A Trust Framework for Economic Growth and Socioeconomic Advancement

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This paper explores the development trust frameworks in ingepreneurial ecosystems in Baltimore, Maryland, USA. An ingepreneur is "a person who engages in entrepreneurial activity with an emphasis on the innovative aspects of enterprise development while infusing creativity into the entrepreneurial and business development process. Ingepreneurs demonstrate a concern for influencing the socioeconomic trajectory of members of select geographic or demographic communities (Williams & Klugh, 2017). Trust frameworks will facilitate relationship-building between non-profit, private, and university partners where historic distrust has existed and generate knowledge and skills through research, teaching, and practice.

The greatest period of socioeconomic advancement for minority communities in American history, particularly African American communities, occurred during the middle of the 20th century. Despite institutionalized social inequities, a foundation for growth of an African American middle class was established by efforts to educate migrant communities that left the southern region of the United States in search of industrial jobs, education, and relief from racial oppression.

As approximately six million African Americans moved from the rural south between 1916 and 1970 (Great Migration, 2015), schools were established to provide educational opportunities. "Normal schools" trained high school graduates to become teachers. These schools later became "teachers' colleges" and were a precursor for the US system of state colleges (Cremin, 1959). The trained teachers and educators helped transform agricultural workers into professionals and spurred unprecedented socioeconomic advancement.

Dynamics have changed since the middle of the twentieth century. Social integration has caused many to question the relevance of Historically Black Colleges and Universities (HBCU). The manufacturing base that was an employment incentive in northern cities and enabled African Americans to acquire jobs paying livable wages has declined. A new global, information-driven, technology-based economy has emerged and changed the requirements for participation. While new economic dynamics have developed, the historic distrust due to perceived and actual inequities creates barriers to equitable, collaborative economic development. The "Trust Framework for Facilitating Equitable Access to Ingepreneurial Opportunity" is offered as a potential solution.

Keywords: entrepreneurship, deindustrialization, economic revitalization, institutional trust, innovation hub

Introduction

Many neighborhoods in Baltimore, Maryland, United States of America (USA) are suffering the effects of disinvestment, joblessness, poverty, crime, and aging infrastructures. The issues are particularly evident in predominantly African American neighborhoods where historic discrimination and lower economic resiliency have compounded socioeconomic difficulties. At the same time, in contrast, portions of Baltimore City are thriving as the city continues to solicit businesses to relocate in the city, develop its downtown tourist industry, and emerge as a technology sector leader attracting highly educated and highly skilled workers.

The resulting gentrification contributes to slowly expanding divisions between young, multicultural, urban, but mostly white professionals, and predominantly African American, indigenous residents who are often disconnected and disenfranchised from economic opportunity. The two very different realities are at times in such proximity that only a narrow street separates social privilege from abject poverty. It was this very condition that became the backdrop for widespread civil unrest in Baltimore in 2015. The subsequent violence drew attention to economic disparities, especially in the community known as West Baltimore. As a result, researchers and funding agencies increased efforts to address a range of complex social problems in the city's poorest communities.

Ingepreneurship, the act of infusing ingenuity into business development, is a possible solution for encouraging innovation, spurring job creation, and easing heightened tensions associated with socioeconomic disparities (Williams and Klugh, 2017). The concept is similar to the concept of social entrepreneurship defined as "socially oriented activities of a business unit, aimed at profit, with elements of creativity and innovation approach, being a risk factor" (Sochneva et al., p.596). Ingepreneurship is differentiated by its reliance on three elements of entrepreneurship: 1. Socioeconomic trajectory (historical and predictive progression of a population of potential ingepreneurs); 2. Entrepreneurship (new business creation); and 3. Playful ingenuity (Hewing, 2014). It is further differentiated by its relevance in all types of entrepreneurship and emphasis on developing entrepreneurs. Ingepreneurial activity is not restricted to solving social issues. The social impact of ingepreneurship is associated with its application in distressed communities resulting from the development of cultural competencies. While twentieth century theorists such as Joseph Schumpeter, Carl Menger, Ludwig von Mises, and others were advocates of innovation in creating new industries, ingepreneurship calls for a greater emphasis on structural opportunities that provide outlets for ingenuity. Opportunities for personal and inter-institutional engagement are necessary to reach all segments of a community. Relationships with families, religious institutions, financial institutions, community organizations, and businesses are necessary to create an environment that will nurture potential ingepreneurs.

It is also important to note that all ingepreneurs are entrepreneurs, but not all entrepreneurs are ingepreneurs. Ingepreneurs engage in all activities that define them as entrepreneurs, but the primary difference is related to the extent to which inventiveness is encouraged, valued, and expected while building environmental supports to address issues such as housing, healthcare, personal finance, and hunger as quality of life concerns. Ingepreneurs are naturally excited about the creative process, and the creative process is meant to be a collaborative process, therefore requiring trust. Ingepreneurs also understand that new businesses are born and ultimately grow in climates of unrestricted creativity. An ingepreneur is therefore "a person who engages in entrepreneurial activity with an emphasis on the innovative aspects of enterprise development while infusing creativity into every phase of the business development process. Ingepreneurs demonstrate a concern for influencing the socioeconomic trajectory of members of a select geographic or demographic community" (Williams and Klugh, 2017, p. 110).

Two problems identified as barriers to progress are the lack of cultural competence and institutional trust (McLeod et al., 2017). With origins extending to Hanifan's (1916) concept of social capital, such contemporary researchers as Fukayama (1995), Guzhavina (2018), Growiec (2014), and Pierre (2017) have been part of the discourse regarding interpersonal and institutional relationships related to trust. There is a growing body of research regarding the relationship between social or interpersonal trust, institutional trust, cultural competence or intelligence, and development of entrepreneurial ecosystems (Audretsch, 2013; Petrou and Daskalopoulou, 2014; Kwon, Heflin, and Ruef, 2013). The research is leading to new models of private, public, community, and higher education collaboration and will expand platforms for economic inclusion and growth spurred by effective trust frameworks.

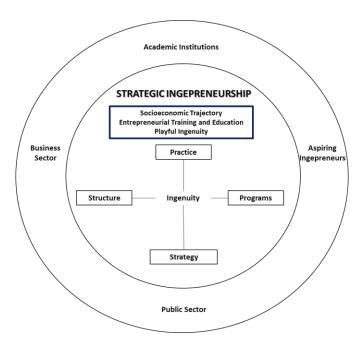


Figure 1: Ingepreneurial Ecosystem

Institutional Trust and West Baltimore

The shift from manufacturing to administrative and service employment in American cities has been the subject of scholarly research for decades (Kasarda 1989, 1992; Wilson 1987, 1996). Baltimore, Maryland, USA is a port city on the country's east coast, 60.35 kilometers north of the nation's capital. The city experienced tremendous population growth during the mid-twentieth century and lost many of the jobs that attracted and sustained working class families as manufacturing declined. Residents who once reaped the benefits of industrial employment as a means of attaining a middle-class standard of living now represent leading statistics in overall poverty, child poverty, senior poverty, individuals living below 200 percent of the poverty line, residents receiving temporary cash assistance, children receiving temporary cash assistance, percentage of the population participating in food supplement programs, and the percentage of children who participate in the Free and Reduced Price Meals program (MD Alliance of the Poor, 2014).

Two communities in the immediate vicinity of Coppin State University (the Greater Rosemont and Greater Mondawmin Communities) reflect the socioeconomic realities that are common in enclaves throughout the city, a city that once heralded a population of 949,708 residents in 1950 that has now declined to 614,664 (United State Census Bureau, 2016). The severity of economic decline has led to extreme challenges with high numbers of children growing up in poverty, a high number of vacant and abandoned properties, a high unemployment rate, and a significant rate of juvenile arrests for violent offenses. The 70-year trend has resulted in conditions that hinder socioeconomic mobility, public school effectiveness, and job creation.

Citing multiple researchers (i.e. Coleman 1990, 2000; Evans and Syrett 2007; Malecki 2012; Putnam 1995; Western et al. 2005; Westlund et al. 2014), Williams et al. (2017) state that "social capital plays a key role in how and where entrepreneurship develops" (p. 719). As a means of acquiring social benefit and solving problems through membership in social networks, the concept has implications for trust as a catalyst for ingepreneurial activity. For example, as with the Equality of Opportunity Project by Chetty et al. (2014) which explored factors correlated with intergenerational mobility, factors relating to potential benefits of trust and ingepreneurship are prevalent. More specifically, they find that "high mobility areas have: 1. less residential segregation, 2. less income inequality, 3. better primary schools, 4. greater social capital, and 5. greater family stability" (p. 1). Given the statistical

characteristics, it may not be surprising that when calculating the percentage gain/losses of adulthood earnings for children in low-income families relative to growing up in an average place, Baltimore City ranks as last on the list of one hundred (100), creating conditions that often produce high levels of institutional distrust.

To broaden the perspective to the global arena and in relation to the issue of diminished trust, Guzhavina (2018) of the Vologda Research Center of the Russian Academy of Sciences engaged in a study of social capital in two urban communities of two major cities of the Vologda Oblast, Vologda and Cherepovets, and identified their common and distinctive features. The similarities in social capital, trust, and bonds identified by Kwon et al. (2013) between urban cities are "manifested in the level of interpersonal trust, the structure of institutional trust, the degree of involvement in association activities, the ability to realize their social capital through the influence on their environment" (Guzhavina 2018, p. 266). The high level of socioeconomic instability and resulting social risks could potentially be overcome by improving quality of life and income inequities. The inter-institutional relationships reflected in the ingepreneurial ecosystem framework represent the network connectedness and membership conducive to social economic advancement.

There is little doubt that social conditions resulting from shifting global economies, the decline of the manufacturing base in United States (US) cities, and a lack of a viable economic drivers to replace manufacturing create conditions likely to trigger social and institutional trust deficits. Several studies have emerged describing the decline in institutional trust, the loss of "social cohesion" and social collateral, and their relationship with innovation and entrepreneurship (Andrews, Jilke, and Van de Walle, 2014; Kwon, Heflin, and Ruefc, 2013; Audretsch, Seitz, and Rouch, 2017). The analysis appears to have implications for developing effective trust frameworks for institutions of all types (i.e., political, educational, religious, community, corporate, and others). For example, the study by Andrews et al. (2014) suggests that institutional trust has a significant effect on perceptions of social cohesion in European political systems, implying that institutional trust influences tensions between different social actors and reduces confidence in the performance and policies of government. On the other hand, Kwon et al. (2013) referenced a broader focus of analysis on the elements of social capital. Their findings question traditional assertions that social capital at an individual level, social trust, and membership in community organizations increase the probability that a community member is self-employed. However, the relationship between entrepreneurial activities, innovation, and social trust is supported by other finding that "social trust is important" because in the tolerance-innovation relationship, "It seems that people who trust each other engage in knowledge spillover and innovation activity" (Audretsch et al. 2017). Social trajectory influenced by cultural competence, entrepreneurial training, and space for playful ingenuity are enhanced when social trust and social capital are advanced.

One of the challenges associated with the decline in institutional trust is the ability to assess changes and establish reliable indicators. Edelman is an independent global communications firm that partners with businesses and organizations to evolve, promote, and protect their brands and reputations (Edelman, 2019). The Edelman Trust Barometer has provided insight into various aspects of consumer confidence and institutional trust since 2000. Edelman Intelligence, the research subsidiary of Edelman, launched the Edelman Net Trust Score in 2019 based on their findings that shifts in institutional trust are "predictive of larger societal, economic, and political changes to come," including the 2015 Edelman Trust Barometer's (2015) examination of the intersection of innovation and institutional trust. The 2015 report revealed that, "Today's pace of development and change by business and industry is perceived as being too fast—with 51 percent of respondents saying innovation is too fast and only 19 percent feeling it is just right." In the context of assessing the state of trust, four dimensions emerge: 1. Ability, the perception the organization is good at what it does; 2. Integrity, the conviction that it is honest; 3. Dependability, the expectation that it will keep its promises; and 4. Purpose, the feeling that the organization is trying hard to have a positive impact on society. Insights provided by the extensive research of organizations such as Edelman make valuable contributions to the work of academicians like Fukuyama (1995) and help provide a conceptual foundation for new institutional trust frameworks.

Institutional Trust and the Community-Centric Ingepreneurial Innovation Hub

"Trust is one of the fundamental factors that affect the wealth of nations. When the interactions are improved by trust, this will make investments, financial markets, public expenditures, institutions, regulations, and firms more

effective and development friendly" (Gur 2015, p. 121). Academic institutions have traditionally been facilitators of wealth generation and conduits for broadening participation in wealth opportunities. In reference to academic innovation hubs, the interactions become the platform for community-centric ingepreneurship and an ecosystem conducive to socioeconomic advancement. From its early twentieth century beginnings as a training academy for African American teachers, to its present status as a comprehensive university with a variety of undergraduate and graduate program offerings, Coppin State University (CSU) has prioritized community engagement and service as a means of providing opportunities to historically excluded populations.

A commitment to community engagement is integrated with CSU's mission statement and institutional objectives. The mission statement describes CSU as an anchor institution "committed to community engagement" (CSU Mission Statement, n.d., para. 2). Institutional objectives and strategies refer directly to community engagement activities in several areas. Most significant is sub-goal 3.7, which states, "Design and implement a campus-wide infrastructure to promote, support, and evaluate community engagement initiatives reflecting the university as an anchor institution." Specific strategies for this sub-goal include: (1) 3.7.2 "Seek and advocate for resources to support community engagement activities"; and (2) 3.7.4, "Encourage the entire Coppin campus to participate in community-engagement activities" (Coppin State University 2013 – 2020 Strategic Plan, p. 17).

In June 2014, the City of Baltimore formally designated CSU as a community anchor in the Baltimore City Anchor Plan: A Community and Economic Development Strategy. Additionally, that same year CSU was recognized by the United States Department of Housing and Urban Development (HUD) as a leading HBCU demonstrating best practices "in implementing community and economic development activities in low-wealth communities" (https://www.huduser.gov/register/hbcu_anchors.html).

As one of the nation's Historically Black Colleges and Universities (HBCUs), CSU has arguably always had a community-engaged focus (Gasman, 2010). CSU currently enrolls a student population close to three thousand that is over eighty percent (80%) African American, almost fifty percent (50%) residents of Baltimore City, and largely in need of financial assistance (Coppin State University 2013 – 2020 Strategic Plan, p.8). Geographically, CSU sits within a financially challenged community that is over ninety percent (90%) African American. A synergistic relationship between the university and the community cannot be taken for granted, although there are significant grounds for racial and economic solidarity (Klugh, 2016). As such, CSU strives to put into practice Gavazzi's (2015) definition for a "harmonious type" town—gown relationship—"defined by the relatively high amount of activity that is directed toward the pursuit of goals that are of shared benefit to the campus and community" (p. 149).

The history of CSU places the institution in a position to serve as an arbiter of institutional trust. The infusion of educators into the once racially segregated public education system has built a significant amount of social capital in the region. This social capital provides leverage for CSU to serve as an institutional trust broker in the emerging ingepreneurial innovation hub that includes organizations from all public and private sectors seeking opportunities where voids of development have historically existed. The need for institutional trust brokers is exacerbated by increasing cultural diversity in areas that have historically been racially and culturally homogeneous.

Ingepreneurship is most valuable in the context of deep socioeconomic disadvantages. It is the process by which members of impoverished communities become proficient in methods of socioeconomic advancement generated by personal ingenuity. Entrepreneurship and ingepreneurship are integrated through a process of educational and practical experiences. The experiences utilize a collaborative process of playful ingenuity. This type of free-wielding, collaborative engagement is integrated into each stage in the entrepreneurial process in order to encourage exploration of a broad range of options for providing products and services to consumers. The process turns playful ingenuity into purposeful practices for entrepreneurial profit and helps move members of economically depressed communities from unregistered to registered economic opportunities by providing significant cultural training, education, and development.

Institutional Trust Framework for Facilitating Equitable Access to Ingepreneurial Opportunity

The development of trust frameworks in the ingepreneurial ecosystems in Baltimore, Maryland, USA is important for increasing the vibrancy of business creation. Trust frameworks will facilitate relationship-building between non-profits, private, university partners, and aspiring ingepreneurs where historic distrust has existed. The framework for facilitating equitable access to opportunity includes varying degrees of institutional transparency and a range of similarity and dissimilarity in cultural composition (Figure 2). The framework serves as the catalyst for a variety of individual and institutional actions that influence the climate of trust. In the context of community and the public sector, transparency refers to "institutional relationships between the government and its citizens, in which the latter have the legal right to submit requests to get access to administrative documents" (Mabillard and Pasquier 2016, p. 73). This definition of transparency also has relevance in the private sector because private institutions are also vulnerable to varying degrees of exposure resulting from transparency. Institutional vulnerability increases as stakeholders are given the right to request information and the proactive disclosure of information creates susceptibility to various outcomes.

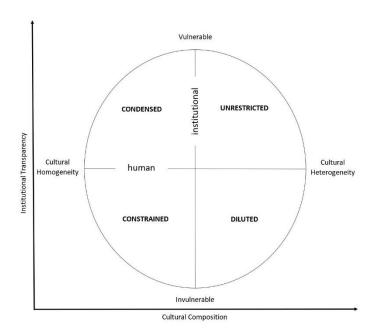


Figure 2: Trust Framework for Facilitating Equitable Access to Ingepreneurial Opportunity

Cultural composition is the extent to which those in the ingepreneurial ecosystems have homogeneous or heterogeneous beliefs, values, and attitudes. Cultural composition in the ingepreneurial trust framework is a continuum from convergent homogenetic to divergent heterogenetic extremes. When trust is perceived as "an emergent property linked to basic forms of social relations, individuals learn to trust or distrust people by experiencing how others in the culture treat them and how others react to their behavior" (Campbell 2004, p. 402). This culturalist perspective provides an explanation of institutional trust. "Humans favor others seen as similar to themselves (ingroup) over people seen as different (outgroup), even without explicitly stated bias" (Campbell and de Waal 2011, p. 1). Ingroup-outgroup bias contributes to a climate in which cultural homogeneity and heterogeneity have a profound influence on interpersonal as well as institutional trust.

The intersection of interpersonal and institutional trust informs actions to be taken by institutions and individuals within ingepreneurial ecosystems. For example, institutions that are unrestricted (i.e. more transparent), demonstrating vulnerability in their practices and more cultural heterogeneity (i.e. more diverse), will find value in efforts to build a more internally cohesive institutional community (Mintzberg and Caldwell, 2017) as a means of

improving trust. While there is a need to focus on building internal community, there is also a corresponding need to execute an external communication strategy that will help shape external awareness of institutional community and culture. Institutions demonstrating unrestricted characteristics in trust practices are not to be perceived as superior to those demonstrating alternative trust behaviors. Their efforts to build internal community through improvements in cultural intelligence in a heterogeneous environment and communicating the value of their cultural composition to external stakeholders will advance trustful relationships.

In direct contrast, constrained institutions with low transparency and high ingroup homogeneity require different strategic actions to advance trust. While actions to improve internal cultural intelligence are required, increasing cultural intelligence regarding the external environment provides institutional members with knowledge from beyond their internal context; transforming institutional culture requires identification of cultural standards, assessment of behavioral changes associated with standards, closing the learning loop, and iterative modifications until desired outcomes are achieved. This process of continuous cultural assessment and change facilitation will create a culture conducive to an internal climate of trust and more acceptance of the vulnerability required to establish relationship with external stakeholders.

There are also institutions that demonstrate diluted trust practices. Such institutions are more guarded and less transparent in their practices. While such institutions are culturally heterogenous, the lack of transparency results in diffused communication and diminished trust. Dominant norms include a lack of willingness to accept the vulnerability of transparency. Information is managed in a manner that suppresses scrutiny. When institutions with less transparent practices have more heterogenous cultural characteristics, community building associated with core institutional values that transcend internal differences is required to strengthen trust. This occurs while stakeholder perceptions are assessed and the value of increasing transparency is explored.

Table 1

Institutional Trust Typologies and Strategies			
Туре	Characteristics	Strategic Emphases	Strategic Goals
Unrestricted	High Transparency and Cultural Heterogeneity	Emphasis on Intra-institutional Community and External Stakeholder Perceptions	Internal BelongingnessExternal Communication Plan & Implementation
Diluted	Low Transparency and Cultural Heterogeneity	Emphasis on Intra-Institutional Culture and Intra-institutional Community	 Internal Belongingness Internal Communication Culture Assessment & Intervention
Constrained	Low Transparency and Cultural Homogeneity	Emphasis on External Cultural Intelligence and Intra- Institutional Cultural	 Internal Communication Culture Assessment & Intervention Internal Cultural Intelligence About External Realities
Condensed	High Transparency and Cultural Homogeneity	Emphasis on External Stakeholder Perceptions and Cultural Intelligence	 Internal Cultural Intelligence About External Realities External Communication Plan & Implementation

In condensed institutions, there is cultural ingroup homogeneity and high transparency which may present challenges when attempting to expand trust beyond the cultural ingroup. Trust dynamics in institutions with a condensed profile may be improved by requiring the development of cultural intelligence. Cultural intelligence is the capability to adapt and function effectively in new cultural situations (Earley and Ang, 2003), which includes four components: 1. Drive, the willingness to work with others from diverse backgrounds; 2. Knowledge, the understanding of culture and cultural differences; 3. Strategy, the ability to be mentally flexible; and 4. Action, the ability to be flexible in verbal and non-verbal behavior (Ang and Linn Van Dyne, 2008). Engaging in strategic institutional action associated with cultural intelligence of the external environment and assessment of the internal

communication culture provide a means of improving trust in situations of cultural homogeneity and high institutional transparency.

Conclusion

The need for new trust frameworks is becoming more evident as researchers and organizations such as Edelman Intelligence inform us of emerging trends. The world is more divided socially, politically, and economically than perhaps at any time in modern history. Such division and erosion of social and institutional trust is occurring in the wake of unprecedented technological advancement and accelerating change in the twenty-first century. The social and economic evolution of Baltimore, Maryland, USA serves as an example of the extremes of urban institutional struggles with institutional trust. The tenuous racial climate, stark socioeconomic disparities, and erosion of economic drivers present an opportunity for innovation from one perspective and exacerbate the challenge of economic inclusion from another.

West Baltimore is a model of innovative opportunity because of the existence of institutional trust brokers such as Coppin State University, 119 years of social capital can be leveraged to facilitate social and institutional trust. The concept of ingepreneurship provides a conceptual construct that may serve the unique needs for business development and job creation in marginalized communities while also addressing the institutional trust deficits that are barriers to authentic cooperation and collaboration. The "Institutional Trust Framework for Ingepreneurial Advancement" provides a roadmap for creating a climate in which institutions engage communities with diminished suspicions and a greater sense of true common purpose. Financial institutions, grantors, researchers, developers, and others may find value in tools that will help overcome the perceived lack of motivational purity associated with phenomena such as historic gentrification, red-lining, white flight, and other emotionally charged socio-political economic events. Such trust eroding events are not restricted to the US urban migratory experiences. They are part of global shifts and further highlight the importance of innovative trust-building solutions.

While this paper focuses on a trust framework in an urban setting, there is a need for trust frameworks for rural marginalized communities and inter-cultural frameworks that transcend geographic regions and international borders. The "Institutional Trust Framework for Ingepreneurial Advancement" provides a fertile platform for further research, teaching, and practice.

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