

# Social Capital from an Individual Perspective

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*An investigation into the influence of urbanization and the tenure of private resources on the social resources of individuals*

*Work in progress. Please do not quote without permission of the author.*

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## ABSTRACT

Our paper consists out of a theoretical and an empirical part. In the theoretical part we first elaborate on the discussion about the meaning of social capital and defend our own choice to join in with the *individual* school of thought. Further, we go into the lack of standardization of measurement instruments. We also demonstrate that in the literature on individual social capital, there is a considerable lack of knowledge on the possible association between the possession of human, cultural and financial capital of an individual on the one hand, and social capital on the other. Moreover, empirical investigations into the differences in social capital between rural and urban regions (or the influence of urbanization on social capital) are rare. Nevertheless, these are very interesting questions, both from a theoretical as from a policy perspective. In the empirical part of the paper, we first go into the psychometric properties of our adapted version of the Resource Generator. We also examine the association between individual social capital and indicators of human, cultural and financial capital (income and education). We will measure social capital using an improved version of the *Resource Generator* (van der Gaag & Snijders 2005) and will also report on the psychometric properties of this measurement instrument.

In this paper we present the preliminary results of the research project *Social Capital from an individual perspective. An investigation into the influence of urbanization and the tenure of private resources on the social resources of individuals*. The project is sponsored by the Special research Foundation of Ghent University. Data for the research are collected in two stages. The first stage of collection is only halfway, and the analyses are carried out on the data momentarily available. Therefore, every result must be interpreted with caution. We would like to ask readers that want to quote from the article to contact the author.

## THEORETICAL FRAMEWORK

History teaches us that in every society, on every moment, within every political, economic and cultural system, a certain amount of inequality between people was present. Still, during the centuries the striving for equality has been a key theme of the major social and political ideologies (Sen, 1992). As a consequence, we can consider it an important task of the social sciences to analyse the causes and functioning of poverty as the result of a power process. It is the aim of this research project to make a contribution to that mission.

Our research does not in the first place consider income, employment or schooling, but deals with the *social capital* of individuals. We define social capital as the *capacity of individuals to have access to social resources that can be of use to them in their everyday life*. In this way, social capital can be seen as an additional source of wealth, next to financial, human and cultural capital. In order to have a good understanding of poverty and inequality, it is necessary to understand how social capital functions, and especially how it is distributed over the population.

### *Two different meanings of social capital*

In the scientific tradition of social capital two major schools have emerged. Both of them claim the right to use the term social capital, and some authors deny scholars of the other side to do the same. The schools differ in the level of analysis on which they situate social capital. According to the first school social capital is a feature of an aggregate (Yang 2007). Their reasoning is that since social capital is associated with relationships, there is always more than one actor involved, so it is by definition a collective thing. Precisely the collective aspect is according to this school what distinguishes *social* capital: it is the only form of capital that cannot be possessed by individuals, but that is the *property* of whole communities or even nations. A typical definition of social capital in this tradition comes from Robert Putnam (1995, p.67): “social capital refers to features of social organizations such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit”.

The other school situates social capital on the level of the individual. For these authors the social capital of an individual exits out of all the resources that are available for the individual through his relationships with others. A typical definition from this school, and in my view still the most valuable one, is from Pierre Bourdieu (1980, p.2): “Le capital social est l’ensemble des ressources actuelles ou potentielles qui sont liées à la possession d’un réseau durable de relations plus ou moins institutionnalisées d’interconnaissance et d’interreconnaissance.”<sup>1</sup> Other major authors associated with this vision are Alejandro Portes (1998, 2000) and Nan Lin (1986, 1995, 2006, ...).

In my opinion, none of both schools has more value over the other. We should accept that there are two different interpretations of the word social capital. The meaning a researcher gives to social capital, and the tradition he follows, should depend on his research question. Since we started from the question to have more insight in the distribution of social resources in our society, we clearly are linked to the *individual* school in the tradition of Bourdieu, Portes and others.

### *Measurement Instruments*

What kind of operationalisation of social capital one uses is obviously determined by the theoretical framework one supports. As we mentioned above, we consider social capital to be an attribute of an individual, i.e. the extent to which he has access to resources through his social relations.

There is little standardisation of measurement instruments for individual social capital. In much research, ad-hoc scales or indexes are used created out of a collection of data that happens to be available. Still, there have been data-collections specifically designed to measure individual social capital. In the literature we find three sorts of measurement instruments. The oldest one is the Name Generator/Interpreter. In this procedure an interviewer asks respondents to give the names of the people he can count on for one thing or another. The interviewer notes down

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<sup>1</sup> Social Capital is the collection of actual and potential resources that are linked to the possession of a durable network of more or less institutionalized relationships of reciprocal acquaintance and recognition.

the names and asks question about them (age, link with the respondent, ...) The big problem with the Name Generator is that it is a very time-consuming instrument, and that it is very difficult to make a written version of it. Another problem is that different questions lead to very different results and therefore contradictory conclusions. A last demerit is that for our kind of research a lot of information from the Name Generator is redundant: we are especially interested in whether or not people have access to some resources and not through how many people they have access (van der Gaag, 2005).

Nan Lin and colleagues (Lin & Dumin 1986, Lin et. al. 2001) developed the Position Generator. The PG is a list of questions asking the respondents whether they know someone with a certain profession. The aim is to find out if the respondent has access to high prestige-professions and whether he has access to a large range of professions with a different prestige. The instrument is very parsimonious and the questions are self-evident to answer. The problem is that the PG equalises social capital with access to occupational prestige, whereas we define the concept much broader.

Van der Gaag & Snijders (2005) developed the Resource Generator as an alternative for the instruments mentioned above. The RG tries to combine the advantages of the NG/I and the PG by asking respondents directly if they have access to a specific resource. An example of such a question is *Do you know anyone you could borrow a large amount of money from in an hour of need?* The basic idea of the RG is that social capital can be quantified as the sum of all the resources one has access to through others. Algebraically we can note this down as follows:

$$SK_e = \sum_{j=1}^n r_{ij}$$

where  $SK_e$  stands for the social capital of ego and  $r_{ij}$  for the value of a certain resource. Because determining the value of a certain resource is very difficult,  $r_{ij}$  is set to 1. The advantage of the RG is that it is very parsimonious and has a broad interpretation of the domain of social capital.

Although the Resource Generator is a big step forward in measurement methodology<sup>2</sup>, there are still some disadvantages. One of those disadvantages is the high average of positive responses on most items. For the creation of a measurement scale, it is advisable to have questions with a low average, a medium average as well as a high average of positive answers (Bond & Fox 2007). Another drawback is that the instrument only measure the possible access of individuals to social resources (accessed social capital) and not the use people make of social capital (used social capital) or the way in which they create social capital for others (given social capital). Finally, we must mention that the RG has not been applied a lot in research so far. Next to the application in the Netherlands, we only know of an application in the Czech Republic (Häuberer 2008) and one in England (Webber & Huxley 2007). Both applications confirm the findings of van der Gaag & Snijders (2005).

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<sup>2</sup> It is for instance much more easy to use, in comparison with name-generators, and has a less narrow vision on social capital than the classical position generators.

The first objective of our research project is to contribute to the future development of the Resource Generator. We therefore developed our own version of the RG, starting from the one of van der Gaag, and trying to give an answer to the detriments mentioned above. In order to have less questions with a lot of positive answers we added questions that are more precisely formulated, in the sense that they ask for specific resources and that they mention the respondent has to be able to have access to the resource, and not just be aware of it's presence.<sup>3</sup> In order to make the answers to the questions more accurate, we tried to force the respondents to make a cognitive representation of the person from whom they think they might obtain the resource. We did this by asking the respondents to write down the first letter of the name of the person through whom they had access to a certain resource. Next to a list of questions measuring access to resources (social capital as such, or accessed social capital), we included a list of questions measuring the use of social resources (used social capital) as well as a list measuring the social capital ego provides for his alters (given social capital). All the questions in Dutch as well as their translation in English are listed in the appendix.

In the empirical part of this paper we will discuss the dimensions we found in the instrument, as well as the reliability of the different scales we created.

### *Individual Social Capital and personal resources*

A second aim of the research project is to get a deeper understanding of the distribution of social capital over the population. In other words, we want to know what factors influence the amount of social capital people have. In the literature a distinction is made between three kinds of determinants (van der Gaag 2005). A first kind are personality characteristics. The social relations of people that are for instance more extravert or neurotic than others can differ, both in frequency as well as in content. The networks we engage in, and the social resources we build up are also conditioned by the context we live in (Hofferth & Iceland 1998). We are talking here about the living environment, the working situation, whether or not one is a member of a club or social organization, etc. These features of people influence the opportunity structure in which they can engage into relationships, and form the second kind of characteristics that influence social capital. Building up and maintaining networks demands certain investments. Therefore, the third kind of variables influencing social capital are those indicating the amount of private resources an individual possesses, i.e. indicators of financial, human and social capital.

Some of these determinants have not been addressed enough in social research. Degenne et. al. (2004) point at the necessity to have a better scientific understanding of the relationship between social capital and other forms of capital. In the literature there are two hypotheses concerning the link between individual social capital and the tenure of social resources. The first one is the **accumulation hypothesis** (Böhnke 2008). Social capital is supposed to correlate with other elements of social exclusion and to contribute in that way to the general subordination of certain social groups. This hypothesis leans on several insights from the literature. First of all,

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<sup>3</sup> E.g., when van der Gaag would ask if the respondents know someone that own a holiday house abroad, we would ask if the respondent knows someone who has a holiday house in which he would be allowed to lodge a few nights.

there is the classical idea that people must invest in their networks in order to get something out of them. People who have very few resources themselves are not able to invest much into their networks which results in less social capital. This reasoning can be found with a lot of influential authors such as Bourdieu (1980), Coleman (1988) and Loury (1981, 1987). The second insight that is behind the accumulation hypothesis is the phenomenon of *homophily*: the tendency of people to prefer others that are similar. This means that when ego has few resources himself, his alters have a big chance to have few resources, so they give access to fewer resources. According to Loury (1987) this reasoning can explain the intergenerational reproduction of racial inequality in the United States. Loury argued that children and youngsters use social capital to conquer a place in the competitive market environment. For that struggle, they fall back on the resources of their parents, (extended) family, and friends. Just because the network members of young black people have less resources, they have more difficulty to be successful in that struggle.

In short, the accumulation hypothesis says that people who have fewer financial, human and cultural capital, will have fewer social capital, because they have fewer resources to invest in their relationships and because they tend to form relationships with alters that also possess fewer resources.

The second hypothesis we can find in the literature is the **compensation hypothesis** (Böhnke 2008). This theory says that when people are placed in situations in which they have very few resources, they tend to use social capital more often. This hypothesis leans on the principle that social capital is a kind of a second best-option. We will only use the resources of others when we don't have them ourselves: if you own a van, you will not borrow one from your friend. the hypothesis is also based on the observations from poverty research that social exclusion in most cases is not a permanent state of affairs: a lot of poor people haven't been poor all their lives and will not stay poor for the rest of it. Therefore, one could think that people who are temporarily in trouble can build on the investments in social relationships they've done in the past. A third element is that some resources are always available for investment, such as time, personal labour, a listening ear, ... People that have fewer resources might extensively use these resources to invest in relationships that are of great support for them.

To conclude, the compensation hypothesis predicts that people with few private resources might use more social capital than others, because social capital is a second best-option and because they can draw from investments from the past and or extensively use resources that are always available.

Both hypothesis are not necessarily contradictive. The accumulation hypothesis predicts that access to social capital will be greater for those with a lot of private resources. The compensation hypothesis predicts that people with few resources will use social capital more often. It is possible to have access to a lot of social resources and use very few, as it is possible to have no access to very few social resources, but use everything you have. These ideas have only on very few occasions been tested empirically. Examples known to us are Degenne et. al. (2004), Böhnke (2008) and Sirovátka & Mareš (2008). The conclusions of these researchers give support for the accumulation hypothesis. However, none of those studies gave any attention to the use of social capital. A real test of the compensation hypothesis was not possible. Furthermore,

Degenne et. al. used data from 1989. Sirovátka & Mareš used proxies for social capital and not direct operationalisations as we will try to do.

Given this state of the literature, we conclude that very little is known about the relationship between individual social capital and the tenure of other resources.

### *Individual Social Capital and urbanisation*

An interesting question that hasn't been addressed a lot either, is whether individual social capital differs between the city and the countryside. In other words: do city-dwellers have less or more social capital than their rural counterparts?

Theoretically one can formulate different answers to that question. Theorists in the tradition of the linear transition model (Tönnies, Durkheim, Wirth, ...) argue that the urban environment is qualified by the large heterogeneity of its population, population density and the large magnitude of the community. These three factors have as a consequence that relationships between urban dwellers are much more formal than those between rural dwellers. High, informal relationships are restricted to a small clique of individuals, not linked in institutionalised relationships (such as kinship, neighbourhood, church community, ...), and are therefore much weaker and volatile. The result of all this is that urbanites have far less individual social capital (Goudy 1990).

Theorists of the compositional model argue that all differences between city and countryside are due to compositional effects. The most important determinants are social position, stage in the life-cycle and length of residence. People with a high position in society, people that have lived in the same place for a long time and that are in middle age are supposed to have an easy time extending their networks. In certain places those people can be found more in the countryside, in others more in the cities. These individual differences explain differences between the aggregates under examination (Kasarda & Janowitz 1974).

Still other theorist focus on the cultural differences between the city and the countryside. As far as social capital is concerned, the cultural differences have to do with a stronger individualism and more commodification of social relationships. This would also result in less individual social capital for city-dwellers (Laermans 2003).

Centuries ago the differences between the city and the countryside were much clearer. The typical characteristics of the city (a lot of people and functions on a small surface, no proper food supply, ...) were not present in the countryside. Due to limited mobility contact between urban and rural dwellers was rare. Urbanisation changed this situation. On the one hand it made cities grow faster than ever before, on the other hand it reduced rural-urban differences: employment moved from the first to the second and third sector, also outside the city, increasing mobility made contact between urban and rural dwellers more frequent, radio, television and later the internet brought the city into the living room of rural dwellers. The democratisation of the car made it possible for rural dwellers to work, study or shop in the city, and also important, contributed to the process of suburbanisation, definitely in Flanders (Kesteloot 2002). The

question is whether in this context of *rurbanisation* differences between the countryside and the city are still relevant.

Onyx & Bullen (2001) and more recently Vermeij & Mollenhorst (2008) show there is a lack of information about the influence of urbanization on social capital in the international scientific literature. The little information that exists, predominately originates from countries such as Australia and the United States, where the countryside is very different from the one we know in Belgium, and definitely in Flanders.

Another element that is neglected in the literature is the possible interaction that might exist between the influence of the possession of private resources on the one hand, and urbanization on the other. It is very well possible that for the less socially advantaged it does matter whether they live in the city or in the countryside, whereas for the socially more advantaged it does not. In a qualitative case-study Meert (2000) demonstrated that the rural poor rely more on their social contacts for subsistence, than do their urban counterparts.

In addition we have to point out that in most research that investigates more structural influences on social capital, personality-variables are omitted from the models. We do want to include personality as a covariate. It will also help us to put the possible effects of the structural variables into a better perspective.

## RESEARCH QUESTIONS AND HYPOTHESES

In the light of the current state of the literature we formulate the following four research questions: (1) *How many empirical dimensions of accessed, used and given social capital can we find?* (2) *Do the different scales result in reliable measurement instruments?* (3) *Does the possession of other forms of capital have an influence on the access to and the use of social capital?* (4) *Does urbanisation influence social capital* and (5) *Is there an interaction effect between the possession of other resources and urbanisation on social capital?*

## METHODOLOGY

### *Data*

In order to answer these research questions we plan a data collection in a postal survey for a random sample of the Flemish population. This data collection will take place from September until December 2009.

Before we start this data collection, we want to build and test a good measurement instrument for individual social capital. We invented a large number of questions for the RG3. From that long version we want to select a limited amount of questions so we can create a short, but reliable measurement instrument. In order to do that, we are gathering data with the long instrument from a non-random sample of about 500 subjects. In this survey we added some questions on background variables that should give us a preliminary idea about the answers to the above mentioned research questions.



Group	Contacts	Responses	Finished?
Local senior's organisation (Okra Schuiferskappelle)	180	115	Yes
Colleagues of the Political Science Department	48	42	Yes
Students third bachelor political science	68	65	Yes
Students of a local centre for adult education: educator and geriatric attendant high-school level.	65	64	Yes
Students of a local centre for adult education: remedial educationalist bachelor-level	450	107	No
Teachers in the centre for adult education	300	87	No
Teachers in a local secondary school	18	18	Yes
<b>TOTAL</b>	<b>1129</b>	<b>498 (44%)</b>	<b>No</b>

TABLE 1: COMPOSITION OF THE SAMPLE

Gathering data for this purpose in a random sample was not possible. Organising a postal survey is not only very expensive, it is also awfully time-consuming<sup>4</sup>. Therefore we selected several groups of people we could contact more easily. We made sure the groups differed from each other, so we would have some variation in the data. In table 1 the reader can see all selected groups, the number of persons contacted and the number of responses gathered. The data-collection is not completely finished on this moment. Also, not all the forms that are returned are already put into the database. So the analysis presented here is only done on about half of the database we want to have for our final analysis.

### *Variables*

Independent variables used in the model are Age, Income, Educational level, Urbanisation, Extraversion, Neuroticism, Agreeableness, Openness and Conscientiousness. Income is measured in three categories: a small income is less € 1000 net income per month, a middle income goes from € 1000 till € 2000 net income per month, and a high income is € 2000 or more net income per month. Educational level is measured in 3 categories (low, middle, high). Urbanisation is based on a question asking the respondent whether he or she lives in the countryside, a small city or a big city. The personality-variables were assessed with the BIF-10 (Rammstedt & John 2006).

The responses are made up of the different empirical dimensions identified with the factor analysis. Scores on the variables are weighted sum-scores, using the loadings on the respective factors as weights.

### *Statistical techniques*

In order to determine how many empirical dimensions we can find in accessed, used and given social capital, we used an exploratory principal components analysis with oblique rotation. Oblique rotation was preferred because we believe that different domains of social capital can be correlated. As a control, we also tried out an analysis with varimax rotation, which resulted in

<sup>4</sup> The procedure to get access to the national register already takes several months.

very poorly interpretable results. To test whether a factor analysis was useful, KMO Measure of sampling adequacy and Bartlett's test of Sphericity were used (Tacq, 1997).

To have an idea about the reliability of the different scales, was investigated their internal consistency using Cronbach's alpha. The different items were collapsed in a scale making a sum score weighted on the loadings of the items on their respective factor.

To examine the effects of the private resources and urbanisation we used a multivariate regression. A multivariate model was chosen, because we used correlated scales in the factor analysis. For used, accessed and given social capital different models are made because they are not considered as elements of the same construct (Tacq, 1997).

For all the analyses we used SPSS 15. Output can be found in Appendix 2 and 3.

## RESULTS

### *Empirical dimensions and reliability for Accessed Social Capital*

We performed a PCA with oblique rotation on 53 items intended to measure accessed social capital. Figures and tables from the output can be found in appendix. We used the scree-test to determine the number of factors that should be retained. We decided to keep four factors in the analysis. Twenty items that showed cross-loadings or that didn't load higher than .3 were deleted from the analysis<sup>5</sup>, so 33 items were left in. For the final solution, the KMO-test gave a value of .762 and the Bartlett's Test was significant at the 0.001-level, so we can decide that a factor analysis is meaningful here. The four factors explained 36% of the variance in the 33 items. The loadings after rotation for the final solution are shown in the table in appendix. Correlation between the factors are moderate, they vary between .163 en .277.

The four factors were surprisingly easy interpretable, and the results were very similar to the ones of van der Gaag & Snijders (2005). On the first factor only items referring to personal support loaded high. The three highest loadings came from items 24 (likes you, just because of who you are), 21 (tells positive things), and 5 (helps you moving something). Only item 42 didn't fit in theoretically (who studied at a college of higher education). Therefore we decided not to include that item in the scale. Cronbach's Alpha for the scale was .71. The output indicated that the  $\alpha$ -value could be raised by deleting item 55 (borrowing an egg) and item 11 (someone who looks up to you). The final  $\alpha$ -value equaled .749, satisfying for correlation analysis. The items that are maintained for the final scale are (from high to low loading) items 24, 21, 5, 3, 4, 8, 10 and 20.

On the second factor only items referring to education and prestige had high loadings. The three highest loadings are item 48 (discussing politics), 30 (studied at university), 35 (member of city council). No items should be excluded on theoretical grounds. The  $\alpha$ -value was .749, satisfying

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<sup>5</sup> Except for item 11 that had a loading very close to .3.

for correlational analysis. The value could not be raised by excluding items. The items for this scale are: item 48, 30, 35, 31, 33, 29, 38, 39, 34 and 35.

On the third factor items referring to personal skills loaded high: item 26 (fixing household appliances), 25 (fixing car) and 54 (master craftsman) had the highest loadings. No items needed to be excluded on theoretical grounds.  $\alpha$  was rather low: .677 and could not be raised by eliminating other items.

High loadings on the fourth factor came from items 16 (advice for voting), 18 (advice for job application), 15 (filling in difficult forms), 12 (advice for buying a house), and 17 (advice for investing savings). These were all items dealing with political and financial skills. The  $\alpha$ -value was also rather low: .679. No items were eliminated.

### *Empirical dimensions and Reliability for Used Social Capital*

On 49 items intended to measure used social capital another principal components analysis with oblique rotation was performed. The results of the analysis were far less obvious than for Accessed Social Capital. The scree-test indicated we should retain seven factors. However, further analysis made us delete more than thirty items because of cross-loadings or too low loadings ( $<.3$ ). Therefore we did the analysis over with six, five and four factors. The four factors solution gave the best results. In this solution, 16 items were deleted because of too small loadings or cross-loadings. The KMO-value equalled .542 and Bartlett's test gave a p-value smaller than .001, so a factor analysis was meaningful. The four components explained 38% of the variance in the 33 items. Correlation between the components is low: between .024 and .119.

Interpretation of the first factor was self-evident. The three highest loadings came from items 21 (talk about personal problems), 22 (sharing intimate secrets), and 10 (seeking comfort). Item 9 (advice job application) was deleted because it was thought this item did not fit in theoretically. Seven items were left: 21, 22, 10, 18, 42, 16, 17 and 9. The  $\alpha$ -value for the scale was rather low: .637.

Interpretation of the second factor was less self-evident. Items loading high were 1 (go sporting), 40 (have a sideline), 26 (have a conversation about politics), 46 (bring in contact with the media), 47 (talking about sports), 44 (advice about financial affairs) and 39 (go sailing). The interpretation we made was that all these items had to do with instrumental resources and items demanding certain skills from the alter. No items were deleted on theoretical grounds. Cronbach's  $\alpha$  was low: .54.

With the third factor we had the same problem. Items loading high were 35 (help housekeeping), 34 (good book), 31 (special meal), 27 (talking about art), 6 (filling in difficult forms), 28 (putting in good word), 36 (advice voting), 5 (staying over for the night). We decided that we also had more instrumental resources. Probably these resources are accessed more through stronger ties than the resources of factor two. Also here the  $\alpha$ -value was low: .560.

The last factor was again more easily interpretable. Items loading high were 51 (high position in business), 52 (arranging a permit), 13 (information government regulations), 53 (looking up to) and 45 (help job application): all items referring to prestige. Three items loading higher than .3 were excluded on theoretical grounds: item 19 (borrowing sucker etc.), 7 (helping painting the house) and 2 (the movies). Cronbach's  $\alpha$  was very low: .351.

### *Empirical dimensions and Reliability for Given Social Capital*

To conclude we performed the same analysis on 36 items intended to measure given social capital. Based on the scree-test, we decided to keep three factors in the analysis. Fourteen items that showed cross-loadings or that didn't load higher than .3 were deleted from the analysis, so 22 items were left in. For the final solution, the KMO-test gave a value of .727 and the Bartlett's Test was significant at the 0.001-level, so we can decide that a factor analysis is meaningful here. The three components explained 38% of the variance in the 33 items. Correlation between the factors are moderate, they vary between .160 en .264.

The first factor could be interpreted in terms of prestige and education-related skills. High loadings came from items 16 (filling in government forms), 42 (helping government problems), and 8 (filling in difficult forms). No items were deleted on theoretical grounds. Cronbach's Alpha for the scale was .712. The items that are maintained for the final scale are (from high to low loading) items 16, 42, 8, 41, 34, 5 and 40.

On the second factor items referring personal support loaded high: item 48 (give comfort), 30 (show gratitude), 15 (discussing problems). No items should be excluded on theoretical grounds. The  $\alpha$ -value was .722. The items for this scale are: item 14, 30, 15, 12, 22, 29, 2 and 28.

On the third factor items referring to personal skills loaded high: item 10 (advice investing savings), 17 (fixing car/bike) and 54 (giving financial advice) had the highest loadings. No items needed to be excluded on theoretical grounds.  $\alpha$  was rather low: .661. The output indicated that the value could be raised by eliminating items 1 and 19. Doing this raised  $\alpha$  to .580.

### *MANCOVA-analysis for Accessed Social Capital*

To answer research questions two, three and four, we formulate a number of concrete hypotheses:

- (3a) There is a significant difference between the centroid of Accessed Social Capital for different levels of education, controlled for income, urbanisation, age and personality.
- (3b) There is a significant difference between the centroid of Accessed Social Capital for different levels of income, controlled for education, urbanisation, age and personality.
- (4) There is a significant difference between the centroid of Accessed Social Capital for different levels of urbanisation, controlled for income, education, age and personality.

(5a) There is a significant interaction effect of urbanisation and educational level on Accessed Social Capital.

(5b) There is a significant interaction effect of urbanisation and income on Accessed Social Capital.

First of all we must mention that all the Levene-tests of equality of error variance and Box's Test of equality of covariance were significant. This means that the MANCOVA-analysis is not very reliable, so we must interpret the results with a lot of caution.

Out of the multivariate tests we can conclude that only hypotheses 3a and 3b can be accepted. Hypotheses 4, 5a and 5b have to be rejected. This means that Educational level and Income have significant effects on Accessed Social Capital. If we look at the univariate tests we see that educational level only has a significant influence on Personal Support. Income has a significant influence on Personal Skills and Political and Financial Skills.

The parameter estimates tell us that people with a high education seem to have a bit less personal support than people with a moderate education, but much more than people with a low education. For income goes the same: people with a high income seem to have a little less social support than people with a low income, but more than people with a low income.

#### *MANCOVA-analysis for Used Social Capital*

For the analysis of used social capital we formulated the same hypotheses:

(3a) There is a significant difference between the centroid of Used Social Capital for different levels of education, controlled for income, urbanisation, age and personality.

(3b) There is a significant difference between the centroid of Used Social Capital for different levels of income, controlled for education, urbanisation, age and personality.

(4) There is a significant difference between the centroid of Used Social Capital for different levels of urbanisation, controlled for income, education, age and personality.

(5a) There is a significant interaction effect of urbanisation and educational level on Used Social Capital.

(5b) There is a significant interaction effect of urbanisation and income on Used Social Capital.

Levene-tests of equality of error variance and Box's Test of equality of covariance are not significant. The MANCOVA-analysis for Used Social Capital is therefore more reliable.

The multivariate tests tell us that all hypotheses must be rejected. Only neuroticism has a significant effect on the use of social capital. In the univariate tests we see that this influence

only goes for Skills through weaker ties. The parameter estimates tell us that people that are more neurotic use fewer social capital related with skills through weaker ties.

### *MANCOVA-analysis for Given Social Capital*

For Given Social Capital we also made the same hypotheses:

- (3a) There is a significant difference between the centroid of Given Social Capital for different levels of education, controlled for income, urbanisation, age and personality.
- (3b) There is a significant difference between the centroid of Given Social Capital for different levels of income, controlled for education, urbanisation, age and personality.
- (4) There is a significant difference between the centroid of Given Social Capital for different levels of urbanisation, controlled for income, education, age and personality.
- (5a) There is a significant interaction effect of urbanisation and educational level on Given Social Capital.
- (5b) There is a significant interaction effect of urbanisation and income on Given Social Capital.

Levene-tests of equality of error variance are not significant, except for personal skills social capital. Box's Test of equality of covariance is significant. So also here we must take the MANCOVA-analysis with a grain of salt.

Out of the multivariate tests we can conclude that every hypotheses must be rejected. Also NO control variables seem to have any significant effect.

## **CONCLUSION**

In the beginning of this paper, we made clear that we line up with the tradition of authors such as Pierre Bourdieu, Nan Lin and Alejandro Portes, and therefore consider social capital to be an attribute of an individual. We defined social capital as the extent to which an individual has access to resources through his social ties.

We also showed there is a lack of standardisation of measurement instruments for social capital. We argued that the RG of van der Gaag (2005) is in our view the best option for measuring individual social capital. We tried to improve the measurement instrument by creating more specific questions, by forcing respondents to make cognitive interpretations of their alters while answering the questions and by adding questions about the use of social capital and social capital given to others. We wanted to know how many empirical dimensions can be identified in accessed social capital as well as in used and given social capital. We also wondered whether the resulting scales were reliable.

For accessed social capital we found the four dimensions that were also present in the research of van der Gaag (2005): personal support, prestige & education, personal skills and political and financial skills. Reliability-estimates were satisfying for the first two factors, but rather low for the second two. For used social capital the results were less satisfying. We also found four factors, but the choice was less self-evident. We identified a factor related to personal support and one related to prestige. The two other factors had to do with skills. The first one with skills accessed through weaker ties, the other one with skills accessed through stronger ties. Alpha-values were all rather low, especially for the prestige-factor. For given social capital we chose three factors: one referring to personal support, one to prestige and education and one to personal skills. Only for the last factor, the alpha-value was rather low.

Although the results are still preliminary (the final analysis will be done on a database twice as large), we can still draw some conclusions. The first conclusion is that the dimensions in accessed social capital seem to be very robust: with an exploratory method we came to the same dimensions as earlier research (van der Gaag 2005; van der Gaag & Snijders 2009). Measuring used social capital in the same way seems to be rather difficult. The dimensions were not very easy interpretable, and the choice for only four factors was far from self-evident. The resulting alpha-values were also rather low. We await the final analysis to draw further conclusions, but results make us think that we maybe have to allow more factors in order to get better results. For given social capital we had two rather clear dimensions, the final one was less satisfying. For the future adding extra items referring to this dimension might improve reliability-estimates.

Next to measurement issues, we also wanted to have a better understanding of the distribution of social capital in the population. We showed that there is a lack of knowledge in the literature about the relationship between social capital on the one hand, and indicators of the possession of personal resources and urbanisation on the other. We also have very little knowledge about the possible interaction that exists between both.

In this paper we could only do a very limited examination of this questions. As far as the tenure of other forms of capital is concerned, we only had information on education and income. For urbanisation we had to base ourselves on the answer to the question whether the respondent lived on the countryside, in a small city or in a big city. Moreover, our analysis must be taken with a grain of salt because first of all, it was performed on a small dataset, and second a number of assumptions of the MANCOVA-technique we used were violated.

Still, we want to draw some conclusions. First of all, we found again, as in some previous research, that access to social capital was associated with income and education. People with very low income and very little education had less social capital than those with moderate and high education and income. This founding confirms the accumulation hypothesis: social resources are especially available for those who already have a lot of resources of their own. For used and given social capital no significant relationships were found. These observations taken together give some support for the compensation hypothesis: although people with less education and income have less social capital, there is no difference in the use of social capital. This could mean that people with less education and income make more use of the fewer social

capital they have. In this way social capital doesn't reinforce existing inequalities, but doesn't correct them either.

Although these conclusions are very interesting, for the reasons mentioned above we must take them with a grain of salt. Performing a more thorough analysis on the complete dataset, trying to answer the violation of the assumptions of MANCOVA and of course collecting data on a real random sample should bring more clarity in the answers to our research questions.

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## APPENDIX 1: RESOURCE GENERATOR QUESTIONS (Dutch and English)

### Accessed Social Capital

<u>Nr.</u>	<u>Question (Dutch)</u>
	<i>Kent u iemand ...</i>
1	... om mee te gaan sporten?
2	... die je een goed boek zou kunnen aanraden?
3	... waarmee je over alle soorten problemen kunt praten?
4	... die met jou naar de cinema zou willen gaan?
5	... die je kan helpen bij een verhuis?
6	... bij wie je goedkoop aan verse groeten kunt raken?
7	... die de huishoudelijke taken op zich zou kunnen nemen als u ziek zou zijn?
8	... bij wie je kunt uitwenen als je je ongelukkig voelt?
9	... waarvan u een aanzienlijke som geld zou kunnen lenen als dat nodig zou zijn?
10	... bij iemand terecht kunnen mocht je huis afgebrand zijn?
11	... waarvan je weet dat hij of zij opkijkt naar jou?
12	... die je raad zou kunnen geven als je op het punt zou staan een huis of appartement te kopen?
13	... waarvan je een vrachtwagen, remorque of camionette zou kunnen lenen als je wilt verhuizen?
14	... die je zou kunnen helpen met behangen of schilderen?
15	... die je zou kunnen helpen wanneer je moeilijke formulieren moet invullen?
16	... bij wie je raad zou vragen over het stemmen bij verkiezingen?
17	... die je advies zou kunnen geven over het beleggen van spaargeld?
18	... die je tips zou kunnen geven over solliciteren, mocht je naar werk zoeken?
19	... die je dankbaar is om dat je iets voor hem of haar gedaan hebt?
20	... aan wie je de reservesleutel van je huis zou toevertrouwen?
21	... waarvan je zeker bent dat hij/zij positieve dingen over jou vertelt tegen anderen?
22	... waarmee je intieme geheimen kunt delen?
23	... die bouwplannen kan tekenen?
24	... die je apprecieert, gewoon om wie je bent?
25	... die kan sleutelen aan een auto?
26	... die handig is in het repareren van huishoudelijke apparaten?
27	... die vlot Engels of Frans spreekt?
28	... die een muziekinstrument kan bespelen?
29	... die veel kennis heeft van literatuur?
30	... die aan de universiteit gestudeerd heeft?
31	... die actief is in een politieke partij?
32	... die veel aandelen bezit?
33	... die op het stadhuis/gemeentehuis werkt?
34	... die meer dan 5000 euro netto per maand verdient?
35	... die een vakantiehuis in het buitenland heeft waar je eens zou mogen verblijven?
37	... die veel kent van allerlei regelingen van de overheid?
38	... goede contacten heeft met de krant, radio of televisie?

<b>Nr.</b>	<b>Question (Dutch - continued)</b>
39	... die veel verstand heeft van sport?
42	... die aan een hogeschool gestudeerd heeft?
43	... die je zou kunnen helpen bij het vinden van een vakantiejob voor jou of je familie?
44	... die je raad kan geven bij een conflict op het werk?
45	... die medisch advies zou kunnen geven wanneer u ontevreden bent over uw dokter?
46	... die veel aanzien heeft in je stad of je gemeente?
47	... die advies zou kunnen geven bij een conflict met familieleden?
48	... met wie je zou kunnen discussiëren over politiek?
50	... die een hoge functie heeft in het bedrijfsleven?
51	... die een echte doe-het-zelver is?
52	... die verstand heeft van computers?
53	... die in de gemeenteraad zetelt?
54	... die een goed vakman (loodgieter, elektricien, ...) is, en die voor u een klus zou kunnen komen doen?
	Stel ...
57	... dat je aan het koken bent, je hebt een ei nodig en je hebt er zelf geen in huis. Kan je dan snel bij iemand aankoppen om er één te lenen?
58	... dat je juridische problemen hebt, zou je dan bij iemand terecht kunnen voor je een advocaat raadpleegt?
59	... dat je een speciale maaltijd wil koken, is er dan iemand aan wie je een recept of raad kunt vragen?

<b>Nr.</b>	<b>Question (English)</b>
	<i>Do you know someone ...</i>
1	... you can go play a sport with?
2	... who could recommend you a good book?
3	... with whom you can talk about all kind of problems?
4	... who would take you to the movies?
5	... who likes you, just because of who you are?
6	... who could provide you fresh vegetables for a small price ?
7	... who could do the housekeeping when you are ill?
8	... with whom you could seek comfort when you were unhappy?
9	... from whom you could borrow a considerable amount of money when you would need to?
10	... with whom you could stay if your house was burned down?
11	... of whom you know he/she looks up to you?
12	... who could give you advise when you want to buy a house?
13	... from whom you could lend a van or a truck?
14	... who could help you painting your house?
15	... who could help you when you have to fill in difficult forms?
16	... who could give you advise on voting for the elections?
17	... who could advise you on how to invest your savings?
18	... who could give you advise when you apply for a job?
19	... who is grateful to you because you have done something for him/her ?

20	... under whom's care you would put a spare key of your house?
21	... of who you are shure he/she tells positive things about you?
22	... whith who you could share positive secrets?
23	... who can draw building plans?
24	... who likes you, just because of who you are?
25	... who can fix a broken-down car?
26	... who is skillfull in fixing household appliances?
27	... who speaks English or Frensh fluently?
28	... who can play a musical instrument?
29	... who knows a lot about literature?
30	... who studied at university?
31	... who is active in a political party?
32	... who owns a lot of shares?
33	... who works at the town hall?
34	... who earns more than € 5000 a month?
35	... who has a holiday home abroud where you could stay over?
37	... kwows a lot about government regulations?
38	... who has good contacts with the media?
39	... who knows a lot about sports?
42	... who studied at a college of higher education?
43	... who could help you find a student job for you or a member of your family?
44	... who could give you solid advise when you had a conflict at work?
45	... who could give you medical advice when you are dissatisfied with your docter?
46	... who has a lot of standing in your local community?
47	... who could give you advice when you have a conflict with friends or family?
48	... with whom you could discuss on politics?
50	... who occupies a high position in business life?
51	... who is a real DIY-enthusiast?
52	... who knows a lot about computers?
53	... who is a member of the city council?
54	... who is a master craftsman and could do a job for you?
	<i>Immagine ...</i>
57	... you are cooking, you nee dan egg and you don't have one in the house. Do you know someone you could go borrow one from?
58	... you have legal problems. Is there someone you can turn to before consulting a lawyer?
59	... you want to cook a special meal. Is there someone form whom you could ask for a recipe?

*Used Social Capital*

<b>Nr.</b>	<b>Question (Dutch)</b>
	<i>Bent u in de laatste 6 maanden...</i>
1	... met iemand gaan sporten?
2	... met iemand naar de film geweest?
3	... bij iemand goedkoop verse groeten gaan kopen?
4	... bij iemand een aanzienlijke som geld gaan lenen?
5	... bij iemand thuis blijven logeren?
6	... bij iemand raad gaan vragen over het invullen van moeilijke formulieren?
7	... door iemand geholpen bij het behangen of schilderen?
9	... bij iemand tips gaan vragen over solliciteren?
10	... bij iemand gaan uitwenen omdat je je niet goed voelde?
11	... in zijn/haar vakantiewoning of buitenverblijf blijven logeren?
12	... door anderen geholpen om iets te verhuizen?
13	... bij iemand raad gaan vragen over een of andere regeling van de overheid?
15	... aan iemand hulp gevraagd bij het vinden van een vakantiejob of dergelijke?
16	... aan iemand advies gevraagd over een conflict op het werk?
17	... aan iemand medisch advies gevraagd?
18	... aan iemand advies gevraagd over een conflict met vrienden of familie?
19	... bij iemand gaan aankloppen omdat je op dat moment geen suiker, ei, melk of iets dergelijks in huis had?
20	... van iemand een vrachtwagen, remorque of camionette geleend?
21	... met iemand over een belangrijk probleem gesproken?
22	... met iemand een intiem geheim gedeeld?
23	... hulp gekregen bij de reparatie van een huishoudelijk apparaat?
24	... aan iemand gevraagd om een tekst te vertalen?
25	... aan iemand hulp gevraagd omdat je een bepaald taal niet begreep of niet kunt spreken?
26	... met iemand een goed gesprek gehad over politiek?
27	... met iemand een goed gesprek gehad over kunst of cultuur?
28	... aan iemand gevraagd om een goed woordje voor jou te doen?
29	... aan iemand gevraagd om aan je computer te laten werken?
30	... bij iemand om juridisch advies gevraagd?
31	... aan iemand gevraagd hoe je een bepaald gerecht moet klaarmaken?
32	... aan iemand gevraagd om je ergens naar toe te voeren?
33	... van iemand gehoord dat hij/zij u dankbaar is voor wat je voor hem/haar gedaan hebt?
34	... aan iemand gevraagd om je een goed boek aan te raden?
35	... van iemand hulp gekregen om een huishoudelijke taak te doen?
36	... aan iemand raad gevraagd over het stemmen bij verkiezingen?
37	... gehoord dat er iemand positieve dingen over jou verteld heeft?
38	... door iemand geholpen bij het herstellen van je fiets of auto?
39	... met iemand meegevaren in zijn of haar plezierboot?
	<i>Is er iemand...</i>
40	... aan wie je de reservesleutel van je huis toevertrouwt?

41	... waarmee je vaak over persoonlijke problemen en geheimen praat?
42	... die ooit iets voor jou heeft kunnen regelen bij de gemeente of de overheid?
43	... aan wie je soms advies vraagt over geldzaken?
44	... die je ooit geholpen heeft om een bepaalde job te kunnen krijgen?
45	... bij wie je kan gaan bijklussen als je het financieel moeilijk hebt?
46	... met wie je ooit contact gezocht hebt om in de krant, op televisie of op de radio te komen?
47	... met wie je vaak van gedachten wisselt over sport?
48	... met wie je vaak omgaat die veel aanzien heeft in je gemeente of stad?
51	... met wie je omgaat die een hoge functie heeft in het bedrijfsleven?
52	... die je ooit eens geholpen heeft om een bepaalde vergunning te kunnen krijgen?
53	... is er iemand naar wie je opkijkt?

<b>Nr.</b>	<b>Question (English)</b>
	<i>Did U in the last six months...</i>
1	... go play a sport with someone?
2	... go to the movies with someone?
3	... buy fresh vegetables for a low price with someone you know?
4	... borrow an considerable amount of money from someone?
5	... stay over at the house of a friend or relative?
6	... ask advice to someone for filling-in difficult?
7	... ask help from someone to paint or decorate your house?
9	... ask advice on investing your savings to someone?
10	... seek comfort with someone because you were unhappy?
11	... stay over at the holiday house of someone?
12	... ask help from others to move something?
13	... ask information about government regulations?
15	... ask help from someone to find a student job for yourself or a friend or relative?
16	... ask advice concerning a conflict at work?
17	... ask medical advice?
18	... ask advice concerning a conflict with friends or family?
19	... go knock on someone's door because you had no eggs, salt, sugar or the like?
20	... borrow a truck or van from someone?
21	... talk to someone about personal problems?
22	... share an intimate secret with someone?
23	... get help from someone to repair household appliances?
24	... ask help from someone translating a text?
25	... ask help from someone because you don't speak a certain language?
26	... have a good conversation with someone about politics?
27	... have a good conversation with someone about arts or literature?
28	... ask someone to put in a good word for you?
29	... ask someone to help you with your computer?
30	... ask legal advice from someone?
31	... ask someone how to prepare a special meal?

32	... ask someone to transport you to somewhere?
33	... hear from someone that he or she is grateful because you did something for him or her?
34	... ask someone to suggest you a good book?
35	... ask help from someone to do the housekeeping?
36	... ask advice from someone on voting for the elections?
37	... hear from someone he or she said positive things about you?
38	... someone help you repairing your car or bicycle?
39	... go sailing with someone on his boat?
	<i>Is there someone...</i>
40	... to whom you trust a spare key of you house?
41	... to whom you often talk about personal problems or secretes?
42	... who has one day fixed something for you with the (local) goverment?
43	... to whom you would ask advice about finacial business?
44	... ones helped you get a certain job?
45	... with whom you have a sideline?
46	... you have approached ones to bring you in contact with the media?
47	... with whom you often talk about sports?
48	... with whom you associate that has a lot of standing?
51	... with whom you associate that has a high position in business?
52	... who helped you ones to get a certain permit
53	... who looks up to you?

### Given Social Capital

<b>Nr.</b>	<b>Question</b>
1	<i>Heb je de laatste 6 maanden ...</i>
2	... iemand geholpen om iets te verhuizen?
3	... iemand geholpen in het huishouden omdat hij/zij dat niet kon?
4	... iemand geholpen met een klus die hij of zij moest doen (gras afrijden, schilderen, ...)?
5	... aan iemand geld geleend omdat hij/zij in de problemen zat?
6	... aan iemand raad gegeven omdat hij/zij een appartement of huis wilde kopen?
7	... aan iemand je auto, vrachtwagen, remorque of camionette uitgeleend?
8	... iemand geholpen met behangen of schilderen?
9	... iemand geholpen met het invullen van formulieren?
10	... iemand raad gegeven over het stemmen bij de verkiezingen?
11	... iemand advies gegeven over het beleggen van zijn of haar spaargeld?
12	... iemand tips gegeven over solliciteren of het zoeken naar werk?
13	... met iemand ergens heen geweest omdat die persoon graag had dat je hem of haar vergezelde?
14	... iemand een goed boek aangeraden?
15	... iemand getroost omdat hij/zij zich ongelukkig voelde?
16	... met iemand over zijn/haar problemen gepraat omdat zij/hij daar nood aan had?



17	... iemand geholpen met het invullen van een formulier van de overheid (belastingbrief, subsidieaanvraag, ...)?
18	... iemand geholpen bij de reparatie van zijn auto of fiets?
19	... iemand geholpen bij de reparatie van een huishoudelijk toestel?
22	... iemand bij u laten logeren?
23	... iemand advies gegeven die een conflict had met familie of vrienden?
28	... iemand verse groeten of vlees gegeven?
29	... positieve dingen verteld over iemand zodat hij/zij bij anderen een goed imago zou krijgen?
30	... gaan bemiddelen in een ruzie?
31	... duidelijk laten blijken aan iemand dat je hem of haar dankbaar was?
32	... een goed woordje gedaan voor iemand?
33	... iemand financieel advies gegeven?
34	... iemand geholpen om op TV, radio of in de krant te komen?
35	... iemand uitleg gegeven over wat in de politiek of in de actualiteit gebeurd was?
36	... iemand geholpen die problemen had met zijn of haar computer?
31	Hou je de reservesleutel bij van de woning van iemand anders?
32	Is er iemand die vaak met jou over zijn/haar persoonlijke problemen en geheimen praat?
33	Is er iemand aan wie je vaak laat zien dat je die persoon graag hebt?
	<i>Hebt u ooit ...</i>
33	... iemand bij u laten logeren omdat hij/zij geen onderdak vond? (mag langer geleden zijn dan 6 maanden)
34	... iemand aanbevolen voor een bepaalde job of functie?
35	... iets geregeld voor iemand binnen de administratie van de overheid of een bedrijf?
36	... iemand geholpen die problemen had met de overheid?

<b>Nr.</b>	<b>Question</b>
1	<i>Did you in the last six months ...</i>
2	... help someone moving something?
3	... help someone doing the housekeeping?
4	... helped someone doing a job around the house (cutting grass, painting, ...)?
5	... lend someone money because he or she was in trouble?
6	... give advice to someone who wants to buy a house?
7	... lend someone your truck or van?
8	... helped someone painting or decorating the house?
9	... helped someone fill in difficult forms?
10	... advised someone on the upcoming elections?
11	... advised someone on investing their savings?
12	... give someone advice on applying for a job?
13	... accompanied someone somewhere because he liked you to be there?
14	... recommended a good book to someone?
15	... comforted someone who felt unhappy?
16	... discussed someone personnel problems because that person was in need?

17	... helped someone fill in a government form (tax bill, allowance form, ...)?
18	... helped someone repair his bike or car?
19	... helped someone repair household appliances?
22	... let someone stay over for the night?
23	... give advice to someone who had problems with his family or friends?
28	... give someone fresh meat or vegetables?
29	... tell positive things about someone so he/she would have a better image with others?
30	... go mediate in an argument?
31	... clearly show someone you were grateful to him/her?
32	... put in a good word for someone?
33	... give financial advice to someone?
34	... helped someone contact the media?
35	... given an explication to someone about politics or topical matters?
36	... helped someone who had problems with his or her computer?
31	Do you keep a spare key to the house of someone?
32	Is there someone who talks to you about his or her personal problems?
33	Is there someone you often show your love to?
	<i>Did you ever ...</i>
33	... let someone stay over for the night you because he couldn't find any other place to stay? (may be longer ago than six months)
34	... recommend someone for a certain job?
35	... arrange something for someone within government administration or the administration of a private company?
36	... help someone who had problems with the government?

## APPENDIX 2: FACTOR ANALYSIS RESULTS

### *Accessed Social Capital*

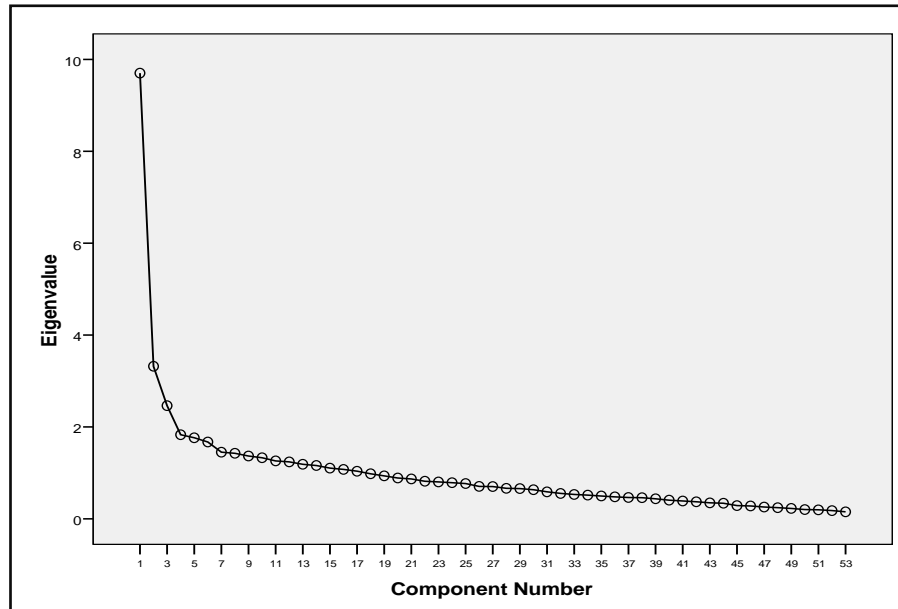


FIGURE 1: SCREE-PLOT ACCESSED SOCIAL CAPITAL

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,762
Bartlett's Test of Sphericity	Approx. Chi-Square	1770,223
	df	561
	Sig.	,000

TABLE 2: KMO AND BARTLETT'S TEST

Component	1	2	3	4
1	1,000	,163	,284	-,277
2	,163	1,000	,183	-,183
3	,284	,183	1,000	-,256
4	-,277	-,183	-,256	1,000

TABLE 3: COMPONENT CORRELATIONS MATRIX

	Component			
	1	2	3	4
ACC_SC24	,788			
ACC_SC21	,773			
ACC_SC5	,631			
ACC_SC3	,578			
ACC_SC4	,555			
ACC_SC8	,481			
ACC_SC10	,477			
ACC_SC55	,461			
ACC_SC42	,380			
ACC_SC20	,368			
ACC_SC11	,295			
ACC_SC48		,625		
ACC_SC30		,619		
ACC_SC53		,615		
ACC_SC31		,583		
ACC_SC33		,561		
ACC_SC29		,555		
ACC_SC38		,462		
ACC_SC39		,393		
ACC_SC34		,351		
ACC_SC35		,323		
ACC_SC26			,756	
ACC_SC25			,685	
ACC_SC54			,675	
ACC_SC13			,486	
ACC_SC6			,468	
ACC_SC51			,423	
ACC_SC43			,357	
ACC_SC16				-,675
ACC_SC18				-,672
ACC_SC15				-,641
ACC_SC12				-,559
ACC_SC17				-,503
ACC_SC7				-,387

TABLE 4: LOADINGS FINAL SOLUTION (<.29 SUPPRESSED)

Used Social Capital

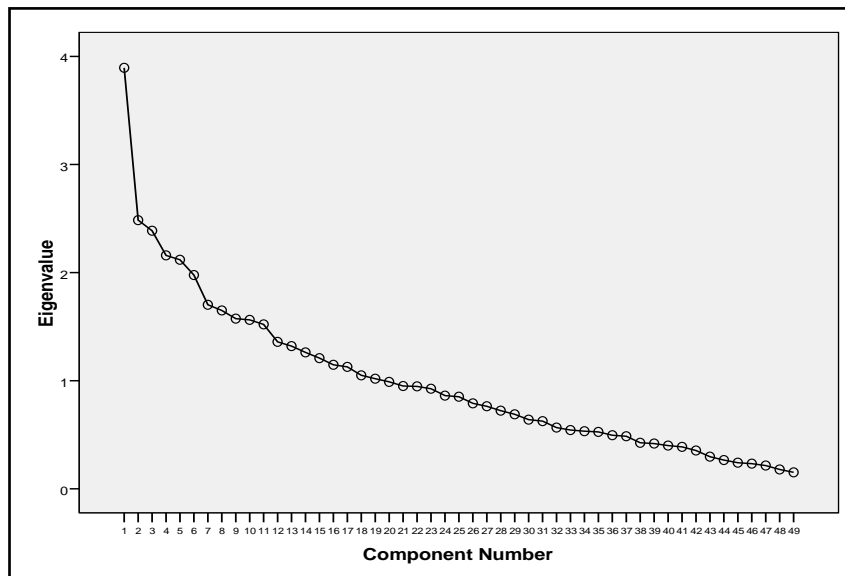


FIGURE 2: SCREE-PLOT FIRST RUN

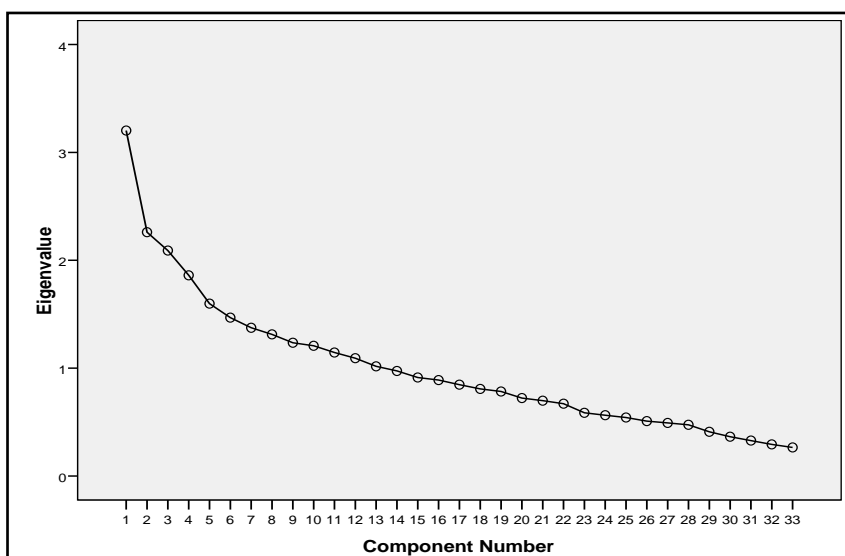


FIGURE 3: SCREE-PLOT FINAL RUN

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,542
Bartlett's Test of Sphericity	Approx. Chi-Square	826,214
	df	528
	Sig.	,000

TABLE 5: KMO AND BARTLETT'S TEST

	Component			
	1	2	3	4
USE_SC21	,630			
USE_SC22	,606			
USE_SC10	,569			
USE_SC18	,525			
USE_SC42	,497			
USE_SC16	,461			
USE_SC17	,436			
USE_SC09	,348			
USE_SC01		,675		
USE_SC40		,552		
USE_SC26		,509		
USE_SC46		,493		
USE_SC47		,400		
USE_SC44		,389		
USE_SC39		,363		
USE_SC35			-,594	
USE_SC34			-,540	
USE_SC31			-,443	
USE_SC27			-,438	
USE_SC06			-,421	
USE_SC28			-,404	
USE_SC36			-,382	
USE_SC05			-,335	
USE_SC33			-,328	
USE_SC12			,314	
USE_SC51				,587
USE_SC52				,525
USE_SC13				,433
USE_SC53				,425
USE_SC19				,408
USE_SC45				,368
USE_SC07				,363
USE_SC02				-,344

TABLE 6: LOADINGS FINAL SOLUTION (<.3 SUPPRESSED)

Component	1	2	3	4
1	1,000	,075	-,070	,119
2	,075	1,000	-,072	,024
3	-,070	-,072	1,000	-,034
4	,119	,024	-,034	1,000

TABLE 7: COMPONENTS CORRELATION MATRIX

Given Social Capital

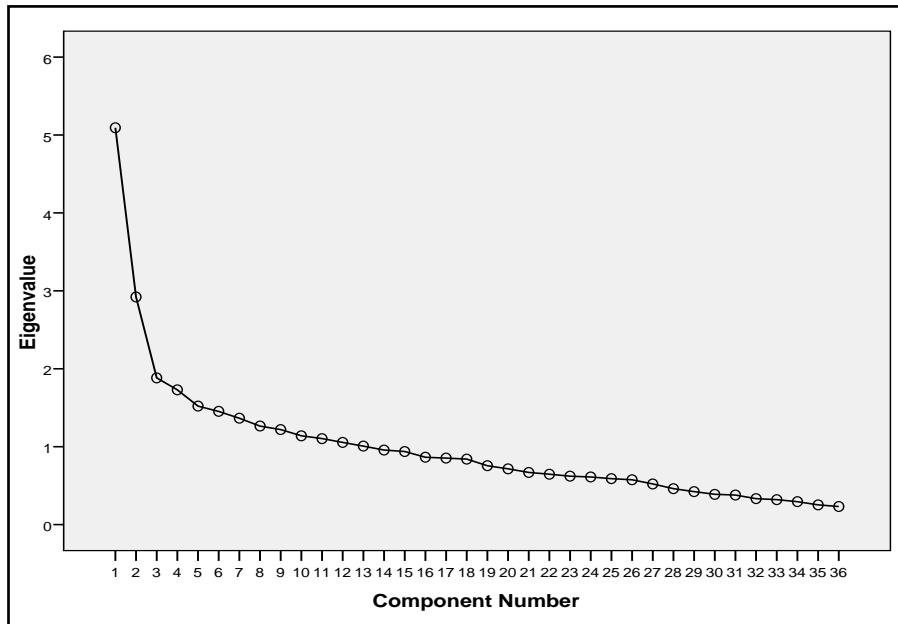


FIGURE 4: SCREE-PLOT GIVEN SOCIAL CAPITAL

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,727
Bartlett's Test of Sphericity	Approx. Chi-Square	957,081
	df	231
	Sig.	,000

TABLE 8: KMO AND BARTLETT'S TEST

Component	1	2	3
1	1,000	,117	,264
2	,117	1,000	,160
3	,264	,160	1,000

TABLE 9: COMPONENTS CORRELATIONS MARIX

	Component		
	1	2	3
GIV_SC16	,771		
GIV_SC42	,694		
GIV_SC08	,635		
GIV_SC09	,631		
GIV_SC41	,602		
GIV_SC34	,573		
GIV_SC05	,421		
GIV_SC40	,409		
GIV_SC14		,689	
GIV_SC30		,679	
GIV_SC15		,632	
GIV_SC12		,578	
GIV_SC22		,571	
GIV_SC29		,568	
GIV_SC02		,519	
GIV_SC28		,381	
GIV_SC10			,666
GIV_SC17			,654
GIV_SC32			,597
GIV_SC18			,585
GIV_SC01			,396
GIV_SC19			,337

**TABLE 10: LOADINGS FINAL SOLUTION**



## APPENDIX 3: MANCOVA RESULTS

### Accessed Social Capital

<b>Multivariate Tests</b>	
<b>EFFECT</b>	<b>F</b>
<i>Age</i>	(4, 159) = 0,366
<i>Extraversion</i>	(4, 159) = 0,434
<i>Neuroticism</i>	(4, 159) = 0,735
<i>Agreeableness</i>	(4, 159) = 0,796
<i>Openness</i>	(4, 159) = 0,784
<i>Conscientiousness</i>	(4, 159) = 0,380
<i>Urbanisation</i>	(8, 318) = 0,956
<i>Educational Level</i>	(8, 318) = 2,636**
<i>Income</i>	(8, 318) = 2,409*
<i>Urbanisation * Educational. Level</i>	(16, 486) = 0,760
<i>Urbanisation * Income</i>	(16, 486) = 0,997

Notes: F-values base don Wilks' Lambda

\* p<0.05; \*\* p<0.01

<b>Univariate Tests</b>		
<b>SOURCE</b>	<b>RESPONSE</b>	<b>F</b>
<b><i>Educational Level</i></b>	<i>Personal Support</i>	(2, 162) = 5,286**
	<i>Personal Skills</i>	(2, 162) = 2,243
	<i>Political &amp; Financial Skills</i>	(2, 162) = 1,624
	<i>Prestige &amp; Education</i>	(2, 162) = 1,853
<b><i>Income</i></b>	<i>Personal Support</i>	(2, 162) = 0,705
	<i>Personal Skills</i>	(2, 162) = 3,959*
	<i>Political &amp; Financial Skills</i>	(2, 162) = 3,351*
	<i>Prestige &amp; Education</i>	(2, 162) = 3,008

Notes: Only variables significant in the multivariate tests are shown

\* p<0.05; \*\* p<0.01

*Used Social Capital*

<b>Multivariate Tests</b>	
<b>EFFECT</b>	<b>F</b>
<i>Age</i>	(4, 106) = 536
<i>Extraversion</i>	(4, 106) = 1.485
<i>Neuroticism</i>	(4, 106) = 4.254**
<i>Agreeableness</i>	(4, 106) = 0.038
<i>Openness</i>	(4, 106) = 0.281
<i>Conscientiousness</i>	(4, 106) = 0.560
<i>Urbanisation</i>	(8, 212) = 0.468
<i>Educational Level</i>	(8, 212) = 0.536
<i>Income</i>	(8, 212) = 0.813
<i>Urbanisation * Educational. Level</i>	(16, 324) = 1.395
<i>Urbanisation * Income</i>	(16, 324) = 1.468

Notes: F-values based on Wilks' Lambda

\* p<0.05; \*\* p<0.01

<b>Univariate Tests</b>		
<b>SOURCE</b>	<b>RESPONSE</b>	<b>F</b>
<b>Neuroticism</b>	<i>Personal Support</i>	(1, 109) = 3.378
	<i>Skills trough Weaker Ties</i>	(1, 109) = 7.551**
	<i>Skills trough Stronger Ties</i>	(1, 109) = 0.025
	<i>Prestige Related</i>	(1, 109) = 0.158

Notes: Only variables significant in the multivariate tests are shown

\* p<0.05; \*\* p<0.01

*Given Social Capital*

<b>Multivariate Tests</b>	
<b>EFFECT</b>	<b>F</b>
<i>Age</i>	(3, 138) = 1,130
<i>Extraversion</i>	(3, 138) = 0,966
<i>Neuroticism</i>	(3, 138) = 0,755
<i>Agreeableness</i>	(3, 138) = 2,089
<i>Openness</i>	(3, 138) = 0,761
<i>Conscientiousness</i>	(3, 138) = 1,764
<i>Urbanisation</i>	(6, 276) = 0,371
<i>Educational Level</i>	(6, 276) = 0,123
<i>Income</i>	(6, 276) = 2,019
<i>Urbanisation * Educational. Level</i>	(12, 365) = 0,957
<i>Urbanisation * Income</i>	(12, 365) = 0,999

Notes: F-values base don Wilks' Lambda

\* p<0.05; \*\* p<0.01