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## **LIFE SATISFACTION AND SOCIAL TRUST AS A COMPONENT OF SOCIAL CAPITAL AMONG STUDENTS IN THE ZACHODNIOPOMORSKIE REGION**

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**Abstract:** The article is part of the search for new generators of socio-economic development. The goal was to assess social trust (generalized, trust in public institutions) among students as current and future creators and disposers of this resource, and to verify the relationship between life satisfaction and trust in order to search for mechanisms to create it. The study was conducted in 2020 using the SWLS questionnaire extended with questions about social capital. The analyses were supplemented with statistics based on ESS data. The results confirmed the positive relationship between life satisfaction and trust, although its strength was determined by the dimension of trust which was positively correlated with the belief that the commune authorities supported social initiatives and the possibilities of influencing the functioning of the commune.

**Keywords:** trust, social capital, life satisfaction, SWLS.

## 1. Introduction

The most important goal of every economy is socio-economic development, and all activities are subordinated to it. The whole range of strategic documents focused on economic growth, innovation growth, sustainable development etc. serve the achievement of the superior goal, namely the improvement of well-being and quality of life, whose components are life satisfaction and social trust. While the level of development in an underdeveloped economy can be relatively cheaply and quickly increased<sup>1</sup>, in highly developed economies it is a much more difficult process, hence the interest of researchers in searching for new possibilities for its generation. In view of the depletion of relatively cheap and easily available factors generating production growth, the researchers focused their efforts on searching for new sources of welfare improvement. Hence their attention was drawn to so-called soft factors that can stimulate development or at least increase the effectiveness of its other determinants.

Due to the empirically poorly understood category which is social capital, all the analyses that approximate the level, quality, and most importantly the factors of its creation in Poland, provide the opportunity to increase it. Each domain contributes to a better understanding of this intangible resource. In addition, the long-term horizon of building and multiplying social capital and trust prompted this study to focus on students as its future creators and administrators. The aim of the article was to assess the capital of social trust (generalized, trust in public institutions) among students and to verify the relationship between life satisfaction and level of trust in order to search for mechanisms to create it. This is a basic component of social capital, which in the near future – according to the authors – will be an important generator of further social and economic development in Poland. The survey was conducted in May 2020 among students of various faculties and different years of the West Pomeranian University of Technology in Szczecin, Zachodniopomorskie (WPUT). After checking the completeness of the answers, 175 questionnaires were qualified for further analysis. To assess life satisfaction, Diener's (1985) The Satisfaction With Life Scale – SWLS questionnaire was used, consisting of five statements evaluated on a 7-point scale<sup>2</sup> by the respondent in relation to his/her life at present (Juczyński, 2001). The result of the measurement is a general indicator of the sense of life satisfaction, which is a useful tool for measuring life satisfaction *per se*.

The comparative analysis (to verify the assumed dependence) also uses multi-level European Social Survey (ESS) data from surveys conducted every two years

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<sup>1</sup> The authors use a mental shortcut which is about the relative ease resulting from the use of the simplest solutions, i.e. increasing physical and financial capital and the development of human capital through training, etc., which in economies with a high degree of technological development is insufficient to increase the productivity of basic production factors.

<sup>2</sup> The respondent indicates the extent to which he/she agrees with each statement according to the following score: 1 – I completely disagree, 2 – I disagree, 3 – I rather disagree, 4 – I neither agree nor disagree, 5 – I rather agree, 6 – I agree, 7 – I completely agree.

in dozens of countries (30 countries participated in the last round) and prepared and made available by NSD – the Norwegian Data Research Centre.

## 2. The concept of social capital and trust

In recent years, soft factors have become quite a common subject of research and public discourse due to their potential. Hanifan (1916) first drew attention to this potential that benefited the community, using the term “social capital” in its modern understanding for the first time. He defined social capital through the prism of “[...] kindness, community, mutual compassion and social intercourse between a group of people and families forming a social unit, a rural community [...]” (p. 130). The more people do themselves, the greater social capital will be created and the greater the benefit of social investment (Hanifan, 1916). Despite these valuable statements, social capital in Hanifan’s time did not break into the wider society and for several decades disappeared from scientific discourse. It reappeared only in the second half of the 20th century in various settings (Felkins 2002; Jacobs, 1961; Salisbury 1969; Woolcock and Narayan 2000), but still referred to and was interpreted from the perspective of sociology. As Portes (1998) rightly stated, the first researcher who carried out a full analysis of social capital was Bourdieu, but despite the presence of this concept in his works and the emphasis on the role of social capital, probably because of the language of his publication (French) it is not Bourdieu who is perceived in the scientific literature as its propagator (Będzik, 2019). The concept of social capital came to science thanks to Coleman, who – like Bourdieu – considered it through the prism of sociology. He understood social capital as “a set of resources rooted in family relations and in the social organization of a given community” (Coleman, 1990). Coleman’s important contribution to the development of the concept was to supplement the category of social capital with trust, which in modern concepts is already considered an integral part of it. Trust has also become an important component in Putnam’s work, and even the most important attribute in Fukuyama’s view. It was Putnam who popularized social capital by defining it through the prism of “[...] such features of society’s organization as trust, norms and relationships that can increase the efficiency of society by facilitating coordinated actions” (Putnam, 1995). He believed that the necessary, though insufficient, building block of social capital is trust and shared values, and although he considered it in the sociological perspective, he also saw its economic dimension by writing “just like other forms of capital, social capital is productive, because it allows achieving certain goals that would not have been achieved if it was lacking [...]”. One of the greatest promoters of social capital in contemporary social thought is Fukuyama (1999, p. 16), who brought the essence of capital to trust by stating that it is “a set of informal values or norms common for group members that allow cooperation between them and if group members expect others to behave fairly and honestly, they will trust each other”. Gordon (1999) did not agree with these theses, claiming that the fact that “social

capital in this sense is necessary for civilization, does not imply that people, in order to prosper, must trust each other in a way that goes beyond the rational self-interest” Gordon (1999) goes on to say that even in the face of a social capital deficit, “social cooperation may not disappear because people may recognize that cooperation is in their interest”. However, taking into account the ratio of benefits to expenditure in Gordon’s cited reasoning, it should be assumed that – even if there were motives for cooperation – they do not exclude the benefits of social capital, which could facilitate and accelerate this cooperation, thanks to even lower transaction costs. On the other hand, social capital or its lack, even if it does not exclude cooperation, may reduce its effectiveness by the need to use additional collateral (contracts, advances, etc.) (Będzik, 2019). Such benefits were also noticed by Fukuyama (2003, p. 169), thinking that adherence to common norms and values builds a plane of trust, and “trust works like a lubricant, which increases the efficiency of functioning of any group or institution”.

According to the OECD Report (2001), social capital is a network of dependencies created by norms, values and beliefs that facilitate cooperation within and between social groups. The most formalized and oft cited definition was proposed by World Bank experts, recognizing that social capital “refers to institutions, relationships and norms that shape the quality and quantity of social interaction of society”. Serageldin (1996, p. 196) used a metaphor describing social capital as “the glue that connects societies” and it was then used in the definition by the World Bank, according to which “social capital is not only the sum of institutions that form the basis of society – it is the glue that holds them together”. Slightly less formally, referring to the life experiences of each individual, Woolcock (2001) expressed his version of the aphorism which perfectly fits into the essence of social capital as “It’s not what you know, it’s who you know”.

The results of international research frequently cited by Czapiński (2010) indicate the dependence of GDP growth on the level of social capital. However, this relationship appeared only after the separation of rich countries, because in poor countries human capital turned out to be more important for growth, while in rich countries it was irrelevant. This means that growth can be generated in poor countries using methods known in economic literature, i.e. extensively or intensively. On the other hand, rich countries have already exhausted the possibilities of such a development path and must look for new prosperity creators. In the studies cited, Poland was included in the group of poor countries, however, it has already crossed the borders separating the poor from the rich in this study and today it would be included in the rich. This may mean that economic growth will be quite difficult to achieve in the very near future, due to the saturation of the economy with traditional production factors to an extent that no longer leads to further increases. On the other hand, Poland’s wealth in social capital is quite low, and additionally, the basic building block of social capital which is trust, has been one of the lowest in the European Union for many years. Another difficulty is the time of its creation, which, as in the case of human capital,

requires a long-term perspective. Considering the above, it is probably necessary to make efforts and focus research and activities on this unrecognized and intangible resource that can help improve the quality of life in the future.

In Polish literature, social capital in the context of trust is seen in the definition by Sztompka (2002, p. 224) as: “ties of trust, loyalty and solidarity, expressed in self-organization and self-governance, mainly in the framework of voluntary associations”. Giza-Poleszczuk, Rychard, and Marody (2002) describes this category in a similar way, writing about social resources such as social ties, a network of connections between individuals, their mutual trust and willingness to cooperate and the presence of authorities capable of the mobilization of human activity. Matysiak (1999) defines it through its elements such as: social trust, legal institutions regulating interaction between people and their rights to resources, and norms of reciprocity.

The ‘discovery’ by researchers of a potential pro-development factor became the premise for conducting research on social capital also in Poland. Fragmentary results in this area were presented, for example, in the Social Diagnosis which was once published every two years, edited by Czapiński and Panek. These studies covered the entire country, but concerned selected aspects of social capital. In-depth research carried out by a scientific team led by Skawińska (2011) made a huge contribution to the studies of the essence of social capital in Polish reality. The effect of this research was, among others, the statement that the level of social capital depends on such features as age, gender, education, place of residence and seniority (Będzik, 2019). On a local scale, the impact of social capital was also analysed by Gwiaździńska-Goraj et al. (2017), while in the context of rural development, among others, by Miś (2015), and Kacprzak (2010). Most Polish researchers analyse social capital in a sociological context, while fewer analyses are carried out on economic grounds (Skawińska, 2012; Witczak-Roszkowska, 2016).

The importance of social capital has been noticed in economic sciences due to the fact that “[...] social capital visible in the relationships between actors of the local scene promotes cooperation and creating trust, which in turn can translate into local development” (Będzik, 2008, p. 27). In view of the above, despite its formation on the basis of sociological sciences, social capital was acquired and adapted by economic sciences due to its high usefulness in socio-economic development. Much space in Polish literature on the subject has also been devoted to analyzing and indicating the relationship between social capital and development (Będzik, 2010, 2012; Kenc 2015; Kuchmacz 2016; Paczowski 2015).

### **3. Trust capital in Poland**

Trust is the most important and at the same time the most fragile component of social capital, but trust is also key in achieving the benefits of social capital. Matysiak (2011) comprehensively discusses the various dimensions of trust in the context of social capital. However, measurable effects are outlined by Fazlagić et al. (2015,

p. 3), stating that according to calculations “the value of transactions that were not concluded for fear of dishonesty of contractors can be estimated at between PLN 145 to 215 billion (approximately 10% of GDP). On the other hand, the lack of actions increasing trust in the company resulted in the loss of the possibility of concluding contracts worth PLN 66.3 billion (approximately 3% of GDP). Thus in the most pessimistic variant, the total lost benefit would amount to around PLN 281 billion, which corresponds to 13% of Polish GDP in 2014! Therefore investment in trust capital would simply translate into real profits.” Hence the aphorism mentioned earlier can be adapted to the Polish market as “it’s not what you know, it’s who you trust”.

As noted by the authors of the report (Fazlagič et al., 2015), “economic growth is not stimulated only by purely market instruments such as interest rates, inflation, exchange rate, taxes and subsidies.” In their opinion, which also results from the research conducted for the purposes of the report, these instruments may be of little effect if society is not convinced of the possibility of achieving success through honest business conduct. There is a strong correlation between the level of social capital and the dynamics of economic growth. They add that societies rich in social capital are also more prosperous, which results, for example, from the possibility of reducing transaction costs and the risk of doing business thanks to social capital. In addition, social capital, based after all on trust, encourages entrepreneurs to cultivate their reputation and limits unfair behavior, not because of the threat of punishment or other legal sanctions, but because of the possibility of losing honor or reputation and, consequently, exclusion from the group of trustworthy business entities (Fazlagič et al., 2015).

The level of trust in Poland calculated on the basis of research carried out under ESS has been at a low level for almost two decades (i.e. since the research was conducted) (Table 1), far below the EU average. Compared to the results of the first round of ESS surveys, the level of trust has increased slightly, but compared against the Scandinavian countries such as Finland (about 7.1) or Sweden (7.0), which are confidence leaders in EU countries, this level is still not satisfactory. In the period 2002-2018, the median was around 4, with a standard deviation higher than in Scandinavia. The highest median value of generalized trust was recorded in Poland in 2010. This is not a good omen for the future, because trust is built in a long time horizon, so it cannot be created in the near future.

Low confidence indicators in the Polish economy apply to all its dimensions. Poles do not trust each other, do not trust the commune authorities, they do not trust public institutions. Such a low level of generalized trust, but also trust in public institutions, for many years, as analysed by, among others, Marzec (2018), forces one to search for ways to increase it. This paper attempts to verify the relationship between life satisfaction and trust as a component of social capital. To this end, Pearson’s linear correlation coefficients were calculated using ESS databases on a relatively large sample of respondents ranging from approximately 40 thousand to over 56 thousand respondents. The results presented in Table 2 indicate that among

**Table 1.** Trust generalized in Poland in 2002-2018

Variable	2002	2004	2006	2008	2010	2012	2014	2016	2018
Median	3.74	3.63	4	4.33	4.6	4.41	4.00	4.42	4.25
Average	3.72	3.60	4	4.17	4.4	4.13	3.95	4.08	4.04
Minimum	0.00	0.00	0	0.00	0.0	0.00	0.00	0.00	0.00
Maximum	10.00	10.00	10	10.00	10.0	10.00	10.00	10.00	10.00
Standard deviation	2.32	2.34	2	2.39	2.4	2.43	2.45	2.46	2.50
Count	2,097	1,707	1,713	1,615	1748	1,892	1,612	1,684	1,496

\*Answer to the statement: “Most people can be trusted” or “You can’t be too careful”.

Source: own study based on ESS data.

**Table 2.** Relationship between life satisfaction and generalized trust in 2002-2018 ( $p < 0.01$ )

Variable	2002	2004	2006	2008	2010	2012	2014	2016	2018
”How happy are you?” and “Most people can be trusted” or “you can’t be too careful”	0.254	0.258	0.273	0.280	0.270	0.267	0.250	0.226	0.268
Count	41,982	47,069	42,400	56,063	51,800	54,033	39,942	44,067	35,764

Source: own study based on ESS data.

all the respondents there is a statistically significant positive correlation between the above-mentioned variables in all these years, in 2018 reaching  $r = 0.27$ ;  $p < 0.05$ . High life satisfaction was accompanied by greater trust of the respondents in other people. In addition, the relationship between the variables increased until 2008, and then slightly weakened, however it was quite stable over the period considered.

#### 4. Correlation between life satisfaction and trust

Next an analysis of the results of research conducted in Poland among students of the WPUT was conducted using a questionnaire containing questions about life satisfaction and generalized trust, trust in institutions and trust in the authorities of the commune in which the respondent lives. In order to verify the relationship between life satisfaction and trust as a component of social capital, Pearson’s linear correlation coefficients were calculated. It turned out that among all the respondents there was a statistically significant positive correlation between the above-mentioned variables:  $r = 0.15$ ;  $p < 0.05$ . High life satisfaction was accompanied by greater confidence of the respondents in public institutions. It should be noted that the correlation noted was weak (Table 3). Unlike in the case of ESS data, no correlation

was found between satisfaction with life and generalized trust, whose level was  $r = 0.026$ ;  $p < 0.05$ . A slightly higher relationship was calculated between life satisfaction and trust in the authorities of the commune in which the respondent lives:  $r = 0.12$ ;  $p < 0.05$ . The higher relationship between life satisfaction and trust also concerned the family  $r = 0.184$ ;  $p < 0.05$  and neighbours  $r = 0.178$ ;  $p < 0.05$ . This means a stronger link between life satisfaction and bonding capital, and a weaker relationship with bridging. Socio-economic development is more determined by bridging capital, and thus weaker relationships but with different people, whereas the bonding capital connecting close people, although it is based on stronger bonds, is also characterized by a smaller radius of coverage and a fairly homogeneous structure.

**Table 3.** Correlation between respondents' trust and their life satisfaction (according to the SWLS questionnaire)

Total ( $N = 175$ )	Average $\pm$ Standard Deviation	Pearson's linear correlation			
		$r(X,Y)$	$r^2$	$t$	$p$
Trust	29.66 $\pm$ 5.92	0.15	0.02	2.02	$p < 0.05$
SWLS	19.13 $\pm$ 5.98				

Source: own study.

However, in the case of the surveyed groups distinguished by type of town, it turned out that only among the city's inhabitants is there a statistically significant, positive correlation between life satisfaction and trust as a component of social capital:  $r = 0.23$ ;  $p < 0.05$ . This means that among people living in a city of high life satisfaction, there was a greater confidence in public institutions. In the case of the group of rural residents, there was no statistically significant correlation between the above-mentioned variables:  $r = 0.04$ ;  $p = 0.77$ . Thus, people living in the countryside showed a similar level of confidence in public institutions, regardless of their level of life satisfaction (Table 4). A graphic representation of this diversity is presented in Figure 1. Similar results are shown by CBOS research (e.g. Social trust. Communication from the research), where inhabitants of rural areas are clearly less open and much more distrustful than inhabitants of cities, especially the largest ones. In CBOS research, a positive attitude towards the sphere of public institutions is clearly supported by higher education, high income and positive assessment of one's own material situation. A cautious conclusion can be drawn that the improvement of life satisfaction increases the radius of trust, i.e. it extends trust also to the public sphere, not only to the immediate environment.

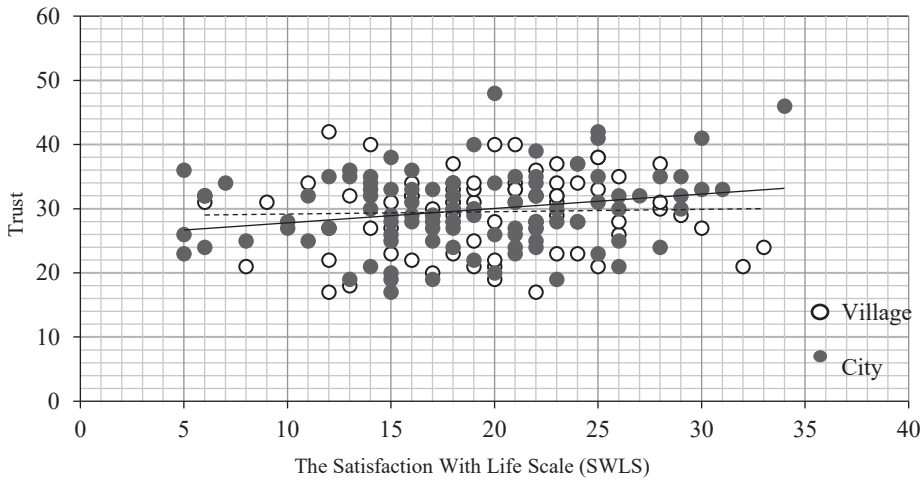
Due to the limited size of this paper and the lack of statistically significant relationship in regarding other sections such as age or gender, the calculated correlations were not shown.



**Table 4.** Correlation between respondents’ trust in public institutions and their life satisfaction in groups distinguished by type of town

Type of town	Variable	Average ± Standard deviation	Pearson’s linear correlation			
			$r(X,Y)$	$r^2$	$t$	$p$
Village ( $N = 72$ )	Trust	$29.51 \pm 6.03$	0.04	0.00	0.29	$p = 0.77$
	SWLS	$19.6 \pm 5.78$				
Town ( $N = 103$ )	Trust	$29.77 \pm 5.87$	0.23	0.05	2.42	$p < 0.05$
	SWLS	$18.81 \pm 6.13$				

Source: own study.



**Fig. 1.** Correlation between respondents’ trust and their life satisfaction (according to the SWLS questionnaire)

Source: own study.

Next, the relationship between trust in public institutions and satisfaction with living in a given commune among all persons surveyed was examined (Table 5). The analysis was performed using the Spearman rank order correlation method. It turned out that between the above-mentioned statistically significant positive relationship occurred:  $R = 0.26$ ;  $t(N-2) = 3.58$ ;  $p < 0.05$ . A higher level of confidence was accompanied by the higher satisfaction of respondents from living in a given commune.

The relationship between the level of trust in public institutions and the support of civic initiatives in the opinion of the respondents was then verified. There was a statistically significant, positive relationship between these variables:  $R = 0.34$ ;  $t(N-2) = 4.78$ ;  $p < 0.05$ . A higher level of trust was accompanied by a greater conviction that the commune authorities would support civic initiatives.

**Table 5.** Relationship between trust in public institutions and other variables (according to the SWLS questionnaire)

Trust in public institutions and variable	Spearman's rank order correlation BD removed in pairs The marked correlation coefficients are significant with $p < 0.050$			
	<i>N</i>	R Spearman	$t(N-2)$	<i>p</i>
Satisfaction with living in a given commune	175	0.262578	3.579264	0.000447
Conviction that commune authorities support civic initiatives	175	0.341252	4.775103	0.000004
Assessment of the activities of the commune authorities (scale of school grades)	175	0.253683	3.449521	0.000705
Belief in the possibilities of influencing the situation of the commune	175	0.270677	3.698254	0.000291

Source: own study.

The relationship between the level of trust in public institutions and the assessment of the commune authorities' activity by student respondents was also verified. There was a statistically significant positive relationship between these variables:  $R = 0.25$ ;  $t(N-2) = 3.45$ ;  $p < 0.05$ . The higher the level of trust in public institutions, the better the commune authorities' actions were assessed.

Finally, the relationship between the level of trust in public institutions and the possibilities of influencing the commune's inhabitants on what is happening in the commune in the opinion of the respondents was verified. Between the above-mentioned variables there was a statistically significant positive relationship:  $R = 0.27$ ;  $t(N-2) = 3.70$ ;  $p < 0.05$ . The higher level of trust in public institutions was accompanied by the greater conviction about the possibilities of ordinary citizens to influence the situation in the commune.

Building trust is important for many reasons, because according to Fazlagič et al. (2015), it also brings economic benefits in addition to social values, and each relationship found can become a method for building and deepening trust.

## 5. Conclusion

The research confirms the low level of trust and, as a consequence, social capital, accentuated in the literature, which may be an obstacle to maintaining socio-economic development in the future. In addition, no significant improvement could be seen over the past twenty years, which, with such a deficit of trust capital, requires a large degree of change.

The analysis confirmed the positive relationship between life satisfaction and level of trust, although the strength of this relationship was conditioned by the dimension of trust, i.e. stronger in relation to private and public trust, although only on a local scale and weaker in relation to generalized trust. However, the strength of this relationship was less than expected. Interestingly, trust in public institutions did not depend on the level of life satisfaction for rural residents, as was the case among respondents from the city.

Confidence was positively correlated with the conviction that the commune authorities supported social and civic initiatives as well as the possibilities for the residents to influence the functioning of the commune, which may indicate a potential platform for improving trust and social capital, and consequently translate into increased involvement in the commune's affairs.

Although the sample was not representative, it may indicate directions for further research. The analysis inspired further research questions such as whether one of the barriers for the inhabitants to get involved in improving the wellbeing of the local community is the belief in the lack of support from the authorities, and whether trust translates into the activity of the inhabitants of the commune, etc. These will be subject of further research.

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## **SATYSFAKCJA Z ŻYCIA I ZAUFANIE SPOŁECZNE JAKO KOMPONENT KAPITAŁU SPOŁECZNEGO WŚRÓD ZACHODNIOPOMORSKICH STUDENTÓW**

**Streszczenie:** Artykuł wpisuje się w nurt poszukiwań nowych generatorów rozwoju społeczno-gospodarczego. Celem była ocena zaufania społecznego (zgeneralizowanego, do instytucji publicznych) wśród studentów jako obecnych i przyszłych kreatorów i dysponentów tego zasobu oraz weryfikacja zależności między satysfakcją z życia a zaufaniem społecznym w celu poszukiwania mechanizmów jego kreowania. Badania przeprowadzono w 2020 r. z użyciem kwestionariusza SWLS poszerzonego pytaniami o kapitał społeczny. Analizy uzupełniono statystyką opartą na danych ESS. Wyniki potwierdziły dodatnią zależność między satysfakcją z życia a zaufaniem, choć jej siła uwarunkowana była wymiarem zaufania, które było dodatnio skorelowane z przekonaniem o wspieraniu przez władze gminy inicjatyw społecznych oraz o możliwościach wpływania mieszkańców na funkcjonowanie gminy.

**Słowa kluczowe:** zaufanie, kapitał społeczny, satysfakcja z życia, SWLS.