Mutually Inclusive: Black Fraternal Orders, Mutual Aid, and Occupational Outcomes in Virginia, 1870-1930

Jeneta Nwosu*

July 29, 2026

Abstract

A popular form of voluntary association around the turn of the 20th century was the fraternal order, which offered both like-minded friendship and insurance benefits. For black communities, fraternal associations were a powerful way of pooling wealth for community support, financing local infrastructure, and organizing for civil rights. This paper evaluates the labor market impact of having a fraternal association headquarters in a city on its Black residents, which I measure using occupation outcomes in census data within the state of Virginia. Employing a generalized synthetic control method, I find that having at least one fraternal headquarters increases occupation score by the equivalent of $290.20 in 1950 dollars two censuses after the first headquarters is founded.

JEL Codes: N91, N92, J15, J24

*AEA Summer Training Program hosted at American University; Vanderbilt University. I thank Brian Beach, Mary Eschelbach Hansen, Kara Reynolds, and Leah Brooks for helpful comments. I also thank the American Economic Assocation and American University for financial support and professional development through the AEA Summer Training Program. This is a draft paper.

1 Introduction

Toward the end of the 19th century, organizations known as fraternal orders were active across the United States and entitled their dues-paying members to aid in the form of life insurance, sick benefits, and funeral benefits. Fraternal orders collectively boasted millions of members — historian David T. Beito estimates that one-third of all U.S. males were members of one by 1920 — and were popular across people of many backgrounds (Beito 2000). Despite this historical impact, the fraternal order as a type of organization has fallen into relative obscurity today. To my knowledge, this work is the first to evaluate their economic impact. In this paper, I focus on African American orders specifically. The time period when fraternal orders were at their peak — post-Emancipation and pre-Civil Rights Act — was a time when the United States' dispossessed and disenfranchised Black population had unique reasons to demand associations with mutual benefit arrangements. I estimate the impact of Black fraternal orders on census-measured occupational outcomes using a small subset in the state of Virginia as an example. I find that two years after the introduction of at least one fraternal headquarters to a city, average occupation score increases by the equivalent of $290.20 in 1950 dollars.

Fraternal orders are diverse with rich individual histories, but they tend to have in common "an autonomous system of lodges, a democratic form of internal government, a ritual, and the provision of mutual aid for members and their families" (Beito 2000, p. 13). Though named "fraternal," these organizations were not exclusive to men. The roots of American fraternalism began with the Freemasons, whose membership spread from white elites like George Washington and John Hancock to a broader group of artisan and skilled workers post-American Revolution. However, the Freemasons also had black counterparts, who received their charter directly from the Grand Lodge of England in 1787 and set up the first Prince Hall lodges in Massachusetts after existing white lodges refused to recognize them. The Prince Hall Masons had a similarly elite population. Regardless of race, fraternal orders were mostly local affairs until the 1820s when national sick and funeral benefit orders emerged. By the end of the century, large national life insurance orders became prominent, and by this time fraternalism was a pastime that transcended class boundaries. In 1910, membership across all fraternal order types was at least 13 million. This is a difficult number to estimate in full, however, because "many individuals belonged to more than one society, and large segments of the fraternal population, such as blacks and immigrants, were often undercounted" (Beito 2000, p. 27). Black fraternal orders were not as documented as white orders, but they were special in a couple of ways. First, they tended to have a higher number of women involved. In fact, the Imperial Order of King David, was an organization founded in Richmond, Virginia and run for many years by a woman: Grand Worthy Ruler Adelaide Thompson (Skocpol and Oser 2004; Skocpol 2024).[1] Second, fraternal orders served as an important avenue for advocating for black civil rights, apparent in the efforts of another Richmond-founded black fraternal order, the United Order Of True Reformers. In 1904, the United Order Of True Reformers formed a coalition with other groups protesting the segregation of Richmond streetcars (Skocpol 2025).

In his report "Economic Cooperation Among Negro Americans," W.E.B. Dubois (1907) aimed to track mutual aid activities among African American populations in the United States. He surmised:

> "From the fact that there is among Negroes, as yet, little of that great inequality of wealth distribution which marks modern life, nearly all their economic effort tends toward true economic cooperation."

This report charted the efforts and geographic distribution of churches, cooperative businesses, beneficial societies, and what he calls "secret societies" but I refer to as fraternal associations. As Dubois admitted, however, the lines between different voluntary organizations with mutual aid functions can get blurry; it can be hard to draw a line between fraternal orders and beneficial societies since many beneficial societies "have more or less

[1] Honorifics like Grand Worthy Ruler were common as part of the ritual of fraternal orders, as were regalia like badges and sashes.

ritual work, and the regular secret societies do much fraternal insurance business," and beneficial societies and professionalized insurance firms may look similar "save in membership and extent of business" (Dubois 1907). To sidestep the issue of distinction, my analysis uses an externally determined list of African American fraternal orders, which I discuss further in the data section.

The social capital literature and the insurance literature are most relevant for explaining the economic impact of fraternal orders. When people connect and engage with each other in social networks, there are material benefits. Researchers concerned with the link between a social network and these benefits would call the link social capital, and have argued that higher social capital leads to higher rates of financialization (Guiso et al. 2004) and higher productivity growth and investment (Knack and Keefer 1997; Putnam et al. 1994). However, different studies choose different measures of social capital, from associational activity to surveyed social trust, which affects comparability.

The link between social capital and labor market outcomes is well-discussed in economics. Past scholarship supports an association between strength of social connections and outcomes like precarity (Soundararajan et al. 2024), income and entrepreneurial activity (Burchardi and Hassan 2013; Chetty et al. 2022; Montgomery 1991; Sun et al. 2019), employment and job search efficiency (Stone et al. 2004; Zhao and Yao 2017), and pay raise and promotion expectations (Rungo et al. 2024).

When it comes to the insurance literature, fraternal insurance policies exist in a gray area. Insurance orders offered formal, explicitly defined policies like firm insurance, but were not subject to a profit incentive. In contrast, informal insurance provides coverage through a voluntary social network with mutual pay-in and mutual protection, much like fraternal insurance did. Papers that examine informal insurance may offer useful analogues for modeling fraternal insurance's impact. For example, Townsend (1994) tests a general-equilibrium theoretical model for risk-sharing on the village level using data from rural India. He found that informal risk-sharing fell short of full insurance, but income did not entirely dictate consumption, implying the presence of smoothing devices. This paper serves as an example of how widely adopted agreements of mutual assistance can lead to comparable coverage in the event of a shock as a formalized or professionally provided insurance plan, leading the two to be potential substitutes if they exist at the same time.

Readers may be familiar with another example, the rotating savings and credit association (rosca), which several economists have studied before. Roscas rely upon periodic mutual contribution of its members to dispense benefits, like fraternal orders. However, receipt of benefit in roscas is not a true insurance payout; usually, payouts are randomly assigned to a single member, or individuals can bid to have priority. Besley et al. (1993) argue that this institution best serves as a mode of saving for durable indivisible goods, as opposed to risk-sharing. They note that in some instances observed in the anthropological literature, when one member was unable to contribute to the pot in a period, others would cover their contribution. In this case, roscas would have a risk-sharing role. Anderson and Baland (2002) complicate this point, arguing that women in Kenya participate in roscas to protect against the risk of their husbands mismanaging household funds and cope with conflictual intrahousehold resource allocation.

Discussions of risk and human capital investment tend to focus on borrowing (see Caucutt and Lochner 2020, for example). However, coverage by life insurance (Lu and Yanagihara 2013), health insurance (Dillender 2014; Anand and Gicheva 2024), and income-protecting illness or accident insurance (Liu 2021) can also allow increased investment in human capital and higher income; these are types of insurance that fraternal orders historically offered (Beito 2000; Skocpol and Oser 2004; Gottlieb 2007).

I propose that fraternal organizations help Black workers attain better compensated jobs through a combination of the insurance channel and the social capital channel. Better protection against idiosyncratic shocks through fraternal insurance allows increased investment in human capital, and access to a more powerful social network increases the chances of obtaining a higher-paying position.

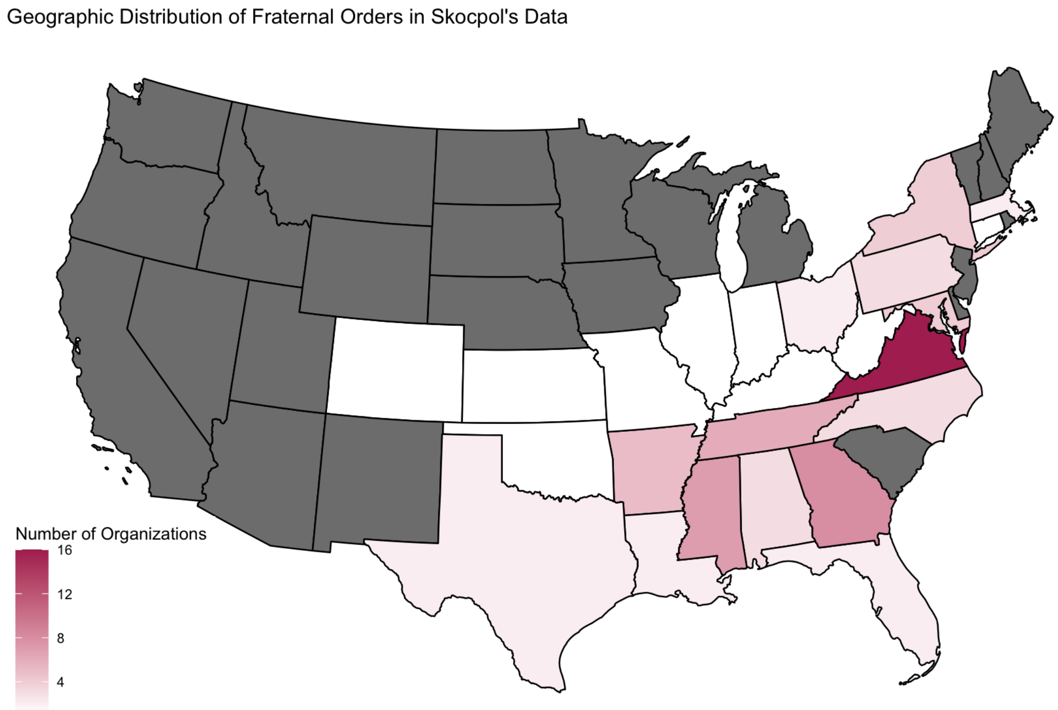

Figure 1

2 Data

I source data from three places. First, through scraping records available on "The African American Fraternal Orders Project," a website maintained by the team of sociologist Theda Skocpol, I have a dataset profiling 83 Black fraternal orders founded from 1843 to 1947 across the United States that offered some form of benefits or insurance.[2] For this paper, I retain only the 16 orders founded in Virginia to simplify the analysis; Virginia has the highest number of headquarters, as is apparent in Figure 1. The original website is an exceptionally comprehensive secondary source, compiling information from primary sources like the Negro Year Book by Monroe N. Work, historical local newspapers and directories, and Dubois' reports. However, there are some significant limitations. The dataset is still in development and does not exhaustively cover all Black fraternal orders ever existing in the United States. Additionally, there are not enough surviving primary sources to document all lodges and

[2]See website here: https://african-american-fraternal-orders.org/about/

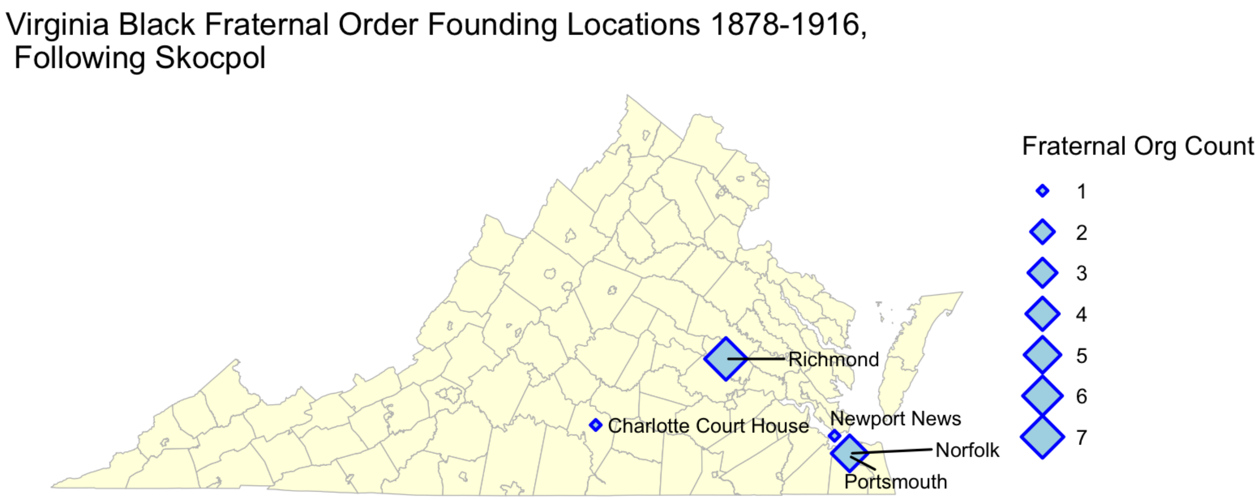

Figure 2

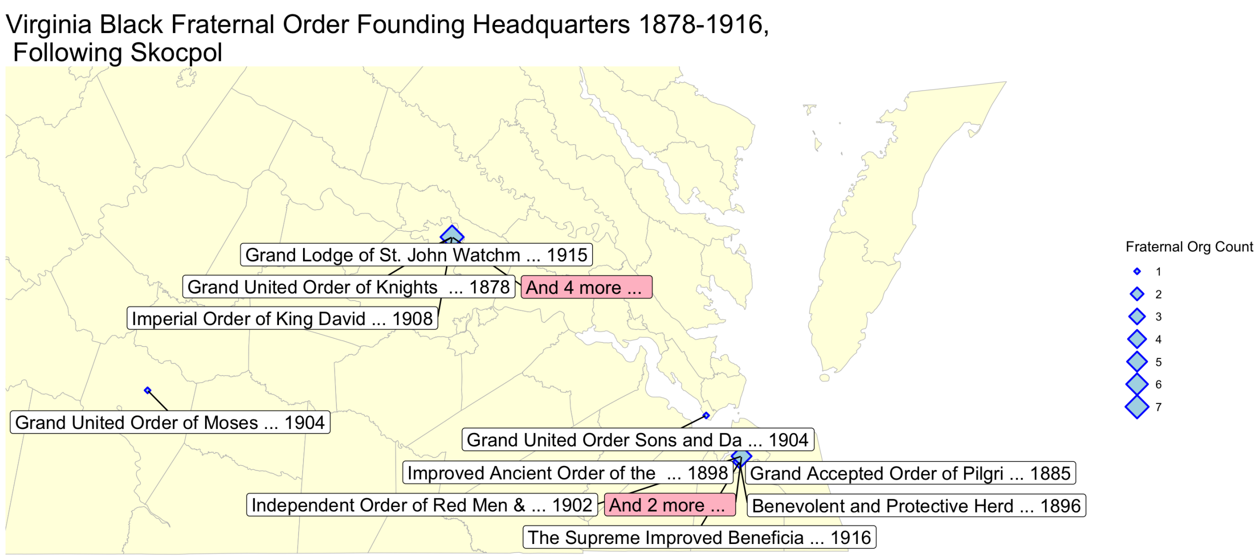

Figure 3

branches that were ever active. There is a limited level of geographic granularity possible in determining which individuals were "treated" with the presence of an order in their city. The structure of the dataset reflects this limitation; a line in each organization profile listing the founding headquarters location is the only location field consistent across most records. The cities in Virginia that had fraternal founding headquarters were Charlotte Court House, Newport News, Norfolk, Portsmouth, and Richmond. Figures 2 and 3 show the locations of the headquarters cities and the relative densities of fraternal headquarters within the state of Virginia.

Figure 1 shows the geographic extent of Black fraternal orders in the dataset, with states filled with white having only one order founded there and gray states having none. It illustrates the interpretive limitations of locating fraternal orders based on this data. South Carolina is gray here, which either means no fraternal headquarters were founded there or Skocpol's project has not found and sourced any orders founded in South Carolina. However, a fraternal order being founded outside a state does not mean that they were inactive in that state. The Prince Hall Masons, an organization not included in the Skocpol dataset, were founded in Massachusetts but had a lodge in South Carolina.[3] Still, I consider it a safe assumption that the presence of a headquarters in a location definitively means that the location received a substantial treatment.

The second source is the IPUMS Multigenerational Longitudinal Panel (MLP) project, a historical census dataset that has algorithmically linked individuals from different censuses across time with a unique identifier. I selected a subset of the MLP data between 1870 and 1930, which has decennial frequency excluding 1890 data destroyed in 1921 by a fire (Ruggles et al. 2025; Gauthier 2021). Having linked data that follows the same people across time is useful for evaluating the effects of increased fraternal order presence on the individual level. This paper aggregates outcomes at the city level, but use of these links is a high-priority future extension of this work. The outcome variable of choice in the census data

[3] Prince Hall Masons were active in Columbia, SC by 1909, per https://www.historiccolumbia.org/tour-locations/2324-gervais-street

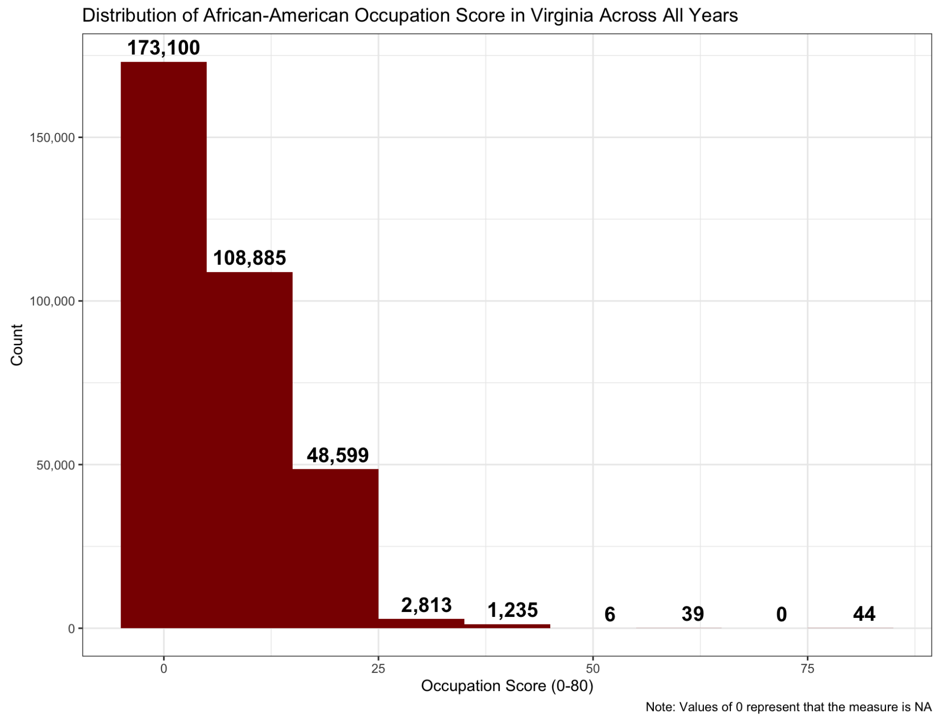

Figure 4

was OCCSCORE, which is an index of economic status based on the individual's reported occupation. IPUMS constructs this variable using the median salary of a person with the census respondent's reported occupation in 1950. More intuitively, the score represents an individual's rough expected earnings in 100s of 1950 dollars, with a maximum value of 80. Figure 4 summarizes the distribution of the OCCSCORE variable within the selected sample.

I augmented the census data with more precise locations via the third source, the Census Place Project, which provides crosswalks allowing me to link individuals in the MLP data to specific towns and cities (Berkes et al. 2023). Fraternal organization founding locations are identified on the city level, so these crosswalks are important because otherwise outcomes would only be available at the county level. After additional transformations, cleaning, and filtering, I aggregated the final panel on the city level with OCCSCORE averaged across each city in each census year, yielding 50,285 observations.[4] A city was considered treated in any given census year if there had been a fraternal headquarters present in the city by

[4]See replication files for other data cleaning and panel construction steps.

that time. Once a city became a "headquarters city," this treatment status did not turn off. The number of treated cities is much smaller than the total set of Virginia cities included in the census data — 93.6% of cities and towns in the panel were never treated. Tables 1 and 2 take data points from 1870 as a basis of comparison between eventually treated locations, demonstrating heterogeneity in the types of locations that attracted fraternal orders.[5] Average values for 1870 Virginia are also included.

Table 1: Average Values in 1870 Census by County

County	Property Value	Age	Occ. Score	Ed. Score	Literacy Rate	Fraction in School
Charlotte	$9.40	19.252	3.126	30.591	0.062	0.004
Henrico	$22.73	20.860	5.678	45.557	0.194	0.066
Norfolk	$18.65	20.997	6.100	39.031	0.174	0.037
Warwick	$18.17	19.550	4.125	34.989	0.105	0.017
All Counties	$14.99	19.824	4.326	34.936	0.115	0.022

Source: IPUMS MLP (Ruggles et al. 2025). Education Score and Occupation Score are scores constructed by IPUMS. They are derived from 1950 median earnings and 1950 percentage college educated within the respondent's occupation.

Table 2: Summary of Counties Containing Treated Locations

County	Total Population	Property Value	Market Garden Produce	Animals Slaughtered or Sold	All Livestock
Charlotte	14,513	$3,500,000	$43	$88,345	$279,475
Henrico	66,179	$41,310,060	$103,750	$56,921	$216,497
Norfolk	46,702	$20,512,604	$236,245	$44,077	$177,980
Warwick	1,672	$494,289	$0	$0	$27,430

Source: IPUMS NHGIS (Schroeder et al. 2026). Property value is the true valuation of real and personal estate. All monetary values are reported in 1870 U.S. dollars.

3 Empirical Model and Estimation

To estimate the effect of fraternal orders on occupational outcomes, I follow the generalized synthetic control (GSC) method put forth by Xu (2017). Ordinarily, the advantage of GSC is its ability to estimate average treatment effect on the treated (ATT) using panel data without the parallel trends assumption required with a conventional difference-in-differences (DiD)

[5] In 1870, county governments subsumed treated cities Charlotte Court House (Charlotte County), Newport News (Warwick County), Norfolk and Portsmouth (Norfolk County), and Richmond (Henrico County). Except for Charlotte Court House, all of these cities are today independent entities not included in any county.

estimate. GSC instead imagines unobserved time-varying confounders as latent factors in an interactive fixed effects (IFE) model and constructs a synthetic counterfactual based on these factors, making the effect estimate the difference between the actual outcome and the counterfactual outcome. However, the pre-period is too short to support a factor analysis, so the estimate is equivalent to a DiD estimate with factors equaling zero.

The estimating equation is specified as follows:

$$Y_{it} = \alpha_i + \delta_t + \boldsymbol{\lambda}_i'\mathbf{f}_t + \tau_{it}D_{it} + \varepsilon_{it}, \tag{1}$$

Y_{it} is the average OCCSCORE of Black residents in city i during census year t, α_i are city fixed effects, δ_t are census-year fixed effects, $\mathbf{f}_t$ is a vector of unobserved common factors that evolve over time (zero, in this case), $\boldsymbol{\lambda}_i'\mathbf{f}_t$ are interactive fixed effects capturing unobserved heterogeneity, D_{it} is an indicator equal to one if city i has at least one Black fraternal headquarters by census year t (and zero otherwise), τ_{it} is the treatment effect of becoming a "headquarters city," and ε_{it} is an error term.

For the earliest-founded organizations, only the 1870 census served as a pre-period. This was the primary reason why the IFE component failed, and even a proper GSC estimate could have suffered from bias with a pre-period less than 10 census years. Data constraints make it difficult to overcome this challenge. The first year for which outcome variable OCCSCORE is available is 1850, and I choose to begin with 1870 because prior to emancipation the universe of free black respondents in Virginia was much narrower. With the 1850 and 1860 censuses included, it is dubious that the estimated latent factors in these years would create a suitable synthetic counterfactual for all of the units that later receive the treatment.

4 Results and Discussion

Figure 5 presents the effect of becoming a city with a fraternal headquarters on average occupation score by time relative to the first headquarters' emergence, and figure 6 presents

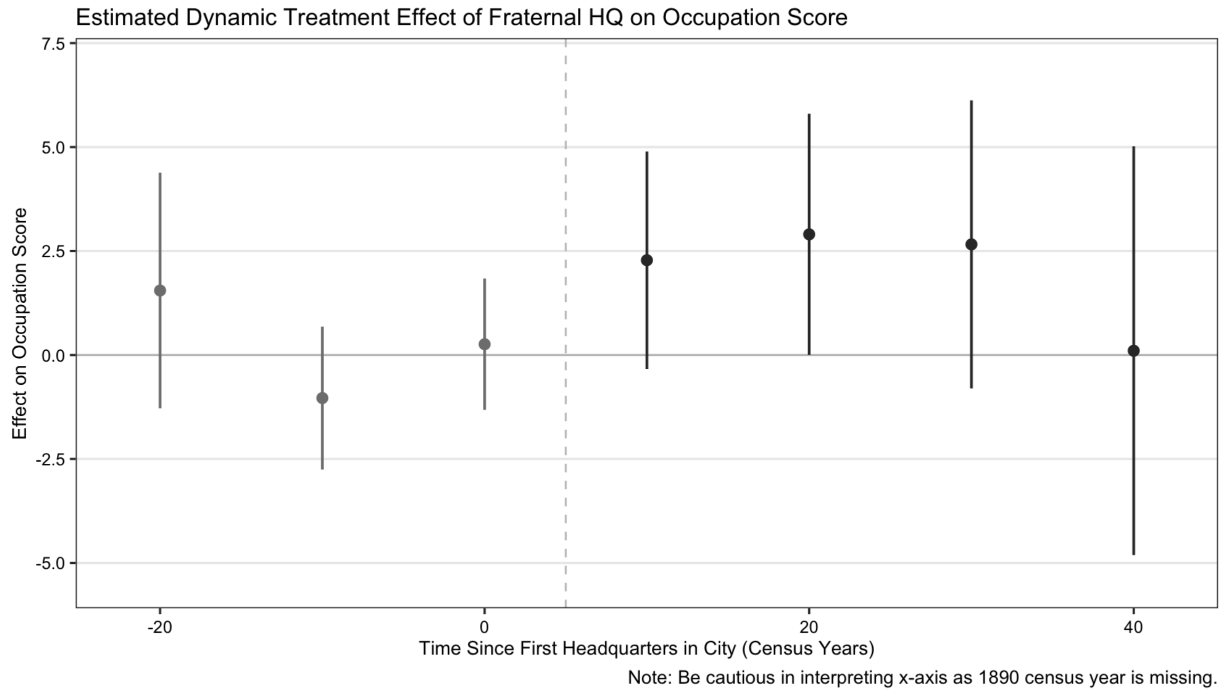

Figure 5

the same information in the form of a comparison between the treated average and synthetic counterfactual. Standard errors were parametrically bootstrapped. While there were large standard errors, the effect two censuses after a first headquarters was significant, with a magnitude of 2.902 points. This is an average change in occupation that corresponds to a $290.20 increase in income by 1950 standards. The exact values for the rest of the figure's effect magnitudes and standard errors are available in Table 4. Table 3 presents the ATT across all periods, which was not significant at the 5% level. The first row shows results for all observations weighted equally, while the second row shows results for unit-level weighting.

The estimates in figure 5 generally match the hypothesis that a greater level of Black fraternal activity in a city helps Black workers move into higher paying positions, but a small sample size of treated cities (five, in total) holds estimates back from a more certain confirmation. Until a more complete dataset on Black fraternal orders is available, these results are the best possible evidence of labor market effects from Virginian Black fraternal orders in the late 1800s and early 1900s.

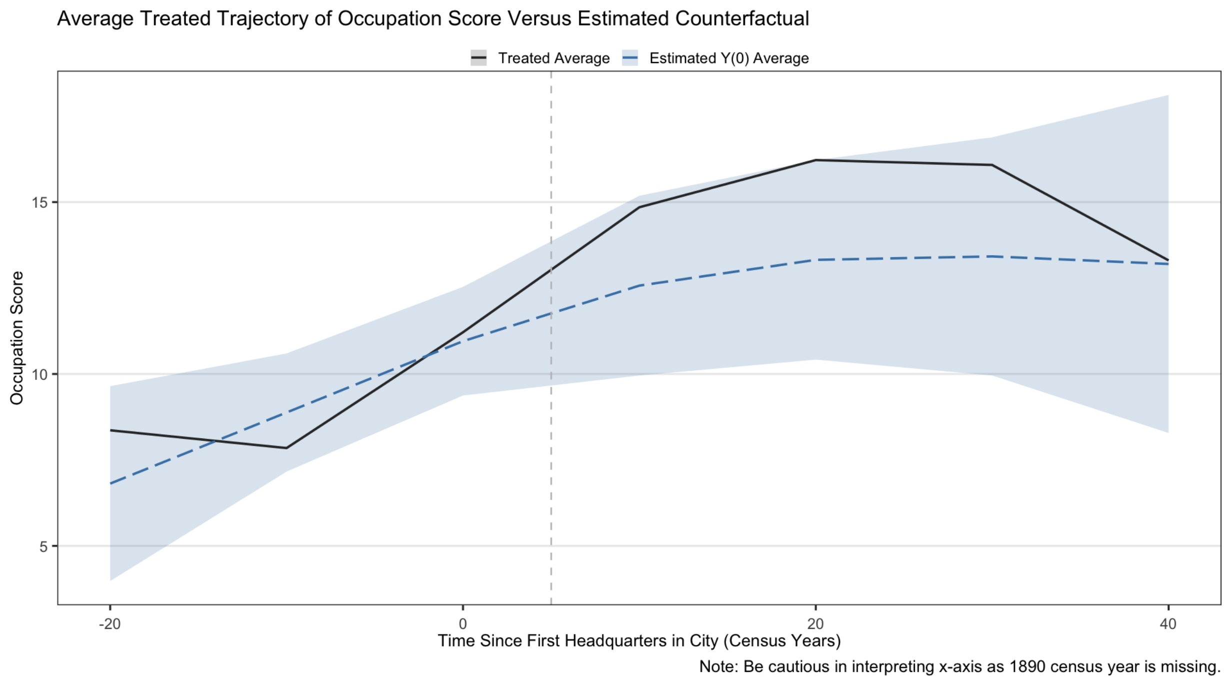

Figure 6

Table 3: ATT Summary Table

Estimate	ATT	CI	p
Obs. weighted	2.374	(-0.068, 4.817)	0.0567
Units weighted	2.288	(-0.374, 4.950)	0.0921

Table 4: Event Study Estimate Table

Event time	ATT	CI	p	N
-2	1.551	(-1.282, 4.383)	0.2832	2
-1	-1.035	(-2.753, 0.683)	0.2379	4
0	0.259	(-1.320, 1.839)	0.7476	4
1	2.279	(-0.334, 4.893)	0.0874	5
2	2.902	(0.002, 5.802)	0.0498	5
3	2.660	(-0.803, 6.123)	0.1322	5
4	0.104	(-4.811, 5.018)	0.9671	3
5	5.597	(-3.782, 14.976)	0.2422	1

5 Conclusion

Though this paper discusses historical effects, the economic impact of voluntary associations like fraternal orders has immense relevance in a United States currently reckoning with the impact of social disengagement. Putnam and Garrett (2020) argued in *The Upswing* that the U.S. grew more cooperative and socially cohesive after the Gilded Age and reversed this progress after the mid-19th century, leading to the polarization and isolation of today. Others in domains like urban planning (Yu 2025; Ishikawa et al. 2026; Wall 2025) and public health (Izenberg and Fullilove 2016; Choi et al. 2025) have warned of deleterious effects from a dearth of "third places" (places that are not work or home) intended for in-person socialization. The distribution of third places is additionally subject to racial and socioeconomic inequalities (Rhubart et al. 2022). Thus, the gains of early 20th century organizations could be the opportunity costs of today, lost from a collective withdrawal from the public sphere into solo pastimes. Given that fraternal orders had cross-class membership, and connections across class boundaries are especially valuable for income mobility (Chetty et al. 2022), these costs may be dear.

To strengthen the results of this paper and fully take advantage of its insights, the main challenge that must be overcome is a data problem. Finding more granular and more abundant fraternal data could fix the sample size issue, while changing the population and the time period being studied could rectify the too-short pre-period. Also, to build directly upon this paper's line of inquiry, the question still remains of how exactly and in what proportions my proposed channels of network effects and insurance benefits achieve improved occupational outcomes.

Future extensions of this work could also expand the types of organizations being studied and the types of outcomes in question. As Dubois documents, many different kinds of organizations were founded for the dual purpose of social gathering and community mutual benefit, not just fraternal orders. The effect of these mutual aid organizations on productivity, health, political behavior and voting, and alternate labor outcomes deserves further study. In addition, if fraternal orders were effective in improving local well-being, it is still an open question why they slid out of the public consciousness in the last decades of the 20th century. By teaching both the triumphs and trial-and-error of history, future work on this topic could prove instructive for people today who wish to organize richer and fuller lives for themselves and their community.

References

Anand, Priyanka and Dora Gicheva (2024) "The Effects of Access to Medicaid on the Employment and Academic Progress of College Students," *American Journal of Health Economics*, 10 (4), 603–634, 10.1086/726000.

Anderson, Siwan and Jean-Marie Baland (2002) "The Economics of Roscas and Intrahousehold Resource Allocation," *The Quarterly Journal of Economics*, 117 (3), 963–995, https://www.jstor.org/stable/4132493.

Beito, David T. (2000) *From Mutual Aid to the Welfare State: Fraternal Societies and Social Services, 1890-1967*, The University of North Carolina Press.

Berkes, Enrico, Ezra Karger, and Peter Nencka (2023) "The Census Place Project: A Method for Geolocating Unstructured Place Names," March, 10.3886/E179401V2.

Besley, Timothy, Stephen Coate, and Glenn Loury (1993) "The Economics of Rotating Savings and Credit Associations," *The American Economic Review*, 83 (4), 792–810, https://www.jstor.org/stable/2117579.

Burchardi, Konrad B. and Tarek A. Hassan (2013) "The Economic Impact of Social Ties: Evidence from German Reunification*," *The Quarterly Journal of Economics*, 128 (3), 1219–1271, 10.1093/qje/qjt009.

Caucutt, Elizabeth M. and Lance Lochner (2020) "Early and Late Human Capital Investments, Borrowing Constraints, and the Family," *Journal of Political Economy*, 128 (3), 1065–1147, 10.1086/704759.

Chetty, Raj, Matthew O. Jackson, Theresa Kuchler et al. (2022) "Social capital I: measurement and associations with economic mobility," *Nature*, 608 (7921), 108–121, 10.1038/s41586-022-04996-4.

Choi, Kyungae, Seunghyun Yoo, and Dong Ha Kim (2025) "Exploring active living among urban young adults in Seoul, South Korea: a spatiotemporal qualitative study," *Health Promotion International*, 40 (2), 10.1093/heapro/daaf028.

Dillender, Marcus (2014) "Do more health insurance options lead to higher wages? Evidence from states extending dependent coverage," *Journal of Health Economics*, 36, 84–97, 10.1016/j.jhealeco.2014.03.012.

Dubois, W. E. B. (William Edward Burghardt) (1907) "Economic Co-operation among Negro Americans. Report of a Study made by Atlanta University, under the Patronage of the Carnegie Institution of Washington, D.C., together with the Proceedings of the 12th Conference for the Study of the Negro Problems, held at Atlanta University, on Tuesday, May the 28th, 1907.," https://docsouth.unc.edu/church/dubois07/dubois.html.

Gauthier, Jason G. (2021) "History and the Census: 1890 Census Fire," https://www.census.gov/about/history/stories/monthly/2021/january-2021.html, Census Bureau.

Gottlieb, Daniel (2007) "Asymmetric information in late 19th century cooperative insurance societies," *Explorations in Economic History*, 44 (2), 270–292, 10.1016/j.eeh.2006.02.002.

Guiso, Luigi, Paola Sapienza, and Luigi Zingales (2004) "The Role of Social Capital in Financial Development," *American Economic Review*, 94 (3), 526–556, 10.1257/0002828041464498.

Ishikawa, Taiyo, Marketta Kyttä, and Tiina Rinne (2026) "The role of residential urban form and built environment in supporting social interaction, health, and well-being: a focus on forming and maintaining ties," *International Journal of Health Geographics*, 25 (1), https://link.gale.com/apps/doc/A875505063/GRNR?sid=summon&xid=ddfb8f72.

Izenberg, Jacob M. and Mindy Thompson Fullilove (2016) "Hospitality Invites Sociability, Which Builds Cohesion: a Model for the Role of Main Streets in Population Mental Health," *Journal of Urban Health*, 93 (2), 292–311, 10.1007/s11524-016-0027-z.

Knack, Stephen and Philip Keefer (1997) "Does Social Capital Have an Economic Payoff? A Cross-Country Investigation*," *The Quarterly Journal of Economics*, 112 (4), 1251–1288, 10.1162/003355300555475.

Liu, Weiguang (2021) "Human capital accumulation, income protection insurance and poverty reduction in the least developed countries.," *Australian Economic Papers*, 60 (2), 361–372, 10.1111/1467-8454.12208.

Lu, Chen and Mitsuyoshi Yanagihara (2013) "Life Insurance, Human Capital Accumulation and Economic Growth Life Insurance, Human Capital Accumulation and Economic Growth.," *Australian Economic Papers*, 52 (1), 52–60, 10.1111/1467-8454.12007.

Montgomery, James D. (1991) "Social Networks and Labor-Market Outcomes: Toward an Economic Analysis," *The American Economic Review*, 81 (5), 1408–1418, https://www.jstor.org/stable/2006929.

Putnam, Robert D. and Shaylyn Romney Garrett (2020) *The Upswing: How America Came Together a Century Ago and How We Can Do It Again*, New York, UNITED STATES: Simon & Schuster.

Putnam, Robert D., Robert Leonardi, and Raffaella Y. Nanetti (1994) *Making Democracy Work: Civic Traditions in Modern Italy*, Princeton University Press, 10.1515/9781400820740.

Rhubart, Danielle, Yue Sun, Claire Pendergrast, and Shannon Monnat (2022) "Sociospatial Disparities in "Third Place" Availability in the United States," *Socius: Sociological Research for a Dynamic World*, 8, 10.1177/23780231221090301.

Ruggles, Steven, Nesile Ozder, Catherine A. Fitch et al. (2025) "IPUMS Multigenerational Longitudinal Panel: Version 2.0," 10.18128/D016.V2.0.

Rungo, Paolo, José Manuel Sánchez-Santos, and Atilano Pena-López (2024) "Individual social capital and expectations of career advancement," *The Economic and Labour Relations Review*, 35 (1), 118–139, 10.1017/elr.2024.3.

Schroeder, Jonathan, David Van Riper, Steven Manson, Grace Cooper, Zachary Krause, Tracy Kugler, Tsu Zhu, and Steven Ruggles (2026) "National Historical Geographic Information System: Version 21.0," 10.18128/D050.V21.0.

Skocpol, Theda (2024) "Imperial Order of King David," January, https://african-american-fraternal-orders.org/fraternal-order/imperial-order-of-king-david/.

——— (2025) "United Order of True Reformers," December, https://african-american-fraternal-orders.org/fraternal-order/united-order-of-true-reformers/.

Skocpol, Theda and Jennifer Lynn Oser (2004) "Organization despite Adversity: The Origins and Development of African American Fraternal Associations," *Social Science History*, 28 (3), 367–437, https://www.jstor.org/stable/40267851.

Soundararajan, Vivek, Garima Sharma, and Hari Bapuji (2024) "Caste, Social Capital and

Precarity of Labour Market Intermediaries: The case of dalit labour contractors in India," *Organization Studies*, 45 (7), 961–985, 10.1177/01708406231175319.

Stone, Wendy, Matthew Gray, and Jody Hughes (2004) "Social Capital at Work," *Economic & Labour Relations Review (University of New South Wales)*, 14 (2), 235–255, https://research.ebsco.com/plink/841d46b6-92df-3539-8c00-eaff7db3b92c.

Sun, Xianhua, Ailun Xiong, Hongyi Li, Hans Westlund, and Yuheng Li (2019) "Does social capital influence small business entrepreneurship? Differences between urban and rural China," *The Annals of Regional Science*, 1–19, 10.1007/s00168-019-00922-1.

Townsend, Robert M. (1994) "Risk and Insurance in Village India," *Econometrica*, 62 (3), 539–591, 10.2307/2951659.

Wall, Ryan M. (2025) "No Place Like Third Place: Investigating the Relationship Between Loneliness and Third Places in Philadelphia," https://www.proquest.com/docview/3234533509/abstract/9C6537047E13428APQ/1.

Xu, Yiqing (2017) "Generalized Synthetic Control Method: Causal Inference with Interactive Fixed Effects Models," *Political Analysis*, 25 (1), 57–76, 10.1017/pan.2016.2.

Yu, Chia-Yuan (2025) "Access to Third Places: Key Determinants of Physical and Social Well-Being in Older Adults," *Urban Science*, 9 (5), https://link.gale.com/apps/doc/A842663144/AONE?sid=bookmark-AONE&xid=c0304082.

Zhao, Liqiu and Xianguo Yao (2017) "Does local social capital deter labour migration? Evidence from rural China," *Applied Economics*, 49 (43), 4363–4377, 10.1080/00036846.2017.1282146.