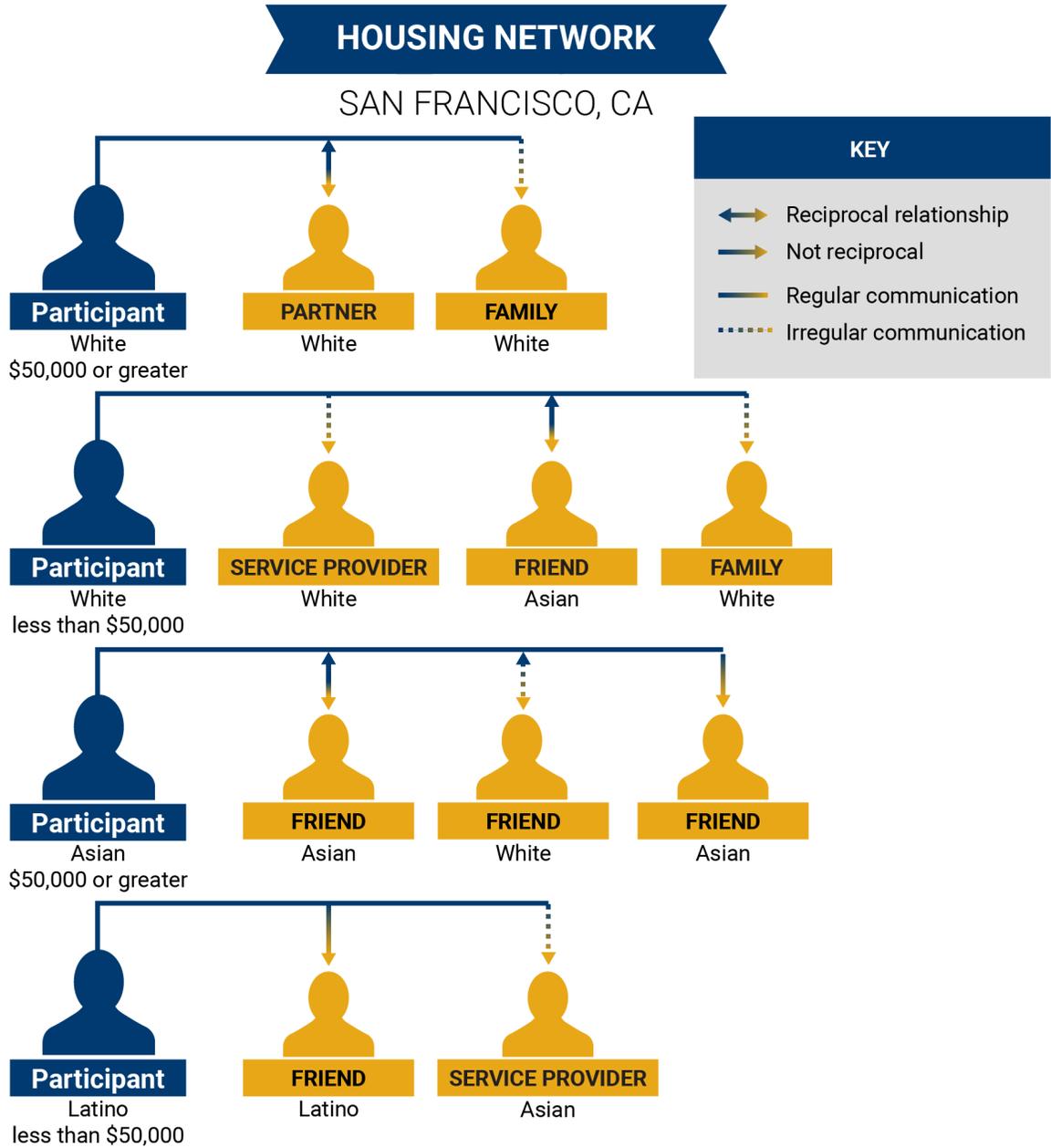
Size of the Network

The average size of housing networks was 2.13 people. Whites with incomes of less than \$50,000 and Asians with incomes of \$50,000 and greater had the largest average network sizes of 2.85 and 2.83 people, respectively. Asians with incomes of \$50,000 and greater have the smallest proportion of people with small networks (0–1 people). Asians with incomes of less than \$50,000 had the smallest networks, but may not be representative due to a small sample size.

Formation of the Network

Participants with incomes of less than \$50,000 had a greater proportion of service providers in their housing networks than those with incomes of \$50,000 and greater. Those with incomes of \$50,000 and greater were more likely to include partners in their housing networks. Most groups included some proportion of family and friends in their

Figure 11. Summary of Housing Networks for San Francisco, CA



housing networks. For all race groups except whites, participants with lower incomes reported that a larger proportion of their network was made up of family members than participants of the same race group with higher incomes.

Participants with incomes of less than \$50,000 met a greater proportion of their nonfamilial housing networks through community activities than those earning \$50,000 and greater. Latino participants had the greatest proportion of service providers in their job networks of the groups with at least 10 people.

Homogeneity of the Network

Participants earning less than \$50,000 tended to be like a greater proportion of their housing networks in terms of gender than those earning \$50,000 and greater, with the exception of Asians. Latinos earning less than \$50,000 reported the highest levels of gender homogeneity, with 74 percent of their networks sharing the same gender as the participant.

In all of the surveyed groups except for Latinos earning \$50,000 and greater, a higher proportion of participants' housing networks were racially homogeneous than were not. Whites earning \$50,000 and greater reported the highest proportions of racial homogeneity, at 88 percent.

Strength of the Network

Across the groups, participants generally did not have reciprocal relationships with their housing network members. Participants with incomes of \$50,000 and greater had reciprocal relationships with a slightly greater proportion of their housing network members than those less than \$50,000.

Asian participants, in general, were in regular contact with the greatest proportion of their housing networks when compared with participants of other races.

Use of the Network

Regardless of race, participants earning \$50,000 and greater per year sought advice related to cost and location (neighborhood) of housing. Asian and white

participants tended to seek advice on buying a home and home renovations.

Participants with incomes of less than \$50,000 depend on their networks for advice related to safe and affordable housing; participants in this income bracket struggle with housing circumstances due to the high cost of living in San Francisco. Latino and white participants with incomes of less than \$50,000 sought advice and assistance from community resources like city housing programs.

For Asian participants with incomes of \$50,000 and greater, informational support for housing came in the form of information on cost, which neighborhoods to live in, how to remodel or improve houses, and suggestions on refinancing. Asians reporting less than \$50,000 annually noted their informational support came in the form of advice on where to look for housing posts, locations of housing, and proximity of housing locations in relation to their places of work. This is evidenced by the below quotes, highlighting responses which describe informational support.:

"My real estate broker [and I] met over lunch. I asked him about the stock, the supply and demand in a general area, his sense of where prices are going, fluctuations in the marketplace, and neighborhoods in certain areas."

—Asian participant with an individual income of \$50,000 or greater, San Francisco, CA

"Before I moved into where I'm living now, I brought her over to see it. So just, you know, that she could just assess the building and tell me if she thought it was safe or whatever ... just to get an extra pair of eyes. I generally make all my decisions on my own."

—Asian participant with an individual income of less than \$50,000, San Francisco, CA

Latino participants relied on informational support from people within their network. For Latinos with annual incomes of \$50,000 and greater, informational support came in the form of advice on resources for help regarding housing, advice on the cost of living, and how affordable rent was in different areas. By contrast, Latinos with an income of less than \$50,000 sought informational

support in the form of finding affordable housing, suggestions for better housing, information on how to fill out housing applications, and lowering debt to rent or own a house. Each of the quotes below help identify the informational support sought by Latino participants:

"[I got advice on] rents, best neighborhoods to live, commute, leases, and neighborhood information ... [such as] parking safety, amenities, restaurants, shopping, and things like that."

—Latino participant with an individual income of \$50,000 or greater, San Francisco, CA

"Just like, what she thought of the place, is it worth the rent, you know, stuff like that."

—Latino participant with an individual income of less than \$50,000, San Francisco, CA

In San Francisco, white participants also indicated that they primarily sought out informational support. White participants earning \$50,000 and greater reported that their informational support was related to advice on affordable housing, information on transportation costs, suggestions on location, and where to look for housing. White participants reporting incomes of less than \$50,000 stated that their informational support related to information on the safety and affordability of housing, as well as community resources. (Several participants noted using resources offered by shelters.) Informational support noted by white participants is described below:

"We discussed what kind of home we want to live in and the features we want and the price we could afford."

—White participant with an individual income of \$50,000 or greater, San Francisco, CA

"[Person 1] was one of the people that connected me to the resources in the neighborhood. Glide and St. Anthony's are the resources that you have when you're homeless. Then from there, those folks hook me up. ... I have pages and pages in my notebooks about all these things, all these places that you've got to go and people you need to speak to. ... All those advocates stuck pretty close [to me]. I mean, [Person 1] did make me aware of more shelters. They're all

closed now. They're all closed down because of the virus."

—White participant with an individual income of less than \$50,000, San Francisco, CA

3.2.7. CHALLENGES IN SAN FRANCISCO BY RACE AND INCOME

When asked what aspects of their life created challenges for them, participants identified myriad factors. More than 30 percent of the whole San Francisco sample identified age, money, and race as significant challenges.

Throughout the interviews, participants were asked what factors (e.g., age, race) most contributed to the challenges in their lives. Figure 12 and Figure 13 show the challenges that were identified by at least 20 percent of the race/income groups with a sample size of 10 people or more. Factors are only included in the discussion if at least 20 percent of the race/income groups identified a factor as a challenge.

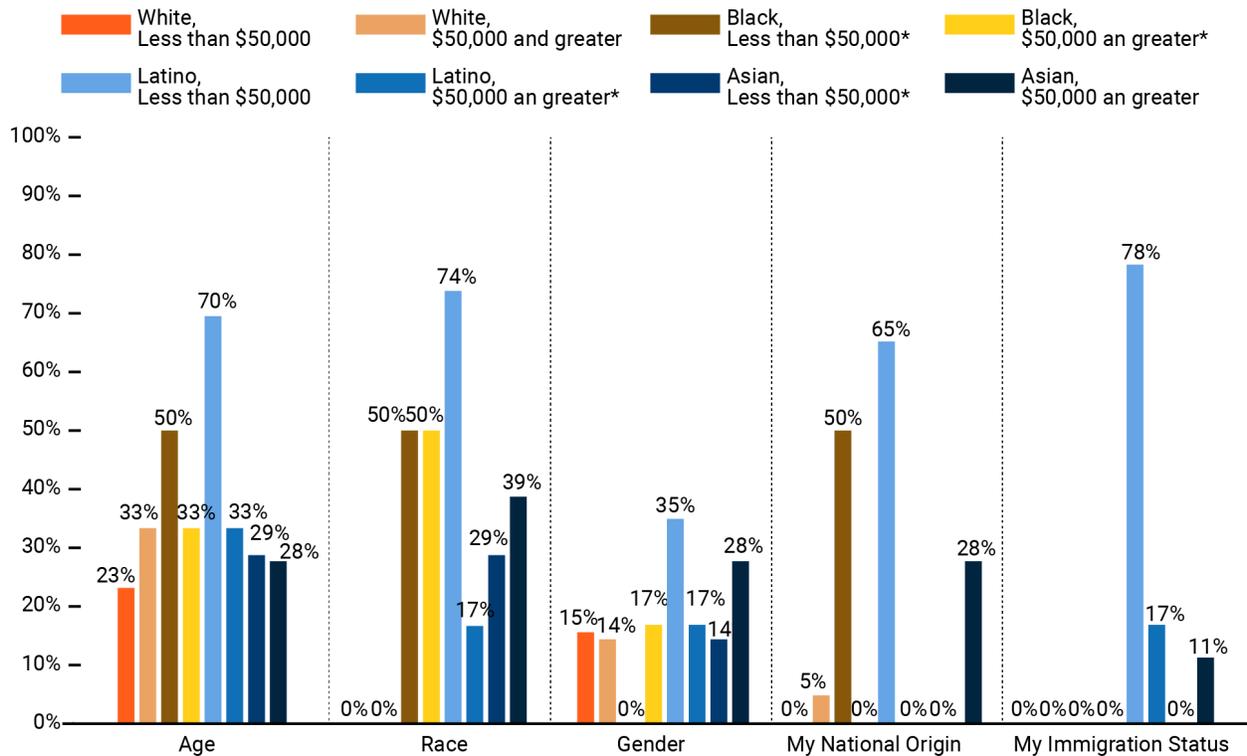
Latinos making less than \$50,000 named the greatest number of factors contributing to challenges (nine factors). White participants making \$50,000 and greater identified the fewest number of factors contributing to challenges, with only one factor having at least 20 percent of participants identifying it: Thirty-three percent of white people that made \$50,000 and greater identified age as a factor. White people making less than \$50,000 identified age, fear/the unknown, where they live/geography, and money as factors that contribute to the challenges they face, with 23, 23, 31, and 39 percent naming those factors, respectively. Asians making \$50,000 and greater identified age (28 percent), race (39 percent), gender (28 percent), national origin (28 percent), fear/the unknown (28 percent), being unprepared (22 percent), and money (56 percent) as factors. Latinos making less than \$50,000 identified age (70 percent), race (74 percent), gender (35 percent), national origin (65 percent), immigration status (78 percent), the language they speak (61 percent), fear/the unknown (44 percent), being unprepared (48 percent), and money (50 percent) as factors contributing to challenges.

We also identified trends within each category. Across racial groups, participants earning less than \$50,000 identified money as a factor contributing to challenges in larger percentages than people making \$50,000 and greater, with the exception of Asians. No white participants identified race as a factor contributing to challenges, whereas in all other racial groups, race was identified as a factor by at least 17 percent of the participants of that group. Only Latinos and Asians making \$50,000 and greater identified their national origin as a factor

contributing to challenges; only Latinos making less than \$50,000 and Asians making \$50,000 and greater identified gender.

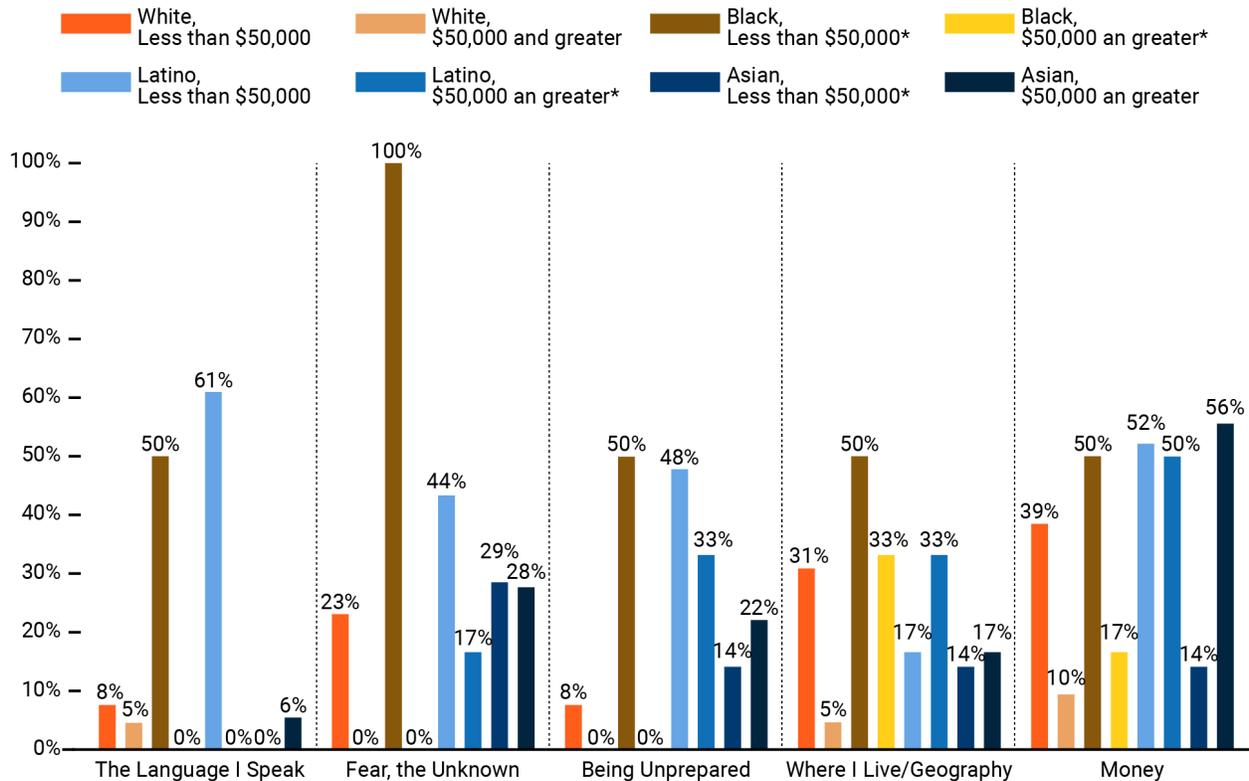
Participants in San Francisco commonly identified job security, lack of income, and cost of living (in particular, cost of housing), as their biggest challenges, followed by health care, education, and child care. Participants underscored that COVID-19 and its effect on the economy has resulted in more job, financial, and general insecurity.

Figure 12. Participant-Identified Factors That Contribute to Challenges in Their Life by Race and Income in San Francisco, CA (Part 1)



* Denotes a small sample size, or less than 10 respondents.

Figure 13. Participant-Identified Factors That Contribute to Challenges in Their Life by Race and Income in San Francisco, CA (Part 2)



* Denotes a small sample size, or less than 10 respondents.
 Note: Challenges identified by fewer than 20 percent of the race/gender groups with at least 10 people in them were not included.

Black participants were one of only two groups who said moving to an area with lower cost of living would help them; Latino participants making less than \$50,000 was the other group.

One Black participant expressed frustration with the work ethic of millennials. White participants across income levels were the only group to identify age discrimination as a barrier to job opportunities.

"I really think just getting out of California is what's gonna help because everybody that I talked to who moves out of California, they really like it a lot because they're not stressed about ... everything being so expensive. You don't need to be on Section 8 out there because the rent is affordable. ... Atlanta is nothing but educated Black people. And it just seems like they're willing to give you a chance, more so out there than out here, even though I'm a native of the Bay Area."

—Black participant, San Francisco, CA (Income withheld due to small sample sizes among Black participants in San Francisco.)

"The frustration of knowing that your experience ... is not really being given enough weight and knowing people in these places where I've interviewed and know that somebody half my age—I mean, if I was a 26-year-old Asian girl, I would have had my career set. Now that I'm old, and it's like, 'Hey man, why didn't you get promotions?' Or this, that. I don't know. So, my challenge is overcoming what I perceive to be ageism."

—White participant with an individual income of \$50,000 or greater, San Francisco, CA

Age played a factor in some participants' challenges.

Many non-white participants in the sample identified discrimination based on race and family size as a

challenge, which made it difficult to find job and housing opportunities.

A large segment of participants said that they utilized or recommended government support and support from their social networks. Many participants recognized that there are resources available, but expressed difficulty accessing those resources and navigating the respective systems. There were no clear differences in the type of support utilized or desired by race or income.

"I think it would have been great if the government gave more accurate information about any kind of benefits for people that become unemployed or underemployed. 'Cause I later found out that you could technically file for unemployment. Even if you still have a job, as long as it's less than what you [made before]. My whole point is, the government never told you about that. And also, the unemployment website is like, constantly down."

—Asian participant with an individual income of \$50,000 or greater, San Francisco, CA

3.2.8. DISCUSSION OF SAN FRANCISCO RESULTS

Total Size

Total deduplicated network size varied by race and income groups across topics. Generally, those participants with incomes of \$50,000 and greater had larger networks than those making less than \$50,000. This reality may highlight how those with lower incomes may have access to fewer resources overall. Asians with incomes of \$50,000 and greater had the largest total network, single-topic network, and multi-topic networks. (Single-topic networks indicate that individuals are included in only topic-specific networks, while multi-topic networks indicate that individuals are included in networks across more than one topic.) Their total network size was nearly 40 percent larger than that of Asians with an income of less than \$50,000. Latino participants with incomes of less than \$50,000 had the smallest proportion of multi-topic networks. White participants with incomes of \$50,000 and greater had the largest proportions of multi-network

individuals in their total network. Jobs and housing networks had the greatest overlap in networks across the sample.

Job Networks

Job network size among participants in San Francisco tended to be larger for those with individual incomes of \$50,000 and greater than those with incomes of less than \$50,000. Asian participants tended to have larger job networks than white, Black, and Latino participants, which may indicate better access to information or resources about jobs. Friends made up the largest proportion of job networks across most race and income groups, followed by colleagues. Family members were less prevalent in higher-income job networks than lower-income networks, which may indicate that higher-earning participants did not feel that their family members are able to relate to or provide a realistic perspective on the San Francisco job market. Proportions of participants in most groups met some nonfamilial job network members through work or community activities. Participants with an income of \$50,000 and greater were more likely to meet their job network through work. This may indicate the importance of work as a setting for forming professional connections, especially in San Francisco, where college and K-12 schooling were not as common an avenue to make connections for job networks as compared to Washington.

Job networks were mostly similar across race and income groups in terms of gender and race, although there was slightly more variation in terms of racial homogeneity when compared to Washington and Racine. Black and Latino participants with incomes of \$50,000 and greater reported racial homogeneity for 30 percent of their job network, approximately half that of all other groups. Job networks tended to be more reciprocal for participants with incomes of \$50,000 and greater, but participants with incomes of less than \$50,000 tended to be in regular contact with more of their job network. This may highlight that those with less than \$50,000 are depending on their network with more regularity to seek job-related resources or information.

Participants used their network to seek advice, connect with job opportunities, and assess the market. Those with lower incomes tended to qualify that they did not unfairly receive assistance to apply to and secure a position, while those in higher incomes talked about how they used their network to better understand the job and gain an advantage when possible. This may highlight a difference in how different groups view assistance from others when applying to jobs.

Education Networks

In all race and income groups, education networks were relatively small; participants with incomes of \$50,000 and greater tended to have larger education networks than those with incomes of less than \$50,000, which may highlight how access to educational resources is tied to income. Education networks consisted of friends, colleagues, and family; only small numbers of participants consulted for-hire providers for education information.

Some participants in both income ranges met nonfamilial education network members through community activities, which may signal the importance of these activities in creating networks. Greater proportions of participants with incomes of \$50,000 and greater met nonfamilial education network members through work than those with incomes of less than \$50,000. College for both income groups and K-12 school for participants with incomes of less than \$50,000 were important settings for meeting their education network.

Participants with incomes of \$50,000 and greater were of the same gender as a greater proportion of their education networks than those earning less than \$50,000. Latino participants tended to be the most similar in terms of gender to their education network, compared to other groups. White participants and Latinos with incomes of less than \$50,000 had similarly high proportions (73 percent) of their networks that were racially similar to them as compared to other groups. Latino participants with an income of \$50,000 and greater reported the smallest proportion of their network that were

racially similar to them. This may indicate that there are few Latinos that these participants consider to be education advisors and colleagues.

Participants earning \$50,000 and greater had greater proportions of reciprocal education networks than those with lower incomes, which may indicate that higher-income individuals are more likely to serve as education resources for others than people with lower incomes.

Participants used their networks to assess next steps in education and identify how education will advance their career. Latino participants earning less than \$50,000 focused on their children's education more than any other group. Latinos also discussed if learning English would improve their job opportunities. Lower-income individuals were more concerned with how to pay for their educational pursuits than those with higher incomes. These findings may indicate that finances are a barrier to furthering education for those with low incomes; some individuals may prioritize preparing for their children to excel academically instead of themselves.

Housing Networks

Those with individual incomes of \$50,000 and greater tended to have more members in their housing networks. Friends, family, and partners made up large proportions of participants' housing networks. White, Black, and Latino participants with incomes less than \$50,000 included service providers, such as a social worker or case manager, in their housing networks, while all Asian participants and those earning at least \$50,000 did not. Nonfamilial housing connections tended to be formed through work, service providers, and community activities. Asian participants across both income levels and white participants earning \$50,000 and greater met approximately a quarter of their housing network members through work, while participants earning less than \$50,000 were more likely to have met housing network members through service providers. This illustrates that service providers may be beneficial in supplying housing information and resources for lower-income individuals.

Housing network homogeneity was variable. Smaller housing network size and a higher prevalence of partners in housing networks may have resulted in gender homogeneity being low in housing networks compared to job and education networks. Housing networks were typically reported to be at least 50 percent homogeneous in terms of race for all groups except Latinos with incomes of \$50,000 and greater. Approximately one-third of housing network relationships were reciprocal. The frequency of communication was variable across groups.

Housing networks were utilized for advice on cost and location of housing. Lower-income individuals were more interested in renting, while higher earners discussed purchasing a home more frequently. Housing safety was a concern of lower-income earners. The high cost of living was noted by many people, especially those with low incomes.

3.2.9. CONCLUSION OF SAN FRANCISCO FINDINGS

Network size, composition, formation, homogeneity, and strength varied among the sample in San Francisco. Sample sizes for each group were small, but across the two income groups, individuals in the lower income group tended to have smaller networks, both in terms of total network size and in topic-specific networks for jobs, education, and housing. Those in the lower income group also tended to have less multi-network overlap, meaning that their networks were more specialized and that they named different people to whom they turn for advice, information, resources, and help for each area of the study. White and Asian participants tended to have larger networks across topic areas than Latinos.

Networks primarily consisted of friends, colleagues, and some advisors or mentors for jobs and education, but typically included only small proportions of family members, with the exception of the housing network. Lower-income individuals were more likely to draw on service providers and people met through community activities—community members were included in networks and community activities cited as means through which large

proportions of participants formed connections across most race and income brackets. Networks were somewhat homogenous in terms of race and income, although there was variability in the degree of network homogeneity across topics and the race and income groups. Greater proportions of networks were reciprocal for high-income individuals than low-income individuals. Frequency of communication was variable across the groups, but in general, those in the lower income group were in regular contact with greater proportions of their job network, while those in the higher-income group were in regular contact with greater proportions of their education networks. Non-white participants with incomes of less than \$50,000 were in regular contact with greater proportions of their housing networks than those with higher incomes.

These measures of network quality are important in understanding how individuals access useful information, resources, advice, and help that connect to employment, education, and housing opportunities in San Francisco. Since network quality does appear to vary based on race and income, policy should consider ways to promote the formation and maintenance of network connections that link to social capital across race and income groups. Community activities were mentioned as means through which networks in San Francisco are formed, more so than in Washington and Racine. This highlights the potential value of community resources in providing individuals with information and resources relevant to accessing job, education, and housing opportunities, especially for lower-income residents and non-Asian people of color, who tended to have smaller networks. Policy should focus on increasing the accessibility and quality of such activities, such as community networking opportunities, by sponsoring city events located in central areas that are accessible via public transit and recruiting participants across job sectors, education levels, and income groups.

These findings highlight the potential value of community resources in providing lower-income individuals with information and resources relevant to accessing job, education, and housing opportunities in San Francisco.

RACINE, WI



3.3 OVERVIEW OF RACINE FINDINGS

3.3.1 INTRODUCTION TO RACINE

In analyzing the results from interviews in Racine, we chose to focus on differences in jobs, education, and housing networks along the dimensions of race and gender. Initial analysis compared differences in social network size, composition, formation, heterogeneity, strength, and function by race, gender, age, neighborhood, education level, and income among Racine participants. Race and gender produced the most pronounced variation in network characteristics. For this reason, we chose to analyze network differences by race and gender in this report.

Examining race in Racine is particularly important as racial disparities are stark both in the city and

Wisconsin as a whole. Racine has consistently been rated one of the worst cities in the country for Black or African-American individuals (coming in only behind Milwaukee, WI), considering factors such as education, income, health outcomes, incarceration rates, home ownership, and unemployment levels.^{29,30}

Racine has a long history of racial discrimination through redlining and housing inequity.³¹ Blacks, Hispanics, and Native Americans are overrepresented in Wisconsin's growing prison population.³² Black-white prison disparities in Racine County (the county in which the City of Racine is located) are striking: In 2014, Black residents were approximately 10 times more likely to be incarcerated than whites.³³ Black men are disproportionately affected: A 2013 study found that one in eight Black men of working age in Wisconsin are incarcerated, the highest rate in the country and about twice the national average rate;

Table 4. Description of the Final Sample in Racine, WI, Compared to the General Population of Racine, WI

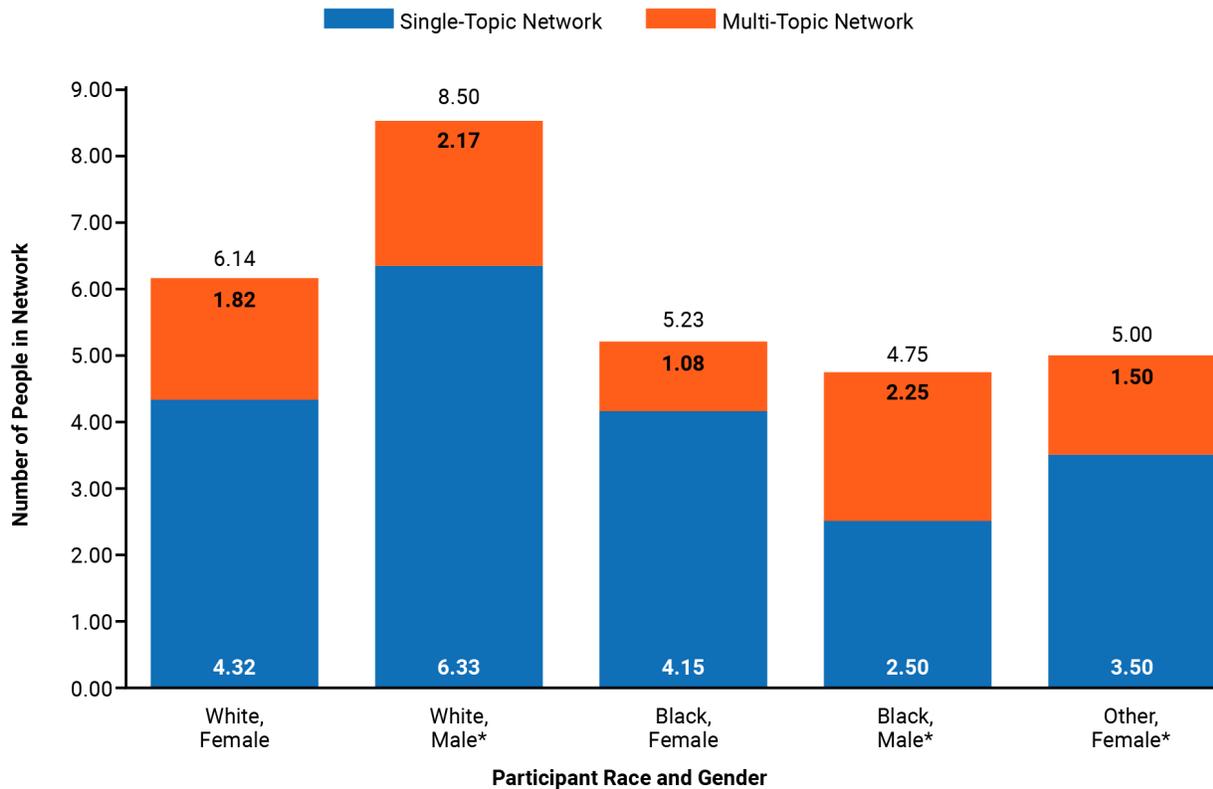
Characteristic	Racine, WI (n=51)	ACS ^a
Gender		
Male	10 (20%)	49%
Female	41 (80%)	51%
Race/Ethnicity^b		
Black	17 (33%)	24%
White	28 (55%)	51%
Other*	6 (12%)	25%
Age (years)		
Median Age	40	34
Age Range	19–78	–
Individual Income^c		
Less than \$25,000	18 (35%)	–
\$25,000 to \$49,999	14 (27%)	–
\$50,000 to \$99,999	14 (27%)	–
\$100,000 and greater	0 (0%)	–
Missing	5 (10%)	–
Home Ownership		
Owns Home	24 (47%)	51%

^a U.S. Census Bureau (2018). ACS 1-year estimates. Retrieved from Census Reporter Profile page for Racine. <http://censusreporter.org/profiles/16000US5566000-racine-wi/>.

^b Black, White, and Other racial groups are non-Hispanic in the Racine sample. Other includes Latinos and Asians among other racial groups.

^c ACS does not provide individual income as a category. Individual income is included in this sample because participants were able to more reliably provide this income as opposed to household income.

Figure 14. Deduplicated Total Network Size in Racine, WI



* Denotes a small sample size, or less than 10 respondents.

in 2016, approximately 17 percent of the Black male population aged 15–64 in Racine were in jail.^{34 35} The significance of this intersection of gender and race and its effect on life situations in Racine informed our focus on these two variables in analyzing impact on network differences in the sample from the city.

3.3.2 DESCRIPTIVE STATISTICS ON STUDY SAMPLE

This section provides the demographics of interview participants in Racine. The sample is made up of 51 individuals who had lived in Racine for at least six months. The study sample is predominantly female (80 percent), white (55 percent), making an annual individual income of less than \$50,000 (62 percent), does not own where they live (53 percent), and has a median age of 40.

Where possible, we compare the study sample to the

general population in Racine using ACS data. Since we did not use the same wording as questions in the ACS, we added this data as a reference point, but did not apply a statistical test to see if our sample differs from the general population of the city. In summary, the study sample had a higher proportion of females, a higher proportion of whites and Blacks, but a slightly lower proportion of individuals who own their home than the general population of Racine. The study sample also had a higher median age than that of the general population.

3.3.3 DIFFERENCES IN TOTAL SIZE OF NETWORKS BY RACE AND GENDER

We combined the networks for all participants for the three topics presented in the study and examined how much their networks overlapped by topic. We sought to find whether participants go to different people for advice on different topics (i.e.,

they have specialized networks) or if they go to the same people for all types of advice. When looking at the sum of all networks for race/gender groups, white males reported the largest networks at 8.50 people and Black males the smallest network at 4.27 people; these findings may not be representative as the sample size for these groups is small, however. When looking at the deduplicated sum of all networks, white females reported bigger networks than Black females, as shown in Figure 14. White females had 4.32 people in their networks that do not overlap by topic, while Black females had only 4.15, on average. When looking at the number of people in their networks that overlap by topic, white females reported 1.82 and Black females only 1.08.

Black males and Other females had the largest proportion of their network that overlapped in all three categories (26 and 10 percent, respectively). The job and education networks overlapped the most for white females, Black females, and Other females. The job and housing networks overlapped the most for Black males. The job and housing networks and job and education networks overlapped the most for white females; these networks had the same amount of overlap. See Appendix B for more information on network overlap.

We performed a small network analysis, comparing the participants that had overall networks of 0–1 people with all other participants by running a binomial logistic regression (dependent variable was “1” if the participant has a small network and “0” if not). We did not find any statistically significant effect of race or gender on whether a given participant had a small network, however.

3.3.4 DIFFERENCES IN JOB NETWORK BY RACE AND GENDER

On average, topic-specific networks in Racine were larger than in other cities. This analysis only includes Black and white females, as these were the only groups with at least 10 participants in the sample.

Job networks for white and Black females in Racine were similar, as shown in Figure 15. Both networks, on average, included a family member, a friend,

and a colleague, with similar reciprocity, frequent communication, and similar gender homogeneity rates. White females had networks made up nearly entirely of other white people. Black females’ job networks were less racially homogeneous than white females’ job networks.

Size of the Network

Participants’ job networks varied by race and gender in Racine. Across the sample, the average job network size was 3.29 people. White participants had larger job networks than Black participants and participants classified as an “Other” race. Males typically reported larger networks than females. White females had larger networks than Black females.

No male participants reported small job networks (0–1 people); Black females reported the largest proportion of small networks (38 percent). White males reported the largest proportion of networks with five or more people (50 percent), twice that of Black males (25 percent).

Formation of the Network

Participants across race and gender groups reported large proportions of family, friends, and colleagues in their job networks; more information on this is available in Appendix A. Black females named a larger proportion of family and colleagues as members of their job network and a smaller proportion of friends and partners as compared to white females. Other females had family, friends, and advisors or mentors in their network. Nearly one-third of Black males’ job networks are made of advisors or mentors, and another one-third is composed of friends. Black males had the smallest proportion of family members in their network compared to other groups. White and Black males had an equal proportion of friends in their network (38 percent) and a greater proportion of partners in their networks than females.

Females met approximately 60 percent of their nonfamilial job network connections through work, while males met nonfamilial job network

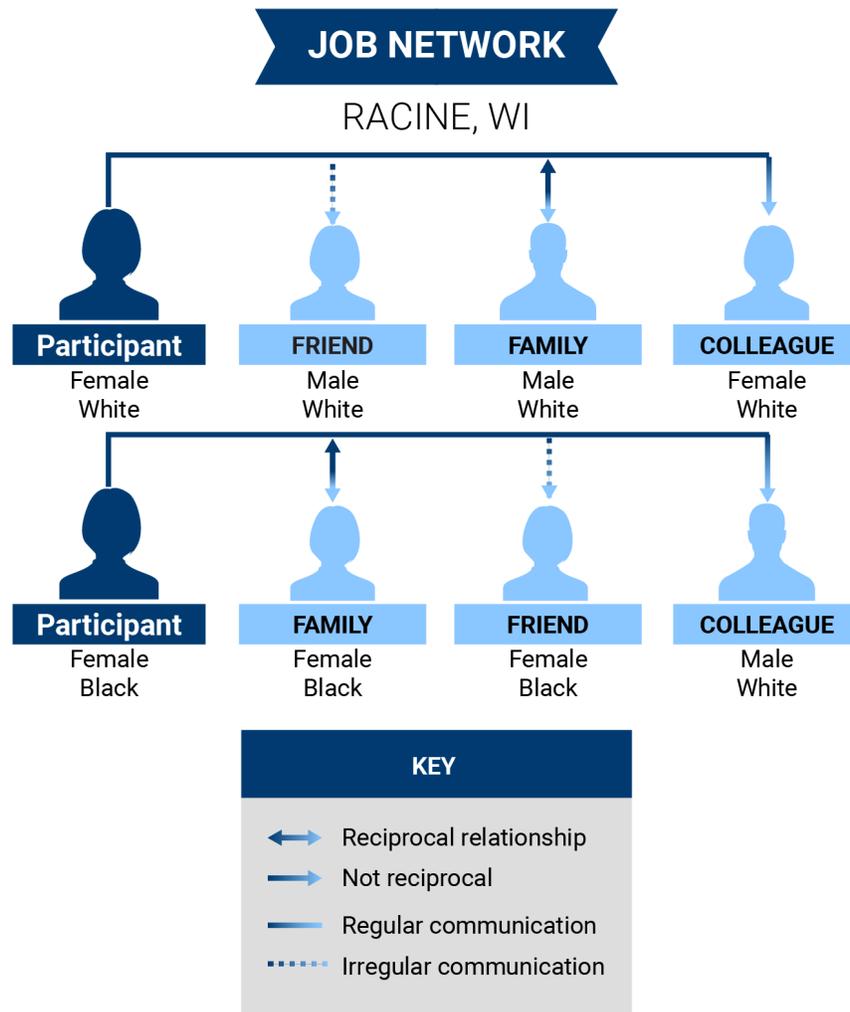
connections through work at a rate of approximately half that (31 percent). Though sample sizes were small across most groups, Black participants tended to meet a larger proportion of their nonfamilial job network members through community activities when compared to the white and Other groups. No Black males reported meeting any nonfamilial job network members through school or college, while Other females reported meeting approximately 38 percent of their nonfamilial job network members there. White males met 36 percent of their connections at school or college, while white females met 18 percent and Black females met 13 percent.

Homogeneity of the Network

Females were the same gender as a greater proportion of their job network than males, although the sample sizes of males were small. Black and Other females reported a larger proportion of females in their networks than White females.

White participants were the same race as a greater proportion of their job network than Black participants, both in aggregate and when stratified by gender. Females who identified with a race other than White or Black were similar to only 5 percent of their network in terms of race.

Figure 15. Summary of Job Networks for Racine, WI



Strength of the Network

Overall, males reported more reciprocal relationships than females. White females reported more reciprocal relationships than Black females.

Participants in all race and gender groups reported being in regular contact with most of their job network members. White males were in regular contact with the largest proportion of their network (88 percent) and Black males were in regular contact with the smallest proportion of their network (59 percent), compared to all groups. Black females were in regular contact with a slightly greater proportion of their job networks than white females.

Use of the Network

Participants in Racine sought informational and instrumental support from their job networks. The informational support sought included insights on whether the participant should or should not leave their job, the types of jobs they should seek, the skills required for certain industries, and which organizations were hiring.

Female participants in Racine sought advice regarding furthering their education as it connects to enhancing their careers. Black female participants depended on their networks to connect them to job opportunities, help apply for jobs, and provide job resources. They also sought advice on how to advance themselves in their job or career. Participants used their network for instrumental support, such as reviewing resumes, as shown in the following quotes:

"I'm looking for who's hiring with all [of my network members] except for my friend [Person 1]. She actually helps me with where I kind of want to go with my career. [The other connections] pretty much just keep me posted on who just got a job [and who is] hiring like crazy."

—Black female, Racine, WI

"I discuss pros and cons of leaving my job, what type of job I should look for. [My husband] will let me know if he's heard of places that may be hiring still with the COVID 19."

—White female, Racine, WI

"For advice on jobs, generally, with my friend in [human resources], I asked things about what I can expect to ask for salary, to look over my resume, to look over my cover letter and any of those other application materials. I asked if ... she knows anything about the work culture there because she has multiple connections in several fields. That's really probably the extent of it, just more of physical things to help me improve my chances of getting the job."

—White male, Racine, WI

"I did some part time work for [Person 1], who gets a lot of resources from the community. They pass along jobs to him and ask him, to see if he has people that need jobs. Then the other [network members], they both work with the community in different aspects; they get a lot of information in tooling, so they have both helped some of my nieces and nephews and me with jobs."

—Black female, Racine, WI

"[My old boss] warned me beforehand [that the company was closing]. Then I told her I was going to look for [another job]. She wrote me recommendation letters. She gave me time off of work for interviews when I didn't actually have time off. ... So that's how she helped me. ... [My sister], I called her in a panic, telling her what was happening. She [told me to] apply for [an airline]. They're always hiring people. So I applied for [the airline]. Although she couldn't do anything to get me a job, she did ... contact HR [to] please look for [my] name. Within about a week or so I had an interview and all that stuff and then was hired. So, she helped to have them pull my resume, but I got myself the job."

—White female, Racine, WI

When we examined the data by race and gender, we saw only minor differences. For instance, White females discussed seeking assistance with issues in their current work environments while Black females focused more on their next job opportunities and an appraisal of their situation:

"If I'm having a tough day at work, I'll talk to them about it, how to deal with it in the most professional manner."

—White female, Racine, WI

"If I'm interested in a job, I mention it to [my mom]. ... I would go over everything, like the days, the hours, the responsibilities, where it's located. ... And I ask, 'What do you think?' Or if I get a 100 percent job offer, I would ask, 'Do you think I should take it? It sounded good in the job description, but do you think I can handle it or that I should take it?'"

—Black female, Racine, WI

One woman told us about her experience using community resources to be prepared to apply for a new job:

"At the workforce development center, there were these classes that you signed up for. They did mock interviews with you. They helped me start my resume over. I mean, I'm not illiterate. So I knew the basics, but it had been so long. I had been at my last job for 10 years and before that I was at that job for 10 years. So I had been out of the ... workforce search for quite a while. So they helped me gain confidence with trying to get ready for interviews and stuff like that."

—White female, Racine, WI

3.3.5 DIFFERENCES IN EDUCATIONAL NETWORK BY RACE AND GENDER

Although the size of education networks were similar in Racine, the types of people in the network and proportion of homogeneity differed across race, as shown in Figure 16. White and Black females both reported approximately three people in their networks. White females reported racial homogeneity with approximately two-thirds of their networks; Black females were only the same race as one-third of their networks. White females' education networks were, on average, composed of a family member, a friend, and a partner, while Black females' networks generally included an advisor, family member, and a colleague. Black females' education networks were made up nearly entirely of other women, while white females had approximately one-third of their network made up of men. Reciprocity and frequency of communication were similar across the two networks.

Size of the Network

The overall size of education networks in Racine is smaller than for jobs (2.78 people and 3.28, respectively). White males reported the largest average network size at 3.83 people, while Black males had the smallest average network size with 2.00 people, though these samples were not large enough to be considered representative. Of the female groups' education networks, Black females named an average of 2.92 people in their networks, white females reported 2.68 people, and Other females had an average of 2.50 people; the Other females sample was again small.

White and Black females reported 0–1 people in their education network in similar proportions (approximately 25 percent); one in three females in the Other race category reported 0–1 people in their network. Black females had a larger proportion of participants with five or more people in their education network than white females and Other females. White male participants in Racine saw a 50-percent split between two to four people and five or more people in their education networks. Conversely, Black males saw a 50-percent split between 0–1 people and two to four people in their networks.

Formation of the Network

Education networks generally consisted of family, colleagues, friends, and advisors or mentors. Black and white females included a range of people in their networks. When compared to white and Other females, a larger portion of Black females' networks were made up of advisors or mentors, colleagues, community members, and clergy. Conversely, partners and family made up a larger proportion of white females' networks when compared to Black and Other females. Other females included service providers and for-hire providers in their network, while Black and white females did not. Friends made up a similar proportion of the networks across all three groups.

Twenty percent of white females' education networks consisted of participant's partners. By contrast, partners were named as part of the education network for 11 percent of white males

and 7 percent of Other females; Black participants did not identify partners as people in their education network. The education networks of Black males were mainly composed of advisors, mentors, and family members.

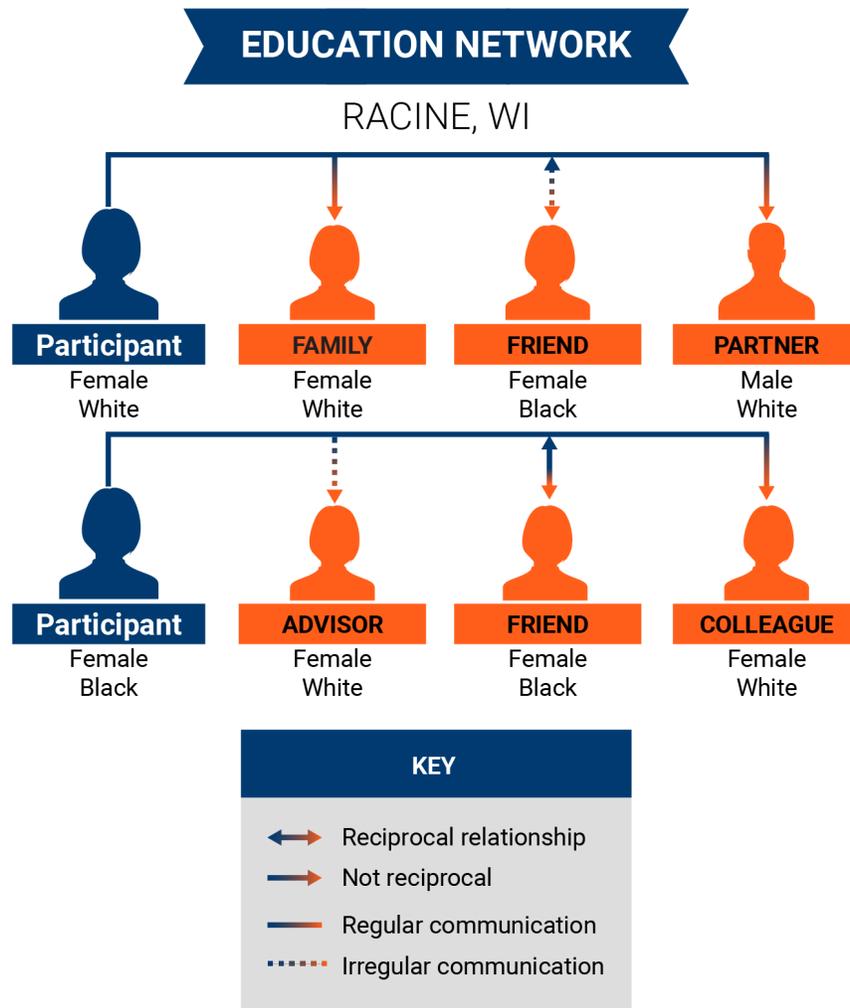
Although sample sizes were small, participants met 37 to 56 percent of their nonfamilial education network members through work. White participants met a greater proportion of their network members at work than Black participants; Black males did not meet any of their network through work. White participants also met a greater proportion of their network in K-12 school or childhood as compared to the Black and Other race groups. Black males met 50 percent of their nonfamilial network

through college, which contrasts sharply with this group’s job networks: No Black male participant reported meeting a nonfamilial member of his job network through college. White participants did not name service providers as members of their education networks, while participants of other races did. White participants and Black females met proportions of their education network through community activities.

Homogeneity of the Network

Black females had a greater proportion of women in their education network than white females (84 percent and 69 percent, respectively). Females reported a greater proportion of women in their

Figure 16. Summary of Education Networks for Racine, WI



network than males had men in their network. White males had the least homogeneous network.

In contrast to the gender homogeneity findings, white females had the same race as a greater proportion of their education network than Black females (74 and 45 percent, respectively). Across the sample, males' education networks were more racially homogeneous than females' networks. Though the sample is small, females that did not identify as white or Black reported that only 10 percent of their network was the same race as them.

Strength of the Network

White females had an equal proportion of reciprocal and nonreciprocal relationships within their education networks. White females reported reciprocal relationships with a greater proportion of their education networks than Black females (50 and 31 percent, respectively). Black males reported no reciprocity in their networks.

Males were in regular contact with a slightly greater proportion of their education networks than females, although sample sizes of males were small. White females and Black females were both in regular contact with 60–65 percent of their education network. White males were in regular contact with the largest proportion of their network when compared to other groups, and Other females the smallest proportion.

Use of the Network

In Racine, participants relied primarily on informational and appraisal support from their social networks regarding their education. Racine participants focused on if continuing education was worth the cost, as well as the types of programs or majors they should pursue. Many indicated that they were interested in business schools. Several were interested in making sure that they were getting the most out of their opportunity:

"I sought advice looking for the best college for a bachelor's degree—which ones had online programs, which ones I can drive to, which ones have a

bachelor's and master's degree at the same time, and which ones let me transfer the most credits in, ... which college gives more bang for the buck."

—Black female, Racine, WI

"With my former coworker, she had gone through a master's program. So I talked about what she thought she really took away from that. And if that was something she [would] advise me to pursue. With my wife, I'll obviously talk about anything that I want to pursue, whether it's temporary education or additional education on top of what I already have. With my boss, not only is it everything I've already mentioned, but it's also what is permissible and what will work cover."

—White male, Racine, WI

"I usually discuss what degree would best suit owning a business, or what courses or how many credits I should take a semester so I don't overwhelm myself, [and if I should] take financial aid or not."

—Black male, Racine, WI

"How long is the class? How many semesters I need to go before I received my certificate, and are these some of the classes that will benefit me in the future. Things like that."

—Black female, Racine, WI

"I spoke with both of them about whether or not to go back to school and get my master's degree. I also spoke with them both about whether or not I would stay at my current job if I were to get my master's degree, where I might go, whether it be online or in person, what the benefits would be and what the cost might be."

—White female, Racine, WI

Some females sought appraisal support to make sure that they would be able to handle the expectations of a degree:

"She started her Ph.D., so I asked about the process and whether I could do it or not."

—White female, Racine, WI

Some female participants that talked about furthering their education were also parents and seemed to be concerned about balancing school, home, and work life. Males did not express these concerns:

"With my brother, [we talked about] his experience through school. ... I talked about [him] actually helping me get into school and trying to help me on which courses I should take. Then my mom, [we talked about] her experiences when she was going through, how she managed to do it with children. 'Cause that's the hardest part."

—Black female, Racine, WI

"We discussed what classes to take when, and then figuring out schedules with working. She really helped me work around my schedule with my kids."

—White female, Racine, WI

3.3.6 DIFFERENCES IN HOUSING NETWORK BY RACE AND GENDER

White females had slightly larger housing networks than Black females; the members of these networks differed by race, as shown in Figure 17. White females reported larger networks of approximately three people, which were, on average, made up of a family member, a friend, and a for-hire provider (e.g., realtor). Black females had smaller networks of two people, on average composed of a family member and a service provider (e.g., a social worker from the city). Although white females had more frequent communication with a larger proportion of their network, Black females had more reciprocal relationships in their housing network.

Size of the Network

The average housing network size for all groups in Racine was 2.33 people, the smallest of the three topics analyzed. Consistent with all reported network topics, white males had the largest average number of people in their housing network at 3.17 people. Black females had the smallest average number of people in their housing network at 1.62 people. Females reported the smallest average network size across housing; white females had an average of 2.59 people and Other females had an average of 1.83.

Black females reported the largest proportion of 0–1 people in their housing networks (54 percent) and the smallest proportion of participants with

five or more people in network (8 percent). White females had an equal proportion of small and large networks (23 percent). Females who identified as Other races had an evenly distributed network size, with 50 percent reporting 0–1 people and 50 percent reporting two to four people in their housing network. White males had the largest housing network: More than half of that group (67 percent) named two to four people from whom they could seek information, resources, and help. Fifty percent of Black male participants reported two to four people in their housing networks; the remaining 50 percent was evenly split between 0–1 people and five or more people in their networks. Findings for the Other female, Black male, and white male groups are sourced from a small sample size and may not be indicative of the general population.

Formation of the Network

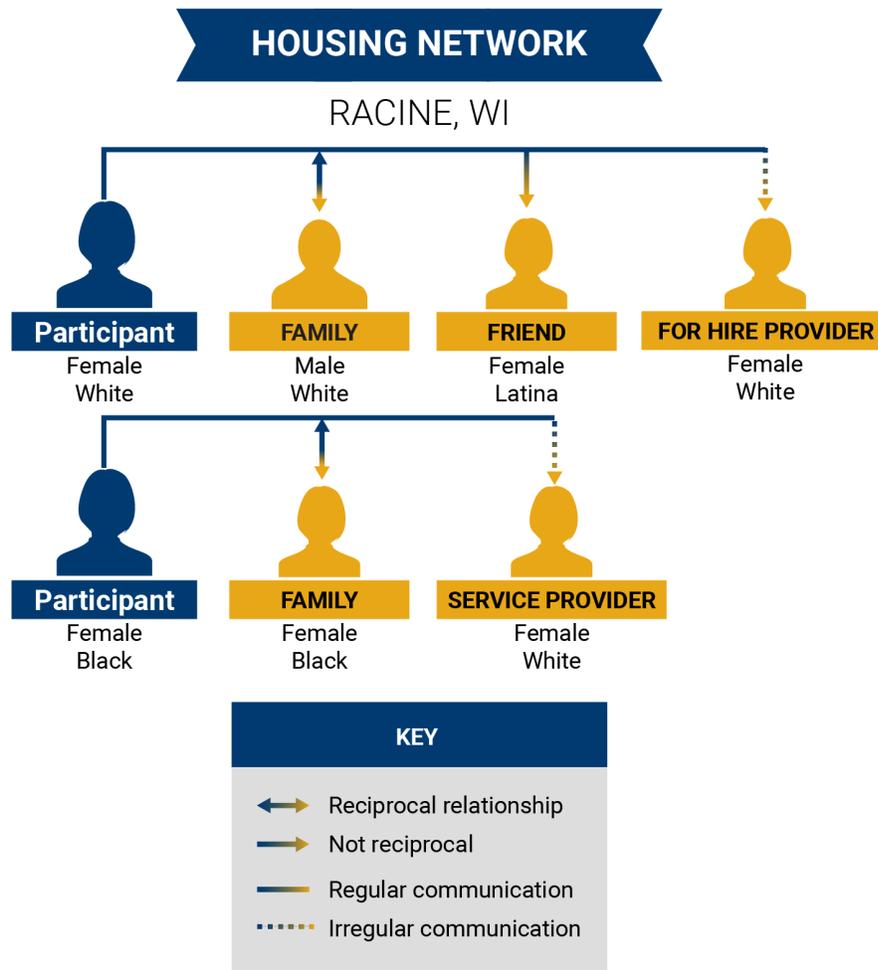
Housing networks consisted of family, colleagues, friends, and partners. Black females had the highest proportion of family members in their housing networks. Black females reported the smallest proportion of friends and no partners as part of their housing network; all other groups reported partners in their housing networks. Some participants included service or for-hire providers in their networks, and a small proportion included community members.

Housing networks, excluding family members, were formed through a variety of ways, including community activities, service providers, college or school, work, and friends. White participants met the greatest proportion of their nonfamilial housing network connections through work. Black females met the greatest proportion of their nonfamilial housing network through service providers, Black males through community activities, and Other females through friends.

Homogeneity of the Network

Across the sample, at least 50 percent of all participants' networks were the same gender as the participant. Although sample sizes were small, Black female participants reported the highest

Figure 17. Summary of Housing Networks for Racine, WI



proportion of gender homogeneity across all groups, at 78 percent, and Black males reported the lowest gender homogeneity; their housing networks were 53 percent male and 47 percent female.

White participants were the same race as a greater proportion of their housing networks than Black participants. White females were racially similar to 81 percent of their housing network, compared to Black females, who reported being the same race as 68 percent of their network.

Strength of the Network

Participants tended to report nonreciprocal relationships with a greater proportion of their housing networks than reciprocal ones. Males had

more reciprocal relationships than females. Black females had reciprocal relationships with a greater proportion of their housing networks than white females (29 percent and 22 percent, respectively). White males had the largest proportion of reciprocal relationships at 60 percent.

While white females were in regular contact with a greater proportion of their housing networks than not, the opposite was true for Black females. White females were in regular contact with 61 percent of their housing networks, compared to 36 percent for Black females. Other females were in regular contact with the largest proportion of their network, compared to other groups.

Use of the Network

As discussed earlier, race discrimination is apparent in Racine, including in housing and home ownership. Our analysis shows that 67 percent of white participants own their home, compared with only 25 percent of Black participants. We found white females sought advice on purchasing a home more often than Black females in the sample. Many Black females discussed renting. One Black female talked about how she relied on four people in her network to support her with finding rental housing and, on occasion, received instrumental support in the form of money for rent:

"It was a group effort to get furniture for us, find an affordable place, to make sure that the new place, the carpet was clean and we had cleaning supplies. So they all kind of worked together to accomplish those goals. Then, ... as we, like, got behind [on rent], somebody might give me a hundred dollars or whatever the case."

—Black female, Racine, WI

Some participants talked about the importance of relying on their partners in their housing search:

"[My significant other] was basically in charge of finding a new place and finding us a safe place. I just kind of approved it. He knew the websites to look at. He knew how to navigate all that stuff. It's been a long time since I've moved. So me and him talked about it multiple times. He would narrow down to a bunch of different places. We would talk about each place. We finally agreed that on the place we're going to be moving."

—Black female, Racine, WI

Those that had housing insecurities talked about using nonprofits and city agencies to assist with their housing search. One woman talked about how her realtor, a housing authority agent, and bank employees supported her in purchasing her home:

"[The housing authority agent], she helped me with the different grants that the city offered. She helped me apply for those. [The bank employee] helped me make sure I had all my ducks in a row, as far as my financial information, making sure I was saving

enough money for what I needed to save for. Then [my realtor] helped me with making sure I got in touch with the right people to inspect my house and making sure that all the t's were crossed and i's were dotted with signing all my mortgage papers and stuff."

—White female, Racine, WI

One woman talked about how receiving an inheritance, along with the help of a realtor friend, allowed her to buy a home:

"A friend of mine is a realtor. I [got] an inheritance and so I bought a house. [I gave my friend] a price range. She picked out several that were in that price range. We were able to take one that was within our budget and move in ready."

—Female, Racine, WI (Racial group withheld for confidentiality.)

Senior housing was a concern for some participants. One person noted that she felt rent was being increased indiscriminately on seniors:

"I don't think that the housing in Wisconsin is fair. ... There was a point in time when senior housing was based on their income. But what I'm being told and learning, there's some places that increase your rent based on the landlord's choice. That's not quite right. I don't understand how you can do a rent recertification or a rent renewal every year and raise a tenant's rent without considering that you've got 65- and 70-year-old people that are not working, but you increase their rent \$35 or \$40 every year. But you know their income hasn't changed. [The increase] forces them at that age to have to relocate. And then there's nobody to help them."

—Black female, Racine, WI

3.3.7 CHALLENGES IN RACINE BY RACE AND GENDER

When asked what aspects of their life created challenges for them, participants identified myriad factors. Across the full sample, Racine participants identified race, money, and where they live/geography as the largest challenges.

Throughout the interviews, participants were asked what factors (e.g., age, race) most contributed to the

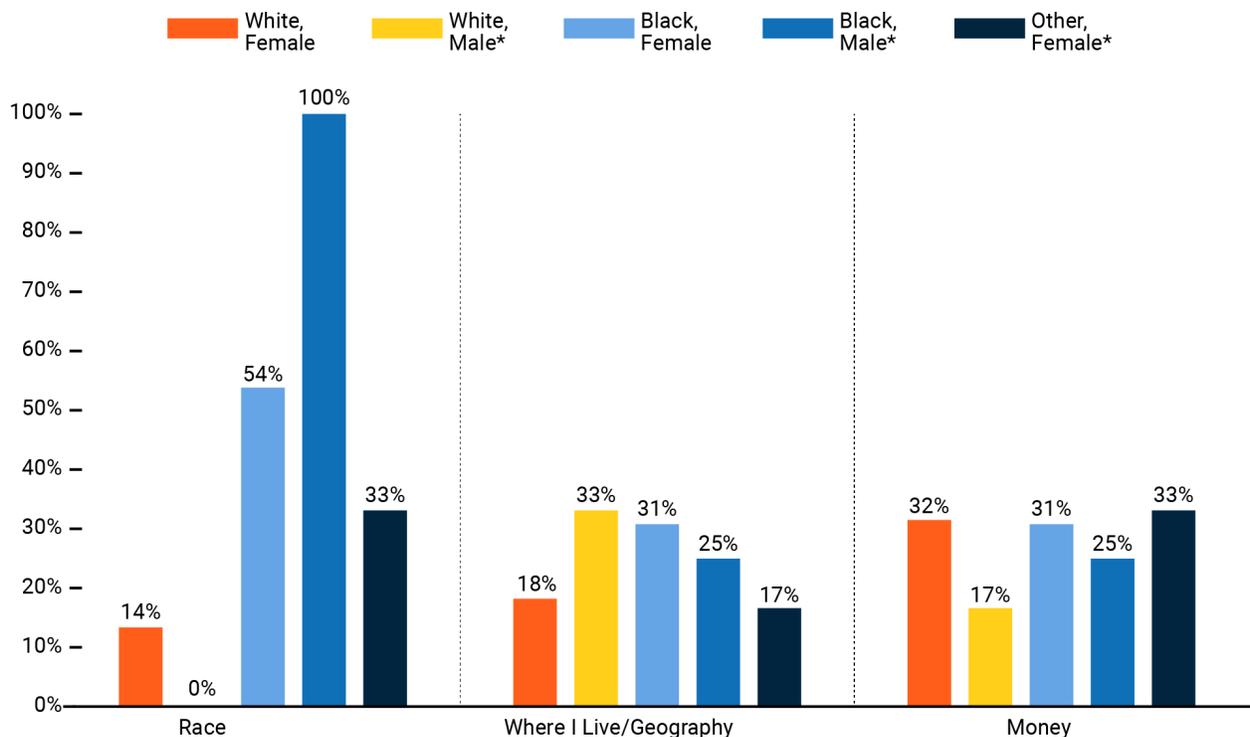
challenges in their lives. Figure 18 shows the factors contributing to challenges that were identified by at least 20 percent of the race and gender groups with a sample size of 10 people or more. Challenges are only included in the discussion if at least 20 percent of the whole sample identified a factor as a challenge.

Black females identified the factors of race, money, and where they live/geography as their biggest factors that contribute to challenges; White females only identified money as a factor. White and Black females identified money as a factor in similar percentages (32 and 31 percent, respectively). Notably, 54 percent of Black females identified race as a factor, whereas only 14 percent of white females did so. Black females also identified where they live/geography as a factor in larger percentage than white females (31 percent and 18 percent, respectively).

When asked about the biggest challenges and they were overcome in the past year, participants cited a variety of challenges related to jobs, education, and housing. Participants spoke about challenges related to topics such as job instability, discrimination based on race or disability status, financial and medical issues, relationships (e.g., divorce), and COVID-19. While some participants noted that they had sought resources to overcome their challenges, others indicated the difficulty of accessing resources in Racine. The types of challenges participants faced and the resources they utilized seemed to vary by race and gender.

Black females were the only group that discussed racial discrimination. One participant struggled to find housing due to her race, and highlighted the racism she had experienced in Racine:

Figure 18. Participant-Identified Factors That Contribute to Challenges in Their Life by Race and Gender in Racine, WI



Note: Challenges identified by fewer than 20 percent of the race/gender groups with at least 10 people were not included.

"I believe I was evicted due to my race. ... That was a very tough thing for me. Before that, I could say that I knew racism exists, but I had never felt it. Within my first week of being here [in Racine], in the middle of the night [I was] talking to my friend, [who is] Hispanic, [and] a car pulled up and started screaming racial slurs out the window. I've never felt that anywhere else."

—Black female, Racine, WI

Another characterized the racism in Racine as systemic and interfering in myriad ways:

"There are no resources at this present moment, and I don't know that any actually exist here in Racine because the systemic and institutionalized racism that is in place prevents people from getting quality child care. It prevents people of color from being child-care providers and ... all the regulations that are in place keep people of color disenfranchised with the job search ... and redlining still exists. ... The stuff we're facing here is systemic, and systems need to change."

—Black female, Racine, WI

Racism was also designated as a cause of job security issues in Racine as well as in the state at large. One Black female noted that in Racine, her significant other had struggled to keep a job and find new work, explaining that he had been "heckled at the job by his bosses or had his hours dramatically cut," or in some cases, had been fired without real cause: *"A common thing here is that Black men and women have a problem keeping jobs. ... [There are] some discriminatory things going on in the workplace here. ... And you're seeing this all over Wisconsin."*

—Black female, Racine, WI

Across all participant groups, the issue of job instability was cited as a major challenge. A female participant who identified as another race explained that to find a secure job, she needed resources such as interview and resume tips. She noted that her network is more important than city resources for these types of information:

"Racine County has something like that, ... but I feel like I wouldn't go to that resource, I would probably try to figure it out on my own or with the people in my

life."

—Female, Racine, WI (Racial group withheld for confidentiality.)

Participants across race and gender groups also discussed medical issues as hinderances in their lives. One White female indicated that her health issues had contributed to discrimination, and elucidated how this discrimination had prevented her keeping a stable, well-paying job. In turn, she had been unable to attain upward mobility, leaving her even worse off than her parents:

"[I have] really, really, really, really, really struggled. And it seems like you just don't get anywhere... and plus I'm aware that my parents were middle class and I'm not. [It] doesn't seem fair."

—White female, Racine, WI

White participants mentioned challenges related to education. One female stated that she had been able to move her kids to a better school than the school in their neighborhood, while another described that her kids do not receive the resources that they "need and deserve." A white male who was a teacher advocated for local education policy reform to improve the school systems.

Other challenges related to education included time management and balancing classwork with other responsibilities. One Black woman hoped to continue her education but added, "Trying to juggle juggling schoolwork and kids seems almost impossible."

3.3.8 DISCUSSION OF RACINE RESULTS

Total Size

Overall, white males had the largest networks (a trend we saw in total and in topic-specific networks in Racine) and Black males the smallest, though the sample sizes were small. White females had larger overall networks than Black females and Other females. White females networks also had more overlap by topic, meaning that more of the same individuals were included in networks across topics.

Black females tended to have somewhat more specialized networks than white females, indicating that they may have specific individuals to turn to for information, advice, resources, and help for each topic. This may be advantageous in that individuals with specialized knowledge on the topic areas may be better positioned to offer resources that tie to social capital.

Job Networks

White participants tended to have larger job networks than Black participants. White males had larger job networks than white females, but Black females had larger job networks than Black males. (However, only a small number of white males and Black males were included in the sample and may not be representative.) Job networks were composed of individuals such as family, friends, colleagues, and for some, advisors or mentors. Non-white participants were more likely to include advisors or mentors in their job networks.

Female participants across the groups met approximately 60 percent of their nonfamilial job network members through work, while males met 31 percent through work. This highlights the importance of getting into the workforce in an industry that a person is interested in as a way to develop a network that can guide an individual through the field. Participants met job network members through college or K-12 school at disparate rates. Black participants did not meet any of their nonfamilial network members through K-12 school, but all other groups did. Black males did not meet any of their nonfamilial job network through college, but all other groups did. These may emphasize the importance of these two settings on establishing a job network.

A greater proportion of females were the same gender as their job networks than males, but most participants were, overall, the same gender as more of their job network members than not. This may mean that females are more likely to be consulted than males for job networks. Black participants and participants in the Other racial group were less likely to be the same race as their job network than white participants.

Participants used their networks to learn about open jobs, assess opportunities, and evaluate skills needed to be successful in a position. Participants seemed to use their network to review resumes and connect to specific people within an organization that was hiring more often than in Washington or San Francisco.

Education Networks

Although sample sizes were small, white males tended to have the largest education networks. Black females had larger education networks than white females.

Education networks consisted of family, friends, and advisors or mentors. Black males were the only group not to include friends in their education network, but also had the highest proportion of family and advisors or mentors in their education network compared to other groups. White participants were more likely to include partners in their networks than other groups. White males included the largest proportion of colleagues in their education network, compared to other groups.

Work was an important setting for all groups except Black males to create their education network. Black participants and Other females were more likely to form nonfamilial education networks through college compared to whites; whites formed larger portions of their network in K-12 school. Service providers connected large portions of Black males and Other females to their networks. White participants and Black females formed some of their relationships through community activities. These differences in places where connections are formed should be considered when trying to expand specific groups' social network opportunities.

Participants across most groups shared the same gender as the majority of their education networks. Black participants were the same race as a smaller proportion of their education network than white participants, and males were the same race as a larger proportion of their education networks than females.

Participants sought advice from people in their

network that had gone through the same academic experience that they were interested in. The participants asked practical questions about ensuring a good value for the cost of the education, assessing if education would advance them in their careers, and, for females, balancing their education and family roles.

Housing Networks

Males tended to have larger housing networks than females. White participants tended to have larger housing networks than Black participants. Black females and Other females had the smallest networks and the largest proportion of participants with small networks. This may highlight a need to increase support for women in these racial groups that are housing insecure, as they may have little social support or safety nets to fall back on.

Participants sought housing advice from partners, family, friends, and colleagues. A small proportion of participants sought housing advice from for-hire or service providers.

Research shows that close-knit networks are more likely to provide effective instrumental (e.g., service and financial) support. Black females and Other females may be particularly vulnerable to housing insecurities. Black females have small networks; approximately 20 percent of their networks are composed of service providers provided through a nonprofit or government agency, which may not be considered close-knit. Conversely, females in the Other race group rely largely on friends and their partner. If their family unit gets into financial difficulty, friends may not feel as obligated to step in and support as family may.

White participants were more likely to have met nonfamilial housing network members through work than Black participants, while Black participants were more likely to meet nonfamilial housing network members through community activities and friends. More Black participants met nonfamilial housing network members as service providers, such as realtors or city employees. White participants were the same gender as a

smaller proportion of their housing networks than Black participants, but white participants were the same race as a larger proportion of their housing networks than Black participants.

Participants highlighted many difficulties in the housing opportunities in Racine based on race and age of participants. Unlike other locations, understanding the neighborhoods of Racine was less prioritized as compared to advice provided in Washington and San Francisco. Participants highlighted how service providers supported their housing journey.

3.3.9 CONCLUSION OF RACINE FINDINGS

Although sample sizes were small, network size, composition, formation, and homogeneity seemed to vary by race and gender among Racine participants. White participants tended to have larger networks than Black participants, although Black females had slightly more specialized networks for each topic area than white females. Further, white males had the largest networks across all topics. Networks consisted of friends, family, and colleagues. Advisors and mentors are components of social networks in Racine, especially for Black participants. Connections for white participants were formed through work more often than for Black participants. Black participants, especially Black males, were less likely to have met any of their nonfamily network members through school. This may be the result of raced-based disparities in primary, secondary, and post-secondary education.

Females generally tended to have greater gender homogeneity with their networks across the topics, indicating that more females are included in networks. Networks tended to be more racially homogenous for white participants. Males reported more reciprocal relationships in their networks across topics, although Black males did not have any reciprocal relationships related to education. Participants maintained regular contact with most of their networks across topics, with the exception of Black participants' housing networks. Since network quality does appear to vary by race and gender among Racine participants, and non-

white participants tended to have smaller and weaker networks, policy should consider ways to increase access to community resources and reduce disparities in settings where networks are formed. For example, both K-12 and college are important settings for network formation, but they seem to be less accessible to people of color in Racine. Local education policy should target the reduction of racial discrimination in access to and quality of education. In addition, community resources could

target making valuable network connections that link to social capital more accessible through recruiting diverse volunteers in executive leadership or higher education spaces to become mentors and helping match them with mentees. These connections do seem to provide value in terms of access to resources and information about jobs and education, but they are unevenly distributed across race and gender groups, so policy focused on increasing accessibility could be valuable to explore.

04

**RESEARCH
QUESTION-SPECIFIC
DISCUSSION**

04 RESEARCH QUESTION-SPECIFIC DISCUSSION

Through our research and analysis, we have drawn conclusions to each of the four research questions. Below is a discussion of each research question.

4.1 WHAT ARE THE CHARACTERISTICS OF SOCIAL NETWORKS ACROSS DIFFERENT COMMUNITIES? DO THESE CHARACTERISTICS DIFFER BY DEMOGRAPHY AND/OR GEOGRAPHY AND, IF SO, HOW AND WHY?

Social networks vary in terms of size and composition across different groups and cities. Participants in Racine had the largest deduplicated total network (5.94 people) and topic-specific networks. Washington and San Francisco had the same deduplicated total network size (4.99 people). Washington had the smallest job and housing networks, while San Francisco had the smallest education networks. Members of participants' housing and education networks overlapped the least.

Through this descriptive study, we observed that network size, homogeneity, and strength vary by race and gender in Washington and Racine and by race and income in San Francisco. In Washington and Racine, white participants consistently reported larger networks than other race groups. In San Francisco, participants with incomes of \$50,000 and greater reported larger jobs and education networks; Asian participants with incomes of \$50,000 and greater had the largest social networks across all groups and topics. When we did an analysis of small total networks (those of size zero or one for all three topics), we found that Black males in Washington are 90 percent more statistically significantly likely to have small networks than white males in Washington.

Across all three cities, whites tended to have the most racially homogenous networks and females tended to have the most gender homogeneous networks, though this was not always the case (e.g., job networks in San Francisco and education networks in Racine). In Washington, networks were

fairly racially homogenous for all groups except Latina females. Females reported more gender homogenous networks than males, which may mean that females are more often turned to for advice and support than males. In San Francisco, homogeneity differed by each topic, but was lower than in Washington. Overall, whites of both incomes and Asians with incomes of \$50,000 and greater had more racially homogenous networks than other groups. Latinos with incomes of \$50,000 and greater had less homogenous networks than other groups, though the sample size is small. In Racine, whites had more racially homogeneous networks than Blacks, with white males having the most racially homogenous networks. Females who were not Black or white had the most racially heterogeneous networks across the three topics. Females had more gender homogenous networks than males; Black females had the most gender homogeneous network across the three topics.

Job, education, and housing networks were composed primarily of friends, family, and colleagues (especially in job networks). In some cases, participants named partners, advisors or mentors, service providers (e.g., social workers, nonprofit staff), or for-hire counselors or realtors as members of their networks. Friends and family typically accounted for approximately half or more of an individual's given social network.

Across the cities, Black males tended to have small networks for jobs, education, and housing. In Washington and Racine, their networks were generally racially homogenous, consisting of a majority of network members that were also Black. Their networks did include both males and females, however. Black males tended to cite challenges related to income and job stability, and mentioned race, age, and money as factors that contribute to these challenges.

4.2 HOW DO SOCIAL NETWORKS FUNCTION WITH RESPECT TO ECONOMIC OUTCOMES SUCH AS JOBS, STABLE HOUSING, AND EDUCATIONAL OPPORTUNITIES?

For most participants, social networks play an influential role with respect to economic opportunities. Social networks were used by participants for social support. Overwhelmingly, participants used their networks for advice or informational support (e.g., where to apply for a job or college, what neighborhoods are safest) and for help assessing themselves (e.g., assessing skills and qualifications for a role, how going back to school will benefit the person). Some participants also used their social support for instrumental assistance—actual assistance such as reviewing their resume, applying for financial aid for secondary education, or doing home improvements.

Racine seemed to have the most people seeking instrumental support from their job network, connecting with friends in human resources and community organizations that helped people get ready for an interview or application. In San Francisco, both lower- and higher-income earners used their networks to get connected to new opportunities, but lower-income earners seemed to feel a need to justify or clarify that they were not getting unfair assistance from their network and had still earned their position. We did not see that from high-income earners. White participants often commented on using their network to see if the job would improve them and their career opportunities. Participants (especially Latinos, Blacks, and lower-income earners) discussed using their networks to negotiate their pay and look for better-paying jobs.

Many participants weighed the value of education in terms of advancing their careers with the upfront costs of the education. Participants used their network to identify the best institution, type of program (e.g., major, online vs. in-person), hours that would be sustainable to take, and to assess if they could complete the program due to its difficulty

or competing priorities. Lower-income participants discussed the costs of going back to school more often than higher-income individuals. Females more often mentioned the impact of returning to school on their children; Latinos most often talked about their children's education.

Housing networks supported participants with assessing costs of rent or purchasing homes and identifying good neighborhoods. People that were housing insecure discussed how they used city and nonprofit resources to make ends meet. People referenced how expensive rent and housing is in Washington and San Francisco.

It does appear that social influence—the idea that an individual's social network can influence what an individual considers normal or the next logical step in life—may be impactful in understanding how social networks affect economic outcomes, especially with regard to housing and educational opportunities.³⁶ In Washington, one participant highlighted how his friends had recently purchased property and he was now interested in buying as well. In Racine, a smaller proportion of Black people own homes than white people. Predominately Black females were using their network to find places to rent, while white females were tapping into their network as they considered purchasing a home.

4.3 HOW ARE THE SOCIAL NETWORKS LINKED TO THESE OUTCOMES FORMED?

Social networks that are focused on jobs, education, and housing are predominately composed of friends, family, and colleagues. Differences in outcomes and in which opportunities are actually available or perceived to be available to an individual may be deeply linked to these three key groups, as well as other types of people that help round out an individual's network.

On average, friends accounted for the largest proportion of network members; this was especially true in job networks and in San Francisco. Unlike family, who are (largely) a fixed network of relations,

friends may serve as a means to augment one's social network to the situation that one aspires to, as it is a malleable group. Participants relied on friends to provide perspective and insights on job, education, and housing opportunities.

Family served as a critical part of many networks. Family can help set expectations and shape realities. The social capital that families do or do not have access to and the norms that are perpetuated through this group may influence individuals' aspirations and attainment of economic opportunities: For example, one individual noted that she was able to buy a house after receiving an inheritance. In San Francisco, particularly among participants with incomes of \$50,000 and greater, family was a less significant part of their job and education network compared to other city and topic networks. This may be due to the unique and quickly evolving start-up and technology industries that dominate San Francisco's high-income industries, to which a family member may not be able to relate.

Colleagues served as influential members of participants' social networks, especially in job and education networks. Colleagues were able to help participants assess current skills and provided advice on next steps for participants.

Advisors and mentors were included in networks of people of color and lower-income people at higher proportions than whites or higher-income participants. Advisors are most significant in education and job networks. Advisors and mentors are more prevalent in networks in Racine compared to the other cities. This may be a function of the less transient nature of Racine compared to Washington, which may allow people to meet and develop mentors and advisors more readily. It may also be a function of the transient nature and fast pace of San Francisco's main industries, which may result in peers being perceived as more reliable guideposts than those that are traditionally considered advisors and mentors.

Partners were mentioned by people on many topics by many groups of participants. Black females in Racine rarely mentioned partners as members of

their topic specific network; this differs from all other groups. For Black females in Racine, however, family members played a large role in topic-specific networks, especially in jobs and housing.

Outside of family, job, education, and housing networks were primarily formed through work, education settings (K-12 or higher education), and community activities. Since social networks can change over time, it may be important to focus on these three settings for adjusting social networks for specific groups.

Work was a foundational part of where many people met their networks. This may highlight the importance of getting into a specific industry of interest to establish a network that can effectively guide or connect an individual to new opportunities. Entry-level positions in the U.S. are requiring more work experience year over year and unpaid internships are disproportionately difficult for low-income people to manage, which may disproportionately impact lower-income individuals from breaking into the industry they are most interested in.^{37 38} Similarly, education was a main avenue through which people met their networks, especially in Washington and Racine. Disciplinary actions in K-12 schooling disproportionately take non-Asian minority youth out of school and the lower rates of college attendance for non-Asian minority students may harm the ability of minorities to establish firm relationships in these pivotal settings.^{39 40} Community activities were also a source of meeting people, especially in San Francisco. Community activities that are accessible to all, located where transportation does not create a barrier, and encourage mingling amongst participants may increase access to opportunities for people to expand their networks.

4.4 HOW DO RACIAL, GENDER, AND INCOME DYNAMICS INFLUENCE THE FORMATION AND FUNCTIONING OF SOCIAL NETWORKS, PARTICULARLY THOSE WE DETERMINE TO BE LINKED TO ECONOMIC MOBILITY?

A main goal of this research is to understand what networks are present, how they differ across groups, and how are they used. Conversely, it is important to understand which networks are not present, since an individual cannot utilize a network that they do not have. Social networks can be a network to help an individual launch or grow, but can also play an important role as a safety net when things are not going well. Small networks likely have less social capital and may highlight a lack of safety net and security for specific race, gender, and income groups. These networks may be less equipped to help individuals deal with daily challenges that people may experience, such as the challenges mentioned in Sections 3.1.7, 3.2.7, and 3.3.7.

In Washington, people of color reported 0–1 people in their job, education, and housing networks more often than white people. In Washington, white females were less likely than all other groups to have a small network for each network topic, with the sole exception of males in the Other racial category for job networks. White females and males reported small networks less frequently when compared to Black females and males, respectively. Across the three networks, Black females were nearly twice as likely to report small networks when compared to white females. Thirteen to 45 percent more Black males had small networks compared to white males across the three topics. When looking at the total network, we found that Black males were statistically more likely to have a total network of 0–1 people when compared to white males in Washington. This

means that in the three key networks that are tied to economic mobility, Black males are more likely than white males to have only one person to whom they can turn.

In San Francisco, we saw differences in small networks among race and income groups. One in 10 Asian participants with an income of \$50,000 or greater had a job or education network of 0–1 people, while other non-Asian groups had at least three in 10 participants that reported a small network for the same topics. Large proportions of participant groups (33 percent to 67 percent) reported education networks of 0–1 people, the highest proportion across the three topics.

Racine findings are similar to Washington for race and gender groups in relationship to small network sizes. White participants had a smaller proportion of participants with 0–1 people in their job, education, and housing networks compared to people of color. Males had a smaller proportion of participants with small networks compared to females in jobs and housing networks.

Some participants discussed their preference to do things on their own, without the help of others. One Latina in Washington did not have an education network; she stated that she preferred to do her own research online. It is unclear whether this was her genuine preference or the only option she had due to not having a network.

05

CONCLUSIONS

05 CONCLUSIONS

Since there appears to be notable variations in network quality based on individual characteristics, it is important to consider the implications of these variations. Smaller, less diverse networks that consist mainly of family or friends likely lack specialized knowledge in a given topic area, and may not be able to provide the specific, adequate resources or valuable information an individual may need. Policy considerations that can circumvent the disparities in access to information across networks may aim to increase access to specialized resources related to jobs, education, and housing, especially for people of color and lower-income individuals who may have less access to these resources built into their networks. For example, city governments could make specialized knowledge about job, education, and housing opportunities available through community resources such as nonprofit organizations, government agencies, or online sources that increase access to and availability of information. Policies and organizations can also help to intentionally grow people's networks. For example, increasing the access to and interest in community activities that bring together diverse individuals may be a means to help individuals intentionally diversify and grow their networks. Community or government programs could target the creation of mentor programs, through which individuals such as executives, professors, and others in professional or educational leadership positions connect with mentees and help them access job, education, and housing resources with no cost. Other policy considerations include reducing or eliminating work requirements for entry-level jobs and reducing or eliminating unpaid internships.

06

LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

06 LIMITATIONS AND RECOMMENDATIONS FOR FUTURE RESEARCH

The participants included in this study cannot be considered representative of the overall populations in the three cities or the United States. The study was also limited by the emergence of the COVID-19 global pandemic. While the original research plan and interview guide were designed for interviews to be conducted in person, this became impossible, and interviews were instead conducted by phone. Face-to-face interviews may have allowed interviewers to build more rapport with the participants and help them move through the survey more smoothly. Over the phone, interviewers were less able to build rapport, and some participants became tired by the end of the survey. Additionally, there may have been an effect of participants “learning” the survey and reporting fewer people in networks as the survey progressed in order to get through the interview more quickly.

Future research could explore other aspects of the interview data, such as concerns and overall assessments of resources in participants’ cities and the impact of COVID-19. It could explore similar research questions in other cities, towns, or rural communities across the country to continue building on this understanding of network characteristics and how they vary geographically as well as by demographic factors. Other personal characteristics, such as sexual orientation and immigration status, would provide valuable data to explore in relation to personal social network differences and their impact on social capital and socioeconomic mobility. Immigration status could provide a lens through which to understand how networks progress throughout generations, as there may be differences in newly arriving immigrants, first-, and second-generation Americans’ networks. Although the current research explored the immediate impact of COVID-19 on participants, future studies will need to expand upon this work to understand the long-lasting impact of social distancing measures and the shift to remote school, work, and social activities on building and maintaining social networks.

APPENDIX A: RELATIONSHIP TYPES AND FORMATION TABLES

For confidentiality of participants, all data for groups of less than three have been deleted from the data tables in Appendix A.

A.1 WASHINGTON, DC

Table A-1. Types of Relationships in Job Networks in Washington, DC, by Race and Gender

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, Female	18	2%	0%	17%	2%	24%	2%	42%	9%	2%	100%
White, Male*	9	6%	0%	8%	6%	26%	6%	39%	10%	0%	100%
Black, Female	20	0%	0%	22%	3%	28%	6%	25%	8%	10%	100%
Black, Male	21	12%	0%	15%	0%	14%	3%	31%	10%	15%	100%
Latino, Female	14	11%	0%	15%	7%	11%	1%	47%	6%	0%	100%
Latino, Male*	4	6%	0%	35%	0%	0%	0%	53%	6%	0%	100%
Other, Female*	4	8%	0%	21%	0%	19%	0%	46%	6%	0%	100%
Other, Male*	4	13%	0%	33%	0%	6%	0%	48%	0%	0%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-2. Formation of Nonfamilial Job Network Connections in Washington, DC, by Race and Gender

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, Female	17	2%	20%	0%	7%	0%	2%	26%	4%	0%	3%	35%	100%
White, Male*	8	0%	0%	0%	4%	6%	0%	44%	9%	4%	10%	22%	100%
Black, Female	17	0%	18%	0%	3%	0%	15%	9%	4%	1%	3%	47%	100%
Black, Male	19	4%	2%	0%	0%	3%	12%	32%	9%	7%	9%	23%	100%
Latino, Female	14	4%	10%	0%	9%	0%	0%	12%	7%	17%	5%	38%	100%
Latino, Male*	4	0%	15%	0%	6%	0%	0%	19%	0%	0%	6%	54%	100%
Other, Female*	-	-	-	-	-	-	-	-	-	-	-	-	-
Other, Male*	-	-	-	-	-	-	-	-	-	-	-	-	-

* Denotes a small sample size, or less than 10 participants.

Table A-3. Types of Relationships in Education Networks in Washington, DC, by Race and Gender

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, Female	14	1%	0%	11%	7%	31%	0%	37%	13%	0%	100%
White, Male*	11	6%	0%	15%	0%	26%	6%	35%	12%	0%	100%
Black, Female	17	5%	0%	22%	0%	33%	8%	18%	11%	3%	100%
Black, Male	20	18%	0%	17%	3%	23%	3%	26%	5%	7%	100%
Latino, Female	12	20%	0%	4%	2%	17%	0%	39%	18%	0%	100%
Latino, Male*	–	–	–	–	–	–	–	–	–	–	–
Other, Female*	–	–	–	–	–	–	–	–	–	–	–
Other, Male*	4	38%	0%	25%	0%	0%	0%	38%	0%	0%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-4. Formation of Nonfamilial Education Network Connections in Washington, DC, by Race and Gender

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, Female	12	4%	23%	0%	10%	0%	0%	28%	3%	4%	4%	24%	100%
White, Male*	9	0%	4%	0%	0%	11%	0%	35%	22%	0%	0%	28%	100%
Black, Female	13	0%	23%	0%	0%	3%	8%	10%	6%	15%	10%	26%	100%
Black, Male	16	9%	4%	0%	0%	0%	8%	30%	12%	0%	13%	24%	100%
Latino, Female	12	0%	21%	0%	3%	0%	0%	13%	8%	21%	21%	14%	100%
Latino, Male*	–	–	–	–	–	–	–	–	–	–	–	–	–
Other, Female*	–	–	–	–	–	–	–	–	–	–	–	–	–
Other, Male*	–	–	–	–	–	–	–	–	–	–	–	–	–

* Denotes a small sample size, or less than 10 participants.

Table A-5. Types of Relationships in Housing Networks in Washington, DC, by Race and Gender

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, Female	16	0%	0%	8%	8%	24%	6%	34%	14%	6%	100%
White, Male*	10	0%	0%	5%	12%	15%	0%	51%	10%	7%	100%
Black, Female	18	0%	0%	2%	9%	35%	17%	30%	6%	2%	100%
Black, Male	17	1%	0%	6%	0%	39%	12%	27%	6%	8%	100%
Latino, Female	11	9%	0%	9%	12%	35%	5%	14%	17%	0%	100%
Latino, Male*	–	–	–	–	–	–	–	–	–	–	–
Other, Female*	–	–	–	–	–	–	–	–	–	–	–
Other, Male*	4	0%	0%	13%	0%	25%	0%	63%	0%	0%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-6. Formation of Nonfamilial Housing Network Connections in Washington, DC, by Race and Gender

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, Female	13	0%	22%	0%	8%	0%	8%	29%	5%	0%	10%	17%	100%
White, Male*	10	0%	16%	0%	0%	0%	3%	44%	0%	0%	13%	23%	100%
Black, Female	14	2%	11%	0%	2%	0%	11%	11%	0%	14%	14%	35%	100%
Black, Male	12	0%	9%	0%	0%	0%	28%	25%	0%	8%	4%	25%	100%
Latino, Female	9	0%	22%	0%	17%	0%	0%	22%	0%	22%	6%	11%	100%
Latino, Male*	–	–	–	–	–	–	–	–	–	–	–	–	–
Other, Female*	–	–	–	–	–	–	–	–	–	–	–	–	–
Other, Male*	–	–	–	–	–	–	–	–	–	–	–	–	–

* Denotes a small sample size, or less than 10 participants.

A.2 SAN FRANCISCO, CA

Table A-7. Types of Relationships in Job Networks in San Francisco, CA, by Race and Income

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, less than \$50,000*	8	9%	0%	23%	0%	6%	0%	50%	6%	6%	100%
White, \$50,000 and greater	19	3%	0%	28%	3%	25%	0%	29%	13%	0%	100%
Black, less than \$50,000*	–	–	–	–	–	–	–	–	–	–	–
Black, \$50,000 and greater*	4	6%	0%	0%	0%	0%	0%	81%	13%	0%	100%
Latino, less than \$50,000	22	0%	0%	22%	3%	11%	9%	34%	15%	7%	100%
Latino, \$50,000 and greater*	6	6%	0%	29%	0%	12%	0%	39%	14%	0%	100%
Asian, less than \$50,000*	6	0%	0%	20%	0%	29%	3%	44%	3%	0%	100%
Asian, \$50,000 and greater	18	3%	0%	20%	3%	12%	1%	50%	10%	1%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-8. Formation of Nonfamilial Job Network Connections in San Francisco, CA, by Race and Income

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, less than \$50,000*	9	0%	0%	0%	5%	6%	28%	6%	11%	0%	19%	25%	100%
White, \$50,000 and greater	15	0%	17%	0%	3%	3%	2%	7%	2%	2%	3%	60%	100%
Black, less than \$50,000*	–	–	–	–	–	–	–	–	–	–	–	–	–
Black, \$50,000 and greater*	5	0%	18%	0%	0%	8%	20%	30%	0%	0%	4%	20%	100%
Latino, less than \$50,000	22	1%	20%	0%	0%	0%	14%	11%	5%	5%	5%	41%	100%
Latino, \$50,000 and greater*	6	0%	22%	0%	11%	0%	0%	17%	0%	0%	6%	44%	100%
Asian, less than \$50,000*	6	0%	29%	0%	0%	17%	4%	17%	0%	0%	8%	8%	100%
Asian, \$50,000 and greater	16	1%	7%	0%	0%	0%	1%	13%	0%	0%	19%	50%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-9. Types of Relationships in Education Networks in San Francisco, CA, by Race and Income

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, less than \$50,000*	6	23%	0%	3%	0%	6%	25%	31%	6%	7%	100%
White, \$50,000 and greater	16	2%	0%	39%	0%	28%	0%	19%	12%	0%	100%
Black, less than \$50,000*	–	–	–	–	–	–	–	–	–	–	–
Black, \$50,000 and greater*	4	0%	0%	0%	13%	0%	0%	88%	0%	0%	100%
Latino, less than \$50,000	15	3%	0%	7%	7%	16%	28%	30%	2%	7%	100%
Latino, \$50,000 and greater*	4	50%	0%	17%	0%	8%	0%	8%	17%	0%	100%
Asian, less than \$50,000*	6	17%	0%	0%	0%	10%	17%	40%	0%	17%	100%
Asian, \$50,000 and greater	16	3%	0%	33%	0%	16%	2%	38%	8%	0%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-10. Formation of Nonfamilial Education Network Connections in San Francisco, CA, by Race and Income

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, less than \$50,000*	7	0%	21%	0%	0%	0%	23%	17%	14%	0%	14%	10%	100%
White, \$50,000 and greater	11	0%	12%	0%	5%	3%	0%	10%	0%	3%	6%	62%	100%
Black, less than \$50,000*	–	–	–	–	–	–	–	–	–	–	–	–	–
Black, \$50,000 and greater*	5	0%	26%	0%	0%	0%	20%	30%	0%	0%	4%	20%	100%
Latino, less than \$50,000	14	0%	14%	0%	0%	0%	4%	25%	25%	14%	4%	14%	100%
Latino, \$50,000 and greater*	6	0%	6%	0%	19%	0%	0%	38%	0%	0%	0%	38%	100%
Asian, less than \$50,000*	6	0%	33%	0%	0%	0%	33%	17%	17%	0%	0%	0%	100%
Asian, \$50,000 and greater	16	0%	6%	0%	0%	0%	2%	22%	12%	0%	3%	55%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-11. Types of Relationships in Housing Networks in San Francisco, CA, by Race and Income

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, less than \$50,000*	10	5%	0%	10%	10%	20%	0%	25%	0%	30%	100%
White, \$50,000 and greater	15	0%	0%	2%	7%	28%	10%	17%	36%	0%	100%
Black, less than \$50,000*	–	–	–	–	–	–	–	–	–	–	–
Black, \$50,000 and greater*	–	–	–	–	–	–	–	–	–	–	–
Latino, less than \$50,000	18	0%	0%	4%	0%	21%	3%	37%	6%	31%	100%
Latino, \$50,000 and greater*	4	0%	0%	10%	0%	10%	25%	25%	30%	0%	100%
Asian, less than \$50,000*	4	0%	0%	25%	0%	50%	0%	0%	8%	0%	100%
Asian, \$50,000 and greater	17	0%	0%	9%	10%	13%	2%	2%	11%	0%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-12. Formation of Nonfamilial Housing Network Connections in San Francisco, CA, by Race and Income

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, less than \$50,000*	9	0%	22%	0%	6%	0%	31%	0%	11%	0%	22%	7%	100%
White, \$50,000 and greater	11	3%	27%	0%	7%	0%	6%	9%	6%	5%	11%	27%	100%
Black, less than \$50,000*	–	–	–	–	–	–	–	–	–	–	–	–	–
Black, \$50,000 and greater*	4	0%	27%	0%	0%	10%	50%	8%	0%	0%	5%	0%	100%
Latino, less than \$50,000	16	13%	6%	0%	0%	3%	47%	6%	3%	6%	8%	8%	100%
Latino, \$50,000 and greater*	4	0%	0%	0%	33%	0%	50%	0%	0%	0%	0%	17%	100%
Asian, less than \$50,000*	–	–	–	–	–	–	–	–	–	–	–	–	–
Asian, \$50,000 and greater	16	3%	30%	0%	3%	0%	2%	10%	13%	2%	10%	26%	100%

* Denotes a small sample size, or less than 10 participants.

A.3 RACINE, WI

Table A-13. Types of Relationships in Job Networks in Racine, WI, by Race and Gender

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, Female	19	0%	0%	16%	0%	28%	0%	41%	13%	2%	100%
White, Male*	6	3%	0%	17%	0%	27%	0%	38%	16%	0%	100%
Black, Female	11	2%	2%	29%	2%	33%	5%	22%	5%	0%	100%
Black, Male*	4	31%	0%	0%	0%	17%	0%	38%	15%	0%	100%
Other, Female*	5	15%	0%	5%	0%	32%	10%	32%	7%	0%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-14. Formation of Nonfamilial Job Network Connections in Racine, WI, by Race and Gender

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, Female	17	1%	6%	0%	4%	0%	0%	10%	8%	1%	4%	65%	100%
White, Male*	6	0%	8%	0%	8%	0%	0%	25%	11%	0%	17%	31%	100%
Black, Female*	8	3%	16%	0%	0%	0%	6%	13%	0%	0%	3%	59%	100%
Black, Male*	4	0%	49%	0%	0%	0%	15%	0%	0%	5%	0%	31%	100%
Other, Female*	4	0%	0%	0%	0%	0%	0%	25%	13%	0%	0%	63%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-15. Types of Relationships in Education Networks in Racine, WI, by Race and Gender

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, Female	16	13%	0%	14%	0%	29%	0%	24%	20%	0%	100%
White, Male*	5	23%	0%	31%	0%	19%	0%	17%	11%	0%	100%
Black, Female	10	23%	3%	20%	7%	18%	7%	22%	0%	0%	100%
Black, Male*	3	50%	0%	8%	0%	42%	0%	0%	0%	0%	100%
Other, Female*	5	16%	0%	10%	0%	20%	4%	23%	7%	20%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-16. Formation of Nonfamilial Education Network Connections in Racine, WI, by Race and Gender

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, Female	16	8%	24%	0%	0%	0%	0%	6%	13%	0%	0%	49%	100%
White, Male*	6	0%	8%	0%	0%	3%	0%	13%	19%	0%	0%	56%	100%
Black, Female	10	0%	15%	0%	10%	0%	5%	20%	5%	5%	3%	37%	100%
Black, Male*	–	–	–	–	–	–	–	–	–	–	–	–	–
Other, Female*	4	0%	0%	0%	0%	0%	25%	20%	5%	0%	0%	50%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-17. Types of Relationships in Housing Networks in Racine, WI, by Race and Gender

Race and Gender Group	Number of Participants in Group	Advisor/Mentor	Clergy	Colleague	Community	Family	For-Hire Provider	Friend	Partner	Service Provider	Total
White, Female	19	1%	0%	12%	4%	30%	14%	25%	13%	2%	100%
White, Male*	5	0%	0%	25%	10%	25%	0%	23%	17%	0%	100%
Black, Female*	6	4%	0%	13%	8%	37%	8%	9%	0%	20%	100%
Black, Male*	4	25%	0%	0%	0%	17%	13%	25%	21%	0%	100%
Other, Female*	6	0%	0%	8%	0%	17%	0%	42%	33%	0%	100%

* Denotes a small sample size, or less than 10 participants.

Table A-18. Formation of Nonfamilial Housing Network Connections in Racine, WI, by Race and Gender

Race and Gender Group	Number of Participants in Group	Childhood	Community Activity	N/A	Online	Professional Development Event	Service Provider	College	School K-12	Through Family	Through Friends	Through Work	Total
White, Female	15	0%	17%	0%	3%	0%	11%	5%	17%	8%	0%	40%	100%
White, Male*	5	0%	13%	0%	0%	0%	0%	30%	23%	0%	0%	33%	100%
Black, Female*	5	0%	20%	0%	0%	0%	27%	20%	0%	0%	10%	23%	100%
Black, Male*	4	0%	55%	0%	0%	0%	15%	0%	0%	5%	13%	13%	100%
Other, Female*	4	0%	0%	0%	0%	0%	0%	0%	25%	0%	50%	25%	100%

* Denotes a small sample size, or less than 10 participants.

APPENDIX B: NETWORK SIZE

B.1 WASHINGTON, DC

Table B-1. Network Sizes in Washington, DC, Measured by Number of People

Race and Gender Group	Number of Participants in Group	Job Network Size	Education Network Size	Housing Network Size	Total Network Size	Network Members in One Topic	Network Members in Multiple Topics	Job and Housing Overlap	Job and Education Overlap	Housing and Education Overlap	Job, Housing, and Education Overlap
White, Female	19	3.63	2.84	2.63	6.21	4.21	2.00	1.05	1.32	0.79	0.58
White, Male	11	2.64	2.55	2.91	6.27	4.64	1.64	0.73	0.55	0.73	0.18
Black, Female	24	2.21	1.67	1.75	3.92	2.58	1.33	0.75	0.71	0.63	0.38
Black, Male	25	2.20	2.04	1.68	4.84	3.96	0.88	0.28	0.68	0.24	0.16
Latino, Female	15	2.73	2.20	1.80	4.40	2.87	1.53	0.93	1.13	0.93	0.73
Latino, Male*	5	3.20	1.00	1.80	5.00	4.00	1.00	1.00	0.00	0.00	0.00
Other, Female*	4	2.50	1.50	1.50	3.50	2.00	1.50	1.00	0.75	0.75	0.50
Other, Male*	4	3.75	3.00	2.25	6.75	4.50	2.25	1.25	1.00	0.00	0.00

* Denotes a small sample size, or less than 10 participants.

Table B-2. Proportion of Overlap of Network Members in Washington, DC

Race and Gender Group	Number of Participants in Group	Percent of Network Members in One Topic	Percent of Network Members in Multiple Topics	Percent of Network Members in Three Topics
White, Female	19	68%	32%	9%
White, Male	11	74%	26%	3%
Black, Female	24	66%	34%	10%
Black, Male	25	82%	18%	3%
Latino, Female	15	65%	35%	17%
Latino, Male*	5	80%	20%	0%
Other, Female*	4	57%	43%	14%
Other, Male*	4	67%	33%	0%

* Denotes a small sample size, or less than 10 participants.

B.2 SAN FRANCISCO, CA

Table B-3. Network Sizes in San Francisco, CA, Measured by Number of People

Race and Gender Group	Number of Participants in Group	Job Network Size	Education Network Size	Housing Network Size	Total Network Size	Network Members in One Topic	Network Members in Multiple Topics	Job and Housing Overlap	Job and Education Overlap	Housing and Education Overlap	Job, Housing, and Education Overlap
White, less than \$50,000	13	2.38	1.69	2.85	5.08	3.69	1.38	0.77	0.77	0.77	0.46
White, \$50,000 and greater	21	2.95	1.90	1.90	5.05	3.48	1.57	0.62	0.90	0.24	0.10
Black, less than \$50,000*	2	2.50	1.50	2.50	5.00	3.50	1.50	1.00	0.50	0.00	0.00
Black, \$50,000 and greater*	6	2.83	2.17	2.00	4.50	2.67	1.83	1.33	1.00	0.83	0.67
Latino, less than \$50,000	23	2.17	1.30	1.52	4.30	3.91	0.39	0.26	0.22	0.17	0.13
Latino, \$50,000 and greater*	6	2.83	1.50	2.50	5.17	4.00	1.17	0.83	0.83	0.50	0.50
Asian, less than \$50,000*	7	3.00	1.71	1.29	3.86	2.29	1.57	1.14	1.00	0.57	0.57
Asian, \$50,000 and greater	18	3.72	2.50	2.83	6.28	4.00	2.28	1.44	1.22	0.72	0.56

* Denotes a small sample size, or less than 10 participants.

Table B-4. Proportion of Overlap of Network Members in San Francisco, CA

Race and Gender Group	Number of Participants in Group	Percent of Network Members in One Topic	Percent of Network Members in Multiple Topics	Percent of Network Members in Three Topics
White, Less than \$50,000	13	73%	27%	9%
White, \$50,000 and greater	21	69%	31%	2%
Black, Less than \$50,000*	2	70%	30%	0%
Black, \$50,000 and greater*	6	59%	41%	15%
Latino, Less than \$50,000	23	91%	9%	3%
Latino, \$50,000 and greater*	6	77%	23%	10%
Asian, Less than \$50,000*	7	59%	41%	15%
Asian, \$50,000 and greater	18	64%	36%	9%

* Denotes a small sample size, or less than 10 participants.

B.3 RACINE, WI

Table B-5. Network Sizes in Racine, WI, Measured by Number of People

Race and Gender Group	Number of Participants in Group	Job Network Size	Education Network Size	Housing Network Size	Total Network Size	Network Members in One Topic	Network Members in Multiple Topics	Job and Housing Overlap	Job and Education Overlap	Housing and Education Overlap	Job, Housing, and Education Overlap
White, Female	22	3.36	2.64	2.59	6.14	4.32	1.82	1.14	1.14	0.64	0.55
White, Male*	6	4.17	3.83	3.17	8.50	6.33	2.17	1.17	1.33	0.67	0.50
Black, Female	13	3.00	2.92	1.62	5.23	4.15	1.08	0.38	0.92	0.38	0.31
Black, Male*	4	3.50	2.00	2.75	4.75	2.50	2.25	2.25	1.25	1.25	1.25
Other, Female*	6	2.67	2.50	1.83	5.00	3.50	1.50	0.50	1.50	0.50	0.50

* Denotes a small sample size, or less than 10 participants.

Table B-6. Proportion of Overlap of Network Members in Racine, WI

Race and Gender Group	Number of Participants in Group	Percent of Network Members in One Topic	Percent of Network Members in Multiple Topics	Percent of Network Members in Three Topics
White, Female	22	70%	30%	9%
White, Male*	6	75%	25%	6%
Black, Female	13	79%	21%	6%
Black, Male*	4	53%	47%	26%
Other, Female*	6	70%	30%	10%

* Denotes a small sample size, or less than 10 participants.

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ENDNOTES

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