Social capital is emerging as a crucial concept in the understanding of healthy groups and communities. It is therefore important to understand better the conditions in which social capital flourishes. As one approach to this task, this chapter explores some differences in the patterns of social capital to be found in different kinds of groups and communities in NSW Australia. Does social capital flourish best in isolated and rural communities? Can a community that shows intolerance of outsiders also be said to have high levels of social capital? Are there different dimensions to social capital that are equally important? These and other questions can only be answered by carefully measuring some of the differences in patterns of social capital across different communities.

SECTION ONE: CURRENT ISSUES CONCERNING SOCIAL CAPITAL

Putnam who drew the concept from Coleman, defined social capital as “those features of social organisation, such as trust, norms and networks that can improve the efficiency of society by facilitating coordinated actions” (Putnam, 1993) or as “features of social life-networks, norms and trust- that enable participants to act together more effectively to pursue shared objectives” (Putnam, 1995). In the growing literature since Putnam’s original study of Italy, one strong theme concerns the central role of participation in networks. Most uses of the concept refer to more or less dense interlocking networks of relationships between individuals and groups (Portes, 1998; Putnam, 1993; Woolcock, 1998). Another common theme refers to trust. Trust entails a willingness to take risks in a social context based on a sense of confidence that others will respond as expected and will act in mutually supportive ways, or at least that others do not intend harm (Fukuyama, 1995; Misztral 1996). However, there has also been a growing awareness that social capital is conceptually, and empirically complex and contestable. Social capital can be both cause and effect, so that its use can also generate effects that further
increase its future availability. Successful deployment of social capital for the purposes of improved economic or social infrastructure (for example the building of dams or schools, or in the case of Australia fighting bush fires or floods) is likely to also improve the existing stock of social capital. Social capital in that sense is iterative in its effect.

However, if social capital is to have any explanatory power, it cannot in itself be defined in terms of a positive outcome. In Australia at least, some have argued that social capital that is not used for public benefit, is not social capital (eg Cox and Caldwell, 2000). Social capital does indeed have the characteristics of a public good and, as a form of capital, is highly desirable, and indeed essential if further desirable outcomes, such as economic development are to be achieved. Nonetheless, the use to which social capital is put is quite separate from its accumulation. Virtually all studies have been able to identify both negative and positive aspects of the deployment of social capital (Portes, 1998, Woolcock, 1998). The most obvious example of this is where the inclusion in networks advantages some people or categories of people over others. Consequences may be either positive or negative and these consequences may apply differently to those internal and external to the group which accumulates the social capital.

While the earlier discussions of social capital treated it as a potentially unitary concept, more recent work has suggested the existence of different types of social capital. Each of these contains similar qualities, sufficient to justify the umbrella label of Social Capital. However, each has important distinctive qualities that appear to create qualitatively distinct outcomes. There may, for instance, be a difference in social capital derived from membership in formal and informal networks. Formal networks are most easily identified in terms of organisational membership. For this reason they are most easily measured, and often used as proxy measure of social capital (Putnam, 1993). However, there is considerable, often incidental evidence of the importance of informal social networks (Putnam, 2000).

A key distinction that is emerging, is between bridging and bonding social capital.
Bonding social capital appears to be characterised by dense, multifunctional ties and strong but localised trust. Bridging social capital appears to be characterised by the weak ties described by Granovetter (1985), as well as a thin, impersonal trust of strangers (Uslaner, 1999). Woolcott and Narayan (2000) argue that while localized, bonding social capital operates as effective defensive strategies against poverty, the necessary condition for real development entails a shift to other, looser networks. Thus a shift from “getting by” to “getting ahead” entails a shift from bonding to bridging networks. If this is the case, then small, under-resourced groups and communities may be rich in bonding social capital, while remaining impoverished in bridging social capital. The impact of strong bonding social capital may be simultaneously positive (in holding the community together) and negative (in preventing the development of looser but more effective networks with outsiders).

A further issue concerns the location or “ownership” of social capital. Existing discussions of social capital locate it everywhere from the smallest level of the individual person to the largest level of the state. Although social capital is necessarily developed out of social interaction, it can be used to benefit both the individual and the collective, depending on how it is mobilised. Putnam explicitly noted that social capital has consequences for and creates both individual and collective returns. The managerial literature for example focuses on the career advantages that accrue to individuals by virtue of their capacity to bridge “structural holes” in the network of influence or information (Burt, 1997; Walker et al, 1997). Individuals may use social capital to reduce transaction costs and obtain information to their personal advantage.

Other definitions of social capital wish to extend its coverage to include the nation state and its institutions. However, even those who include macro level analyses, also acknowledge important distinctions at local (micro and meso) levels. In practice, the consensus appears to be:

- The action in terms of social capital is at the local level. It is the operation of networks and norms at the local level that makes an empirically demonstrable
difference to economic and social outcomes. Imposed, macro solutions to local problems are unlikely to work in the absence of local initiative.

- However the state is crucial in two respects. First, it provides the “moral universe” in which all players operate (Woolcock and Narayan, 2000), which establish agreed national values and which define the public rule of law and code of conduct. Second, it provides the formal institutional infrastructure within which local practice is situated, including for example the justice system, education, and transport.

The negative role of the state in the generation of social capital is also witnessed in the case of Soviet Russia, before and after the collapse of communism. The communist regime actively discouraged the participation in voluntary organisations, outside the state. With the collapse of state apparatus of control, Russia may be described as an “anti-modern” society (Rose, 1998). There is a breakdown of “the moral universe” of law and order, and a collapse of state infrastructure. But neither is there a network of alternative voluntary organisations that make up a viable civic society. Even here, social capital survives in small, local informal networks. It is these local networks of friends and “contacts” that are used in a defensive sense as a substitute for formal economic and social institutions.

SECTION 2: THE STRUCTURE OF SOCIAL CAPITAL

In order to explore further the nature and distribution of social capital, we undertook a series of empirical studies, which required us to first develop a useful instrument to provide a measure or empirical indicators of social capital. The technical details of the instrument and findings for some of the samples are presented elsewhere (Onyx and Bullen, 2000). Here we summarise and compare the results from different samples.

The instrument that was used in all the data presented here, is based on 36 social capital questions, plus demographic information. The initial analysis (which began with 68
items) was based on some 1200 adults tested in five communities in New South Wales, Australia. Two of the community samples were largely rural, two were outer metropolitan, and one was inner city. The final instrument was subsequently used with other samples in NSW, with specific defining characteristics. Some of these results will also be summarised below.

**The Dimensions of social capital**

The main statistical tool used in analysing the results was factor analysis. This is a statistical method designed to identify which questions “hang together” in the way people respond. When several questions cluster together (that is, are inter-correlated), this suggests the presence of an underlying common dimension, or statistical factor. The content of the items in the cluster usually provides strong clues about the nature of that dimension. Detailed findings can be found in Onyx and Bullen (2000). In summary, we found:

- **There is a general social capital factor.** To some extent, every item contributed to a consistent underlying theme. We can therefore conclude that social capital is an empirical concept.

- **There are at least eight dimensions (factors) of social capital.** We have named each dimension in terms of what appear to be the common meanings of those items which load highly on that factor.

- **The eight dimensions (factors) fall into two broad groups.** Four of the dimensions refer to capacity building blocks of social capital, and four refer to arenas in which social capital may develop. These are listed below with examples of typical defining questions:

- **Capacity building blocks.** Underlying all these dimensions is the common or core ingredient of connectivity. Each relates simultaneously to the personal and the social. The items that comprise them refer to personal attitudes or capacities. But they also relate to connectivity within the social world.

  **Trust** (factor C):
‘Do you feel safe walking down your street after dark?’
‘Do you agree that most people can be trusted?’

**Social Agency** (factor B):
‘If you need information to make a life decision, do you know where to find that information?’
‘If you disagree with what everyone else agreed on, would you feel free to speak out?’

**Tolerance of diversity** (factor F):
‘Do you think that multiculturalism makes life in your area better?’
‘Do you enjoy living among people of different life styles?’

**Value of Life** (Factor G):
‘Do you feel valued by society?’
‘If you were to die tomorrow, would you be satisfied with what your life has meant?’

- **Social Arenas:** There are four (at least) distinct arenas in which social capital may develop.

  **Community Connections** (Factor A):
  ‘Do you help out a local group as a volunteer?’
  ‘Have you attended a local community event in the past 6 months (eg, church fete, school concert, craft exhibition)?’

  **Neighbourhood Connections** (Factor D):
  ‘If you were caring for a child and needed to go out for a while, would you ask a neighbour for help?’
  ‘Have you visited a neighbour in the past week?’

  **Family and Friends Connections** (Factor E):
  ‘In the past week, how many phone conversations have you had with friends?’
  ‘How many people did you talk to yesterday?’

  **Work Connections** (Factor H): note that these questions were only asked of those employed, and this factor is not included in all analyses.
  ‘Are your workmates also your friends?’
  ‘Do you feel part of a team at work?’
The eight dimensions are distinct but they are also related with each other and the relationship is stronger for some than for other dimensions. For example factor A (Community Connections) relates fairly strongly to all other factors except Factor F (Tolerance of Diversity). Factor E (Family and Friends Connections) relates strongly to all the other factors. Factor B (Social Agency) and Factor C (Feelings of Trust and Safety) show moderately strong relationships to most other factors (including Tolerance of Diversity). All relationships were positive.

The dimensional structure obtained in the five communities samples was reproduced in repeated analyses from each of the additional data sets, that is a General Factor and seven specific factors.

What does not contribute to social capital

In the original Five Communities study some questions bore little or no relationship to social capital. This lack of relationship also tells us something about what social capital is not.

None of the items relating to government institutions related to any factor (eg ‘generally do you believe that Australians are well served by their government institutions?’ and ‘do you think that the government provides too many services and subsidies?’). The pattern of correlations suggests that social capital is about more immediate and personal connections between people and events, rather than the more distant and formal relationship with government institutions and policy. This is not to say that government policy is unimportant, but rather that it is not experienced in any immediate way or connected with people’s daily lives.

Other items that failed to relate, were those dealing with the semi-legal contract implied in direct and immediate reciprocity. A generic reciprocity is important and is implied in such events as ‘joined a local action to deal with an emergency’ or belief that ‘by helping others you help yourself in the long run’. On the other hand the tit for tat items like ‘if you help a neighbour is it important that they repay the favour as soon as possible’ bore no relation to any social capital dimension. Similarly, watching TV did not relate strongly to any dimension of social capital.
SECTION 3: COMPARING COMMUNITIES

From the questionnaire responses, it is possible to compare the levels of social capital across different communities and groups. In this section we identify different ways in which communities can be compared, and the different profile of social capital that characterises each community. There are a number of ways of comparing the level of social capital across communities. We have identified three such overall indicators:

Social Capital Indicators

1. Overall measure: This is the General Factor Total Score as identified above. It can be said to measure the extent of peoples’ interactions and engagement with people and organisations in the neighbourhoods/ communities in a valuing, trusting and tolerant network. (All of the final 36 best questions correlated positively with the general social capital factor and one of the 8 specific factors - this allows for simple additions in generating factor scores). This overall measure is the average of the sum of scores of the 36 best questions for all the people in each sample. The higher the score the higher the level of social capital.

2. Connections between arenas: This is a measure of the number of different arenas in which people are connected. These arenas include: family, friends outside the household, neighbours, shops, local groups, community events, local action, community project, member of local organisation. This is a measure the density of connections between arenas in the community.

3. Texture, or Mix of dimensions: The particular mix of the 7 specific factors (excluding work connections). Two communities with the same overall level of social capital may have very different levels of different factors.

Summary scores are also provided for the arenas and the core capacity building blocks.

We have also identified
4. Economic Wellbeing Index. This is not a measure of social capital, but rather an indicator of economic or material well-being. It is a combined measure of income and education qualification levels.

Data is available for these four indicators for the five communities as well as from the supporting studies. The comparative data from the five communities is summarised in table one.

Table one about here

The first five columns across the page are the 5 communities including: U (inner city), D (rural), N (outer metropolitan), G (outer metropolitan), and W (rural). The data in the table has had various forms of cross validation. For example community workers living in each area provided an independent description of their experience living and working in the area, which closely reflects the pattern of results obtained.

The analyses of our data suggest that there are very strong differences in the levels and pattern of responses to social capital across different communities. It appears that social capital in general is higher in rural compared with urban areas, particularly in relation to Factor A (Community Connections), Factor C (Trust and Safety) and Factor D (Neighbourhood Connections). This is confirmed in our supporting data of other areas. However, there are also important differences between rural areas. People in rural areas are also likely to have a greater number of Connections between Arenas (family, neighbourhood, community organisations etc) than are people in urban areas. This is despite the fact (or because of the fact) that there are fewer links to different communities in these areas. On the other hand, metropolitan areas, and in particular the inner city scored higher on Factor B (Social Agency) and Factor F (Tolerance of Diversity). However, this cannot be taken to indicate that urban communities are always more tolerant. Some country groups in other samples also scored very high on Tolerance. Overall there was a low but positive correlation between Tolerance of Diversity on the one hand and Community Connections on the other.

The data suggests that measuring social capital in communities is complex and that while a single social capital score can be generated it will hide the underlying complexity of
the social capital in communities. Questions about how to generate social capital may have different answers in different communities.

SECTION 4: COMPARING OTHER GROUPS WITH THE FIVE COMMUNITIES

The social capital questionnaire developed in the five communities study was subsequently used with a variety of other groups. In the five communities study the samples were based on geographic areas. In these subsequent studies the samples were based on something people had in common, for example, being a volunteer or being a family support service client.

Table 2 shows social capital indicators for six groups:

1. Volunteers who work in Neighbourhood and Community Centres in NSW. These volunteers are either volunteering for work on the management committee or providing direct services (eg, home visiting).

2. People who participate in arts and craft groups run by Neighbourhood and Community Centres in NSW. These people attend pottery classes, art classes etc.

3. Staff who work in Neighbourhood and Community Centres located in urban areas of NSW

4. Older people from Non-English speaking backgrounds who use community centres in an inner city area of Sydney. The sample is a mixture of Portugese, Arabic, Vietnamese and Greek speaking people (Brown, Onyx and Bullen, 1999).

5. Family support clients receiving in home services and attending groups at the Family Support Centres. Family support clients are typically women from single parent families
with children under five. Over 30% have been notified to the Department of Community services as being at risk of abuse or neglect.

All of these groups, except for Group 4, are drawn from random samples of people in these groups across New South Wales. Group 4 was a purposive sample drawn from one local government area.

There are substantial differences between the social capital scores of these groups and the five communities. There are also substantial differences between these six groups. Some of the more significant differences include:

- The volunteers have the highest scores in Community Connections and score highly on many of the social capital dimensions compared with these five groups and the five communities. They have the most connections between arenas and the second highest score on the Value of Life.

- People coming to arts and crafts groups are in the mid range on many of the social capital scores when compared with these six groups. The scores for this group are higher on Factor A (Community Connections) than those in the five communities samples.

- Urban staff have slightly lower scores than rural staff on all dimensions (except for Tolerance of Diversity). Compared with the five communities the staff score highly on Community Connections. They also have higher levels of education and income.

- The older immigrant groups from non English speaking background score in the mid range for the six groups here. Compared to the five communities they score highly on several elements including Community Connections.
• Family support service clients compared with the five communities and the other five groups have the lowest scores on all social capital dimensions except tolerance. They have the least connections between arenas. The differences between this group and any of the other groups above or any of the five communities are enormous. This group of people has minimal access to the social capital of the communities in which they live.

Just as in other forms of capital there are the have and the have nots, so with social capital there are those groups who are well connected with the community’s social capital and able to draw on it and those who are not.

There are those, like volunteers in Neighbourhood and Community Centres, who are well connected with their communities and who can bring networks and relationships with them when they do voluntary work. These relationships in turn can build further social capital in a positive spiral. Volunteers may need to be valued as much for the social capital they are connected with as for the dollar value of the hours they contribute.

There are others like the family support clients who are disadvantaged. Our studies cannot identify the cause and effect links. However people with lower access to social capital (less connections with their family, friends, neighbourhood and communities) appear less likely to have access to the resources they need to cope, more likely to be stressed, and more likely to be at risk of neglecting or abusing their children. These people can find themselves in a negative spiral. The challenge for these people and for services is how to turn the situation into a positive spiral where some initial connections with the community’s social capital generate further social capital and access to other resources the people need.
SECTION 5: SOCIAL CAPITAL, ECONOMIC CAPITAL, AND HUMAN CAPITAL

Of concern is the relationship between social capital and socio-economic indicators. Is social capital, like other forms of capital, more easily available to those who are already economic advantaged, or is social capital really a form of “people power” equally available to all? To try and find some clues to this question, we examined other correlates of social capital scores, particularly income and education. Generally speaking, we found few variations in response by demographic variables in any of the five communities. This is not unexpected if social capital is located in the community interconnections (rather than within an individual). In particular, it was not possible to predict significantly better than chance the age, income levels, or educational qualifications of the respondents using the scores of the social capital dimensions (whereas it was possible to predict which community people came from using these same scores). Social capital appeared to be unrelated to socio-economic indices. However, further analyses provide a somewhat more complex picture.

For these further analyses, we combined the scores for the four dimensions dealing with core capacity building blocks, (Human Social Capital Index) and the three factors dealing with the different arenas (Social Arenas Index). These combined scores were correlated with the measure of material well-being, (Economic Capital Index), across each of our samples. When we did this we found that economic well-being is not generally related to social capital within the general community, either within the five communities, or within the supporting data sets from other areas. Nor is it related to other indices of social capital such as Connections between Arenas. Second, however, and in contrast to this general statement, economic well-being is quite strongly related to social capital (r=.28) within the Family Support Service sample (people who are in stress and crisis typically on low to very low incomes). That means that in this specialised sample of low income, high stressed families, there is a significant relation between material well-being and social capital. Specifically, if you have extremely low levels of one, you have extremely low levels of the other.
Furthermore, economic well-being is related to the capacity building blocks index across all samples ($r=.19$), but particularly so for Family Support clients ($r=.31$). As expected, the Capacity Building Index is related to the Social Arena Index across all samples ($r=.50$). We take these results to suggest that for these Australian samples, material conditions are a necessary but not sufficient condition for the generation of social capital. That is, a minimum level of material conditions may be a prerequisite for the development of social capital within Australian society. Once such a minimal level is in place, then material conditions, and particularly income and education, is irrelevant to social capital. Furthermore, it is not possible to have high capacity for economic well-being without a minimum level of the capacity building blocks (ie tolerance, trust, etc). People with high levels of these qualities are more likely to have high levels of economic well being. Similarly, people with high levels of these capacity building blocks are more likely to have high levels of Social Capital in general, and across all arenas.

**SECTION 6: SOME THEORETICAL IMPLICATIONS**

The empirical results reported here begin to suggest answers to some of the questions concerning the nature and importance of social capital. The data suggests a complex relationship between individuals and their communities. While social capital refers to social action, the core capacity building blocks refer to individual attitudes and preparedness to engage in those social activities. Nonetheless the content of the items strongly suggests a social or collective location for the social capital, rather than an individual one. Clearly it is the individual that participates in a variety of social events. But it is the social event that is significant.

We also found that social capital consists of several dimensions. These different dimensions can be combined in different combinations, to produce qualitatively different patterns. A useful metaphor may be a cake. We recognize many varieties of cake that look and taste different, having been baked with different variations of a similar stock of ingredients, all of which we nonetheless recognize as a cake. So it is with social capital.
Communities and groups differ, not only in the overall level of social capital, but also in the importance of each arena and capacity building block. Social capital appears to operate in both formal and informal arenas.

Of particular interest is the evidence for a distinction between bridging and bonding social capital. The factor Tolerance of Diversity is probably a good indicator of bridging social capital. In our studies Tolerance of Diversity typically correlates most with Social Agency and Feelings of Trust and Safety. It correlates least with Neighbourhood Connections and Participation in Local Community. Some of the communities we studied, particularly rural communities demonstrate high levels of social capital on most indices, but relatively low levels of tolerance. Indeed, Coleman has argued that social capital is most likely to be formed in a closed community where informal norms and sanctions are particularly strong (Coleman, 1988). Participation in community affairs, and the capacity for local action that this creates is strongest in small rural communities. However the two sets of factors are not negatively correlated, suggesting that it is at least possible to hold high levels of both community connectedness and tolerance of diversity. This appears to be the case for some rural samples in our supporting data. We cannot, however, expect it to follow. This raises difficult questions. Can a rural community that shows little tolerance of other people and lifestyles, but has high levels of neighbourliness and community participation, be said to have a good stock of social capital? We would argue that these communities do indeed have the capacity to generate social capital, and this capital creates the capacity for social action to meet the common good, as they define it. Such social capital may not, however, be used for the common good of other groups or for the nation as a whole. Our findings appear to confirm the distinction between bonding (within group) social capital and bridging (between group) social capital (Woolcock and Narayan, 2000).

We have found little evidence of social capital derived from the state. Certainly, no item relating to government services or infrastructure related to any of the factors derived. This is not to say that government policy is unimportant, but simply that government agencies do not hold a meaningful place in people’s networks. It should be noted that the second strongest factor is Social Agency, or the capacity to take the initiative in a social
context. It probably refers to what Fukayama (1995) terms “spontaneous sociability”. It refers to the citizen as active participant and co-creator of social action, rather than as client or welfare recipient.

Indeed we found, not unexpectedly, that those groups of respondents who were volunteers or active members of community organizations, provided the highest average scores across all factors, including Tolerance of Diversity, regardless of age, gender or economic factors. We found no relationship between social capital and economic well being except at the extreme lower end of both scales. We do not argue that access to financial capital is necessary for the generation of social capital. Indeed some of the best examples of social capital occur within impoverished villages in third world economies (World Bank website). However, at least within the Australian samples, those individuals and groups with very low educational levels and low income also tended to be relatively isolated from supportive social networks. In particular, those clients of family support services produced the lowest average scores across all factors. These are families who have been traumatised, who are operating under conditions of hardship and duress, and are seeking support and healing. Such people are most in need of the benefits of social capital, but are least able to contribute to it.

We conclude that social capital is vital to the health of individuals, families and communities. Social capital is not a unitary concept, but is composed of varying mix of elements. Different mixes of social capital dimensions probably fill different but equally important functions. We need both formal and informal networks, both bonding and bridging social capital.

**References**


## TABLE 1: Social Capital Comparisons Across Five Communities

<table>
<thead>
<tr>
<th></th>
<th>U</th>
<th>D</th>
<th>N</th>
<th>G</th>
<th>W</th>
<th>F score</th>
</tr>
</thead>
<tbody>
<tr>
<td>n</td>
<td>247</td>
<td>266</td>
<td>233</td>
<td>256</td>
<td>209</td>
<td></td>
</tr>
<tr>
<td>General Factor</td>
<td>79.7</td>
<td>84.0</td>
<td>82.6</td>
<td>76.7</td>
<td>88.2</td>
<td>23.1</td>
</tr>
<tr>
<td>Connections between</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>arenas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Community</td>
<td>11.7</td>
<td>14.3</td>
<td>12.6</td>
<td>11.0</td>
<td>15.5</td>
<td>35.8</td>
</tr>
<tr>
<td>D. Neighbourhood</td>
<td>11.8</td>
<td>15.0</td>
<td>14.1</td>
<td>13.6</td>
<td>15.2</td>
<td>40.6</td>
</tr>
<tr>
<td>E. Family and friends</td>
<td>9.7</td>
<td>9.4</td>
<td>9.4</td>
<td>9.0</td>
<td>9.1</td>
<td>4.5</td>
</tr>
<tr>
<td>A+D+E= Arenas Index</td>
<td>33.0</td>
<td>38.8</td>
<td>36.1</td>
<td>33.6</td>
<td>39.7</td>
<td>36.1</td>
</tr>
<tr>
<td>G. Value of Life</td>
<td>5.5</td>
<td>5.8</td>
<td>5.5</td>
<td>5.3</td>
<td>6.2</td>
<td>10.7</td>
</tr>
<tr>
<td>F. tolerance</td>
<td>6.4</td>
<td>5.8</td>
<td>5.4</td>
<td>5.3</td>
<td>4.8</td>
<td>27.1</td>
</tr>
<tr>
<td>C. Trust and safety</td>
<td>12.2</td>
<td>13.0</td>
<td>13.0</td>
<td>10.6</td>
<td>16.1</td>
<td>95.7</td>
</tr>
<tr>
<td>B. Social Agency</td>
<td>15.8</td>
<td>14.3</td>
<td>15.8</td>
<td>14.9</td>
<td>15.0</td>
<td>10.6</td>
</tr>
<tr>
<td>G+F+C+B= Capacity</td>
<td>40.0</td>
<td>39.0</td>
<td>39.7</td>
<td>36.3</td>
<td>42.0</td>
<td>21.4</td>
</tr>
<tr>
<td>Economic Wellbeing Index</td>
<td>7.1</td>
<td>5.4</td>
<td>6.1</td>
<td>5.3</td>
<td>5.5</td>
<td>21.3</td>
</tr>
</tbody>
</table>

=Educ&salary
<table>
<thead>
<tr>
<th>Group</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>F score</th>
</tr>
</thead>
<tbody>
<tr>
<td>n</td>
<td>157</td>
<td>211</td>
<td>438</td>
<td>170</td>
<td>287</td>
<td></td>
</tr>
<tr>
<td>General factor</td>
<td>91.5</td>
<td>86.6</td>
<td>88.5</td>
<td>84.6</td>
<td>71.7</td>
<td>81.3</td>
</tr>
<tr>
<td>Connections between</td>
<td>6.0</td>
<td>5.1</td>
<td>5.3</td>
<td>5.4</td>
<td>3.5</td>
<td>45.2</td>
</tr>
<tr>
<td>A. Community</td>
<td>18.3</td>
<td>15.8</td>
<td>16.2</td>
<td>17.5</td>
<td>12.7</td>
<td>44.4</td>
</tr>
<tr>
<td>D. Neighbourhood</td>
<td>14.8</td>
<td>14.5</td>
<td>14.2</td>
<td>13.0</td>
<td>11.9</td>
<td>35.3</td>
</tr>
<tr>
<td>E. Family and friends</td>
<td>9.0</td>
<td>9.1</td>
<td>9.8</td>
<td>8.6</td>
<td>7.9</td>
<td>43.4</td>
</tr>
<tr>
<td>Arena Index</td>
<td>42.3</td>
<td>39.3</td>
<td>40.0</td>
<td>39.1</td>
<td>32.2</td>
<td>59.9</td>
</tr>
<tr>
<td>G. Value of life</td>
<td>6.4</td>
<td>6.1</td>
<td>5.9</td>
<td>6.5</td>
<td>4.4</td>
<td>69.6</td>
</tr>
<tr>
<td>F. tolerance</td>
<td>6.1</td>
<td>5.6</td>
<td>6.8</td>
<td>6.6</td>
<td>5.8</td>
<td>24.0</td>
</tr>
<tr>
<td>C. Trust and safety</td>
<td>13.2</td>
<td>12.5</td>
<td>13.1</td>
<td>11.4</td>
<td>10.5</td>
<td>53.3</td>
</tr>
<tr>
<td>B. Social Agency</td>
<td>16.1</td>
<td>15.7</td>
<td>16.2</td>
<td>14.3</td>
<td>13.4</td>
<td>56.8</td>
</tr>
<tr>
<td>Capacity Building Index</td>
<td>41.7</td>
<td>40.1</td>
<td>42.0</td>
<td>38.8</td>
<td>34.1</td>
<td>79.4</td>
</tr>
<tr>
<td>Economic Wellbeing</td>
<td>5.5</td>
<td>5.0</td>
<td>8.1</td>
<td>n/a</td>
<td>4.2</td>
<td>167.0</td>
</tr>
</tbody>
</table>

Group 1=volunteers; Group 2= arts and craft groups; Group 3= urban staff; Group 4=older ethnic groups; Group 5= Family Support clients

All the F scores are statistically significant to .0000