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STUDYING SOCIAL CAPITAL IN HOUSING NEIGHBORHOODS- DOES TENURE MATTER?

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STUDYING SOCIAL CAPITAL IN HOUSING NEIGHBORHOODS- DOES TENURE MATTER?

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Abstract

As in Sweden in general, the municipality of Stockholm owns a large share of the rental multi-family housing stock through its' housing companies. At present tenants are offered the possibility to buy the houses or the real estate units, from the municipal housing companies, in the form of tenant-owners associations. This extensive process of conversion of tenure will have major influence on the Stockholm housing market, also in respects such as the relationships between residents and between residents and the society's institutions.

The aim of our study is to analyze whether social capital, here in forms of trust and reciprocal norms as well as the resulting collective action and conflicts, changes with conversing tenure. Our hypothesis is that changes will occur and that the tenure form 'tenant-owner's association' will imply residents' stronger participation in decision processes than in rental tenure, which in turn should increase the social capital among residents.

On the other hand, factors like increased mobility, due to the opportunity to sell the apartment, or conflicts that may occur between residents who choose to continue renting their apartment and the tenant-owner's association- can lead to a negative influence on social capital.

The data are collected through telephone interviews with residents at two occasions: spring 2008 and autumn 2010. Ten buildings in five suburban neighborhoods are chosen for the study, five of which will be, as is indicated right now, owned by tenant-owners associations and five that will continue to be owned by the municipal housing companies. This paper ana-

lyzes the results of 350 interviews during spring 2008. Methods used are cross tabulations with Chi-square and Mann-Whitney tests, factor and regression analyses.

Results indicate that residents forming tenant-owners associations in order to buy their dwellings have more trust in neighbors in the neighborhood and politicians at local and municipality levels but less trust in the housing company and the neighborhood police than residents that will continue renting their dwellings. Also indicated are local versions of social capital that do not seem to be related to the conversion process.

1. Introduction

The City of Stockholm is a major Housing Real Estate owner. The City owned about 26% of the total stock of multifamily dwellings in the year 2008. The right wing political majority in the Stockholm City Hall elected 2006 decided in January 2007 to sell out part of the stock to the tenants. The tenants are offered the opportunity to form Tenant's Associations and file an application of interest for a purchase of their piece of Real Estate.

This process of transformation of ownership will have a major effect on the housing market in Stockholm, not only in terms of change of supply and demand of substitutes: reduced supply of rental dwelling units and increased supply of dwelling units priced on the housing market, but also in terms of change of the institutional foundation as the institutional designs of the tenure forms rental housing and collectively owned housing are fundamentally different.

Drawing on the findings of research on institutional design and its crucial role in creating generalized trust¹ and collective action² the specific aim of this study is to explore and analyze whether the social capital between residents in the Stockholm area changes with changed housing tenure.

The main hypothesis is that there will be an increase of social capital in the forms of generalized trust and networks and resulting collective action due to that cooperative ownership enables residents' participation in decision processes. On the other hand, factors such as higher residential mobility after the change to cooperative ownership, or conflicting interests between residents renting from their former neighbors, now owning the property, could possibly lead to rising conflicts and a loss of social capital.

This empirically oriented paper reports on results of telephone interviews and data analyses from the first step of a two step comparative study. These interviews were conducted at a point of time when Tenant's Associations were formed and applications of interest for a purchase were registered but no sales were yet realized. The final step of the study will be to conduct the same interviews when the sales are effectuated.

The report proceed as follows: a brief literature review, theory, method, results and analyses of the telephone interviews and finally discussion and conclusions.

2. Literature review

According to Halpern (2005) social capital is composed of three basic components: a social network; a cluster of norms, values and expectancies shared by the members of the network and sanctions: punishments and rewards that help maintaining the norms and network. By this concept, Halpern

¹ Rothstein (2005); Rothstein and Teorell (2008); Teorell (2009); Uslaner (2002)

² Ostrom (1990)

has managed to brilliantly tie together the concepts and definitions of social capital as expressed by a large number of antecedent eminent scholars. Halpern's defines social capital as: "... *social networks and the norms and sanctions that govern their character. It is valued for its potential to facilitate individual and community action, especially through the solving of collective action problems.*

It leaves us just with one question: Where in this concept do we place 'trust'? Is trust a norm, a cultural value or is it social capital? In Halpern's conceptual reasoning trust feels like an eluding element. Trust is mentioned here and there but is not connected to or included in the concept.

The matter of trust is specially addressed by Uslaner (2002) and Rothstein (2005) and Rothstein and Theorell (2008).

Uslaner (2002) argues that "trust is important because it has a moral dimension". In fact he points out that the most common question asked in studies in measuring social capital: "Generally speaking, do you believe that most people in general can be trusted or can't you be too careful in dealing with people?" reflects generalized trust. In the paper he tests whether generalized trust has a connection with optimism and control and indeed he does find strong support for the argument that optimism and control shapes interpersonal or generalized trust. He proceeds by asking in what direction the causal arrow points, from civic engagement to trust or from trust to civic engagement. His findings are that trust is a strong predictor of business and cultural group involvement as well as of charitable contributions and volunteering. On the variable 'ethnic group' involvement, trust has a small positive effect but for the variables 'church group' or 'children's group' membership, no effect at all. As for the question what kinds of civic engagement promotes trust, a great impact on trust from variables 'charitable contributions' and 'volunteering' was found. Involvement in church groups was found to reduce generalized trust.

The strongest determinant of trust according to Uslaner is economic equality. This is because a more equal redistribution of resources in society boosts optimism among people and creates a bond between different groups in society. Uslaner end the paper with an important distinction between the two types of trust: moral (generalized) trust and strategic (personalized) trust: only moralistic trust creates civic engagement. Bonding with people alike ourselves does not.

Bonding and bridging social capital are discussed by several authors. Halpern (2005) mean that recent theoretical work on social capital distinguish bonding and bridging as different sub-types of social capital. Bonding social capital, according to Putnam (2000), takes place in homogenous groups, is "inward looking" and "tend to reinforce exclusive identities" while bridging social capital is "outward looking" and occurs in networks that bring together people with different backgrounds.

Rothstein (2005) summarizes that high social trust is connected with stable democracy, little corruption and economic equality. Furthermore findings are that there is no strong correlation between trust in democratic institutions, that is political trust and social trust. So it is not the political institutions as such that contributes to high social trust among citizens. Instead, he argues, it seems to be a connection between social trust and trust in the administrative institutions that implement policies. Conclusions are that administrative institutions are important in creating generalized trust, if the institutions execute universal programs in distributing public welfare and service: "Views on the constitutionally protected right to equal treatment by public agencies seem to be an important link in this causal chain."

In the paper by Rothstein and Teorell (2008) the authors argue that impartiality in exercising governmental power ought to be a better explanatory variable of the creation of social capital than membership in voluntary associations as suggested by Putnam (1993). Empirical analyses in line with this reasoning are found in Teorell (2009). The author presents clarifying results on the relationship between important factors: “impartial government institutions enhance institutional trust”; impartial government institutions “sustain higher levels of economic growth” and impartial government institutions “make people more happy”. Furthermore Teorell finds that “Impartiality makes people more happy because they increase interpersonal trust and economic growth, and reduce the propensity for civil war.” Not only did Teorell reveal these relationships but also the direction from impartiality to interpersonal trust and economic growth and from there to happiness. Teorell has confirmed the results of Putnam³ that social capital induces economic growth.

Elinor Ostrom has dedicated her research to: “*Mechanisms that sustain collective action in society*”⁴. She emphasises the central role of trust in solving dilemmas of collective action: “*The central role of TRUST in coping with dilemmas is now seen for its importance*”⁵ The above quotations elucidate the connection between the research area of governing the commons and the research area of social capital: collective action is a result of social capital and trust is one of the components of social capital.

Poteete et al (2009) states that: “Users or policymakers who design systems with well-defined boundaries, provide arenas for conflict resolutions and internal policy making over time, arrange methods for monitoring and sanctioning nonconformance, are more likely to survive long periods of time.” This institutional design has the aim of sustaining high levels of trust, so even if the type of institutions concerned here: self-governing systems of common pool resources, the solution is highly similar. *Institutions should be designed in a way so that they contribute to create and sustain high levels of generalized trust in society.*

Figure 1 below we attempt to illustrate the reviewed findings above. We experience that the link between bonding social capital (= strategic, particularized trust) and bridging social capital (=moralistic, generalized trust) is crucial. Particularized trusters constitute undeveloped resources in society. If they can transform into generalized trusters they will be a contribution to economic growth. As we have learned from this literature review this very important link consist of societal institutions featuring democratic design principles such as impartiality, economic equality, redistributed resources in society and universally distributed public welfare and service.

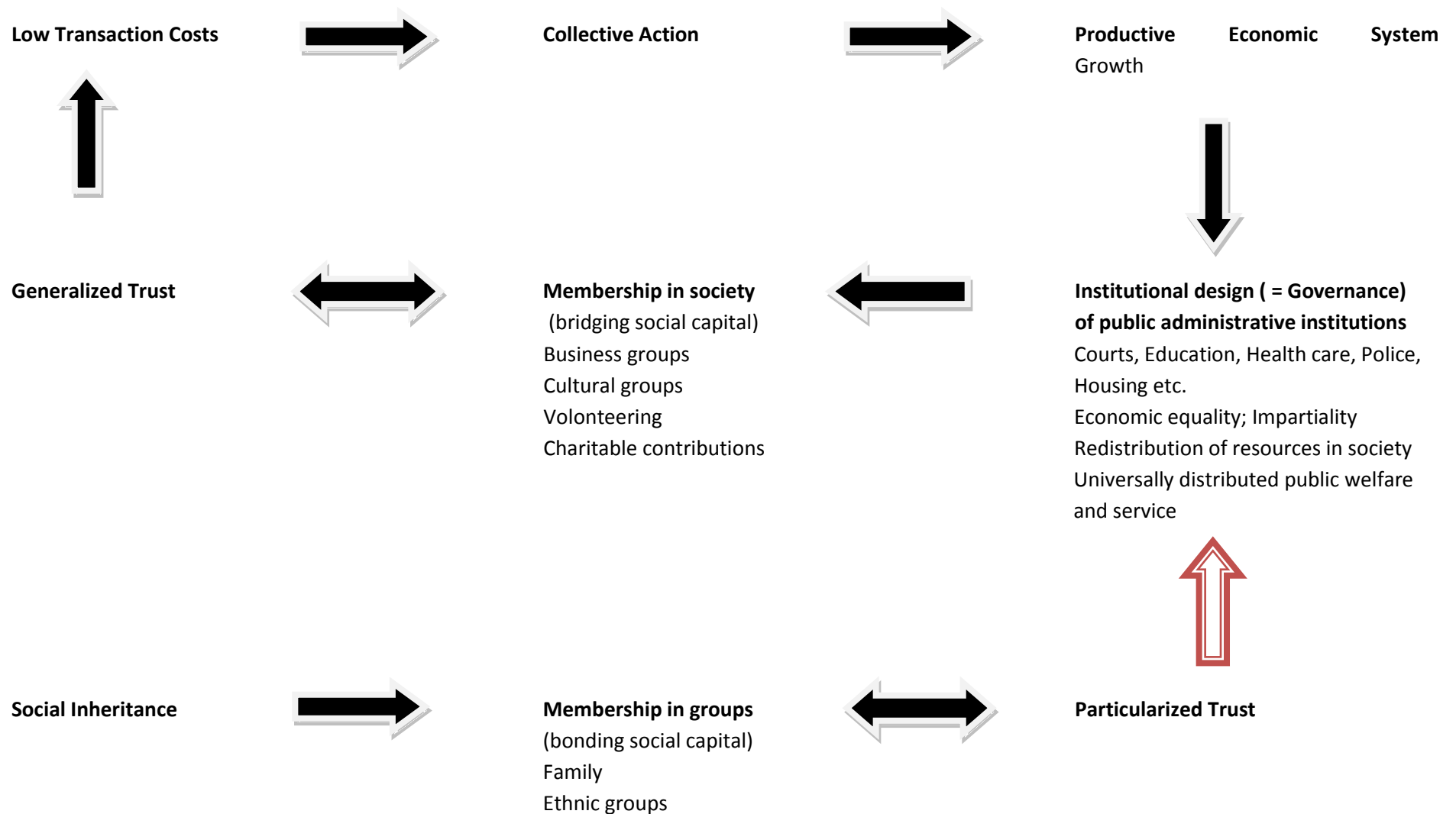
We added “Housing ” as an example of a public administrative institution as this study treats the issue of institutional design of housing and its relation to social capital among residents.

Housing is mentioned in Rothstein (2005). He points out the importance of that society creates multi-faceted social meeting places where people early in their lives interact with people different than themselves. Interegated housing should therefore be preferred over segregated housing.

³ ibid

⁴ Ostrom, quote from the Nobel Lecture, Aula Magna, Stockholms University, Dec 8th 2009.

⁵ ibid



Figur 1. The Life Cycle of Social capital

Source: Compiled on basis of research results in the above literature review

3. Theory

The theoretical base of this empirical study is institutional theory. The concern here is whether different forms of design of housing institutions shape different patterns of individual interactions and social capital.

The research of Putnam (1996) is classified by Peters (2000) as empirical institutionalism. Putnam and his colleagues studied institutional efficiency in the regions of Italy during a period of institutional change -measuring the variables before, during and after the change. They measure social capital (civic engagement)of the inhabitants and use that as explanatory variable for institutional efficiency. They find that institutional efficiency in the regions and civic engagement (social capital) among the citizens are highly correlated.

Peters (2000) argues that the models in Ostrom (1990) belong to a version of rational choice institutionalism called rules-based models. The logic of this type of institutionalism is that institutions are "arrangements of rules and incentives , and the members of the institutions behave in response to those basic components of institutional structure" (Peters, 2000).

Different tenure forms in the housing market like rental and co-operative housing and can according to institutional theory be defined as institutions.

In this project we measure social capital among residents before and after the institutional change, in this case conversion of tenure from rental housing to co-operative housing. We expect to be able to show whether there are differences of types and magnitude of social capital between these housing institutions. Of special interest are indications of the possibility of these institutions to contribute to an increase of generalized trust and bridging social capital among the residents.

In the larger version of this project we use the institutional design principles of Ostrom (2000) as a model of excellence for institutional design. The institutions studied in Ostrom(2000) are found to be successful and sustainable over time and have in common that they are created by individuals that have been living for a long time period at a physical place with a common pool resource having recurrent communication and interaction with the members of the institution. They have learned who to trust, how their behavior effect somebody else and for the resource, how to organize to achieve benefits and avoid costs or damage. These individuals have developed common norms and patterns of collective action, that is, they share a social capital with which they can build institutional arrangements to solve dilemmas of governing the common pool resource. The comparisons between the housing institutions and Ostrom's ideal design principles will be presented in a different paper.

4. Method

The aim, to study in what ways cooperation, trust and norms among residents are influenced by change of institutional frameworks of tenure, calls for a research design that is as well explorative as analytic. Thus explorative interviewing of key informants has been combined with a quasi experimental approach. The latter is expressed in the selection of study objects – properties that enable pair wise comparisons between the attitudes and values of residents in rental housing and residents in housing, where a shift to cooperative owning had started. All other conditions should be as similar as possible in the selected pairs; suburban location, similar access to service, green areas and public transport as well as similar composition of dwelling units. A first selection of 8 housing properties in four suburban locations was made, later on complemented by an extra pair of properties in a fifth location. The additional selection was made due to low response rate, caused mainly by difficulties in locating the selected respondents⁶. The interviews were carried out by Statistics Sweden, who also made the selection of households for a representative sample from each property. The original sample was 600 households in total and the added sample was 161 households. The targeted number of interviews was 400. With the complementary sample, the actual number of interviews was 305, a response rate of 40 %. Considering the socio economic characteristics of the selection frame, e g many households with immigrant background, the low response rate is not surprising. The analysis of drop outs showed that the loss was rather evenly distributed across the different locations and properties.

The data collection on residents' attitudes was carried out by structured telephone interviews. The interviews aimed at describing the aspects of as well as measuring the levels of Social Capital among the respondents, in the situation when one half of the sample was renting their flats and the other half had started preparations for buying the properties where they lived.

Most questions were 'closed', had fixed categories for answers, but there were also some open ended questions. The questions were structured along the aspects of Social Capital (From here on called SC) to be measured. These were:

- Norms, sanctions and incitements
- Joint action and cooperation
- Trust and solidarity
- Networks and social inclusion
- Information and communication
- Social cohesion and integration
- Democracy and political action

The measures and indicators of SC employed here were based upon former studies, for example World Bank SC Group Core Questionnaire for Measuring SC (2002), the SOM-Institute's studies

⁶ Many had only cell phones with pay-for-airtime and their numbers were not registered anywhere

(2006) and the European Social Survey (2006). These questionnaires were used as models both to make sure the items were tested and reliable and to enable comparisons with other studies.

The telephone interviews with residents resulted in an ample data base. The analyses have so far focused measures of SC and differences in the assets of SC between two groups of residents; those continuously renting their flats and those starting to organize for buying their property. There are also some comparisons made between the different pairs of properties, to catch possible local variations of SC. The first step of analysis was to make simple frequency tables, in total and for the groups of changing tenure or not. An overview of the further analyses;

- Comparisons between the properties per location, for statistically significant differences
- Factor analysis, to reduce the number of measures of SC
- Comparisons between the groups renting – changing tenure, for statistically significant differences
- Regression analyses, to test the strength of correlations between measures of SC and socio economic factors as well as between SC and tenure and SC and location

The explorative interviews were carried out among staff of the housing companies owning the selected properties. In all fifteen interviews were carried out with staff of the housing companies. They were face to face interviews, but including one telephone interview⁷. The selection of interviewees was guided by an aim to cover different decision making levels of the companies but also to catch the opinions of staff working in direct contact with tenants. Five of the interviewees were sector managers or district managers, six persons worked as technicians or landlord's agents, four were managers and one person worked as hirer out. In one case two persons were interviewed simultaneously.

The interviews were open and conversation like, relying on an interview guide where the main studied themes were listed. The open ended interviews were complemented by a couple of questions with fixed options. The aim was to catch managers' attitudes and values towards the residents as well as gathering descriptive information on what was actually happening in the properties. The results from the explorative interviews will not be presented in detail in this paper, but will be mentioned in the discussion section, as a background for tentative conclusions.

5. Results and Analysis of the Telephone Interviews

Characteristics of the Respondents, Properties and Areas

The studied properties were situated in five different suburban locations around Stockholm. See figure 1 for a map of the Stockholm region, the selected places highlighted. The locations are all well connected to the public transport system, mainly by subway, and not very far from the City center. From the most distant of them, Husby and Grimsta, the traveling time by subway to Stockholm Central Station is around 25 minutes.

The neighborhoods stem from different decades and have different characters. See photos in figures 2-x.

⁷ The telephone interview was carried out with a sector manager who had recently changed his employment



Figure2. Stockholm region. The city centre is around the place marked Norrmalm. The studied locations are marked with circles around their names



8 9

Fig.3 Bagarmossen, built during the 1950-ies. Groups of three storied blocks are arranged around semi open court yards, interspersed with the odd high-rise building. Much of the original vegetation is still there



Fig. 4 Sättra, built during the early 1970-ies. Free standing higher blocks of flats mixed with lower buildings, green areas between groups of buildings. Big parking lots between buildings



Fig .5 Husby, built during the mid 1970-ies. Higher blocks arranged around courtyards. Creating a more urban environment was a goal, which led to a rather dense built environment with higher buildings concentrated along the subway



Fig. 6 Grimsta, built during the late 1950-ies and early 60-ies. Three to four stories, blocks of flats arranged around green courtyards. Parking mostly along streets or smaller parking lots

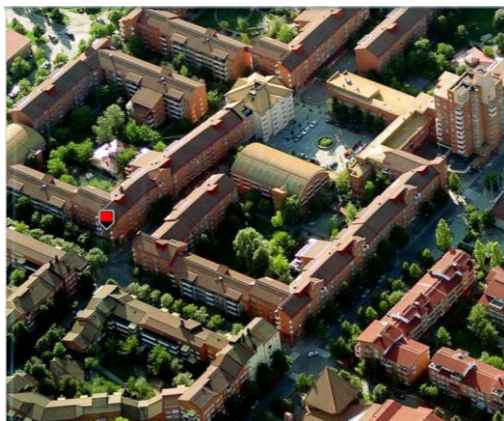


Fig 7 Skarpnäck, built during the 1980-ies. The planning ideal then was a more urban environment. Closed blocks arranged within a grid iron street pattern and 6-7 storey buildings were the physical characteristics

⁸ The small arrows in the pictures indicate one of the studied properties

⁹ All pictures, source <http://www.eniro.se/>, achieved 2010 04 12

The respondents in the selected properties did not represent the population of the different suburbs. They deviate in different aspects. Table 1 gives an overview of socio economic data for the respondents. In comparison to the average populations, families with children and with immigrant background are overrepresented, except for the properties in Bagarmossen. This is probably due to the fact that families are easier to contact, someone is at home with the children. The overrepresentation of immigrant background is probably related to the form of tenure. Many immigrants live in the housing blocks rented out by the municipal housing companies. The native born population of the suburbs tends to live in detached houses with private ownership.

In Sättra and Husby, with the highest overall proportion of immigrants, respondents with higher education are overrepresented compared to the average proportion in the area. In Bagarmossen the respondents with higher education are underrepresented in comparison to the population of the whole suburb. In Grimsta and Skarpnäck the education level of the respondents is fairly equal to the average for the area. Regarding age, the oldest group, from 65 years of age, is strongly underrepresented in Husby and Skarpnäck but the age groups from 27 to 64 are overrepresented. In all, it would be surprising if a selection from specific properties would yield a sample representative of a whole area. This was not the goal here, as the selection was made to facilitate comparison between groups of residents in different forms of tenure.

The frequencies do not reveal any specific trends regarding differences between the properties in each location. In Bagarmossen and Husby the respondents preparing to change their tenure to cooperative owning has a higher average level of education than those continuing renting. In Bagarmossen there are also other differences between the groups, such as that those changing tenure are younger and to a higher degree families with children. Those differences are not seen in other locations. In Grimsta and Skarpnäck the respondents changing tenure has a lower average level of education. Only in Husby is there a clear difference between groups regarding ethnic origin. There the group changing tenure to a higher degree are native Swedes. In all, it is difficult to point out specific socio economic characteristics related to the change of tenure, see further results in Regression Analyses..

In every property slightly more than 50 % of the respondents had lived more than 6 years in their dwelling. This means that a majority of the respondents know their neighborhoods well and probably also have built up a certain amount of SC in the form of local networks among neighbors and housing managers. Respondents were asked if, and in that case when, they might plan to move from their dwelling, to achieve a rough measure of how satisfied respondents were with their housing situation. Their motives for moving were not surveyed. Judging from the answers, the respondents in Bagarmossen and Sättra seem the most satisfied. Only around a third of them there say they would move within two years. In Husby and Skarpnäck more than half of the respondents say they want to move within two years. In Grimsta slightly less than half say they want to move.

Table 1 Characteristics of the respondents in the five different suburbs. Frequencies, percentages for each group. Note that for “big family” numbers are presented, as the groups are very small

	Bagarmossen	Sätra	Husby	Grimsta	Skarpnäck
Stayed for a long time in the area (more than 6 years)	51 %	61 %	62 %	59 %	50 %
Planning to move (within two years)	36 %	31 %	56 %	45 %	52 %
Age distribution					
18-26 years	14 %	15 %	15 %	17 %	18 %
27-42 years	41 %	38 %	40 %	27 %	33 %
43-64 years	20 %	29 %	40 %	36 %	46 %
65--- years	25 %	18 %	5 %	20 %	4 %
Higher education (percentage with at least university college education)	35 %	41 %	48 %	32 %	39 %
Big family , (>4 members of the household) <u>number</u>	1	5	9	7	15
Family with children (children under 18 years of age) <u>percentage</u>	36 %	41 %	48 %	32 %	60 %
Born in Sweden	86 %	38 %	28 %	54 %	44 %
Total N	59	76	41	71	57

A comparative analysis of several aspects of SC in the different neighborhoods was carried out, to get the background for further analysis of SC. Refer to Table 2. The analysis was based on ordinal variables, pertaining to questions where answers were given on a Likert scale of agree - disagree to statements or in ordinal categories like ‘never’, very seldom’, seldom’, ‘rather often’, ‘often’, very often’. The comparisons were made with nonparametric tests, studying the mean rank values. Critical values were Sig<0,05 for both Kruskal Wallis test and Median test. In some cases either Kruskal Wallis or the Median test statistics were not significant. These are illustrated by gray text in Table 2. The gray panel highlights the only question where the scale had a reversed order compared to the other variables¹⁰. Thus the rank orders for all other variables in the table are reversed regarding the size of the mean ranks, to get a consistent picture of the differences in levels of SC between the localities.

¹⁰ Most of the Likert - scales or other scales were coded in numerical values where higher numbers referred to, according to the theoretical framework, lower levels of SC

Table 2 Local differences in Social Capital. Only questions with significant or near to significant differences are presented

Module / Aspect of SC	Question	Nonparametric tests, order of Mean Rank					
		Assympt. Sig. Kruskal-Wallis / Median	Bagarmossen	Sätra	Husby	Grimsta	Skarpnäck
Norms	Q14A People living here show consideration towards each other	0.003 /0.005	1	2	4	3	5
	Q14B People living here exchange greetings when they meet	0.002 /0.119	1	3	2	4	5
	Q14C People living here contribute in keeping the area tidy	0.000 /0.000	1	2	4	3	5
Trust and solidarity	Q11A Do you in general trust your neighbors in this residential area?	0.000 /0.001	1	2	3	4	5
	Q11B Do you in general trust your neighbors in your building?	0.000 /0.006	1	2	4	3	5
	Q13 How often would it happen that people living in your building help each other?	0.015 /0.037	3	1	2	5	4
Networks	Q7 How many neighbors in your building do you know by name?	0.001 /0.030	2	1	3	4	5
Communication, information	Q23 Are you satisfied with the information on news, changes and activities that you get in your residential area?	0.086 /0.004	2	3	4	1	5
Democracy	Q27 To what extent are you interested in national or municipal politics?	0.063 /0.005	1	5	3	2	4

This test showed that respondents in the properties of Bagarmossen ranked high on most aspects of SC, both the local trust and norms between the residents and bridging aspects such as general political interest and satisfaction with the information from the housing company. It is remarkable that Bagarmossen has by far the highest percentage of respondents born in Sweden. Probably social cohesion is facilitated by ethnic homogeneity.

Respondents in Sätra ranked high on local trust and norms, but lower on bridging aspects of SC. For example, they showed the lowest rank regarding general political interest. Respondents in Husby gained middle rank for many of the aspects of SC. They scored highest for knowing neighbors by name and helping each other out. The norms of behavior in the network of neighbors scored low though. Bridging aspects of SC scored fairly low and the satisfaction with information from the housing company was especially low here. In Grimsta respondents seem to have rather little bonding SC, but the bridging aspects of SC have high rankings. Grimsta has the second highest proportion of residents born in Sweden but the area on the whole has changed quickly towards a higher proportion of inhabitants with immigrant background. The tendency of respondents to trust the societal structures to a high degree and the immediate neighbors to a lower degree could be a reflection of this change.

The respondents of Skarpnäck stand out by ranking lowest on most of the aspects of SC. There are less trust, norms and networks among residents than in all the other areas and the bridging aspects

are also weak. The only aspect not ranking the lowest is the general political interest, but it is the second lowest among the different localities. The explanation for this is not clear. Skarpnäck is in many respects similar to Sättra and Grimsta, as for immigrant background and education level among respondents. What is different is the age distribution and the size and composition of households. In Skarpnäck the respondents are young households with children to a higher degree than in the other localities. This in turn is due to the size of dwelling units. The area was built for families, with a high proportion of 3 bedroom flats. The low rank on SC, together with the highest proportion of respondents planning to move, suggest that the inhabitants of the properties in Skarpnäck experience a housing situation which is not satisfying. The cause of this situation, whether due to frustrated expectations of being able to have a house of one's own or to other factors, is not studied here.

Measured aspects of Social Capital - factor analysis of the total material

Factor analysis can be used for data reduction, through the grouping of variables which have much variance in common, thus exchanging a number of variables with one for each factor. It can also be used for more exploratory purposes, searching for patterns of strong correlation between variables as a basis for conclusions. In this study both approaches were employed, but in this paper only the results of the first types of factor analysis are presented.

The questionnaire was structured along theoretically based dimensions of SC, see section Method. A factor analysis of the items (variables) with ordinal scales was carried out to check whether these aspects actually were reflected in the data. It also aimed at reducing the number of variables in the further analyses. The items were tested on their suitability for factor analysis by the Kaiser-Meyer-Olkin Measure of Sampling Adequacy, Extraction Communalities and an Anti Image Correlation Matrix, which all of them indicated that a factor analysis would be successful. The analysis adopted the following specifications: Extraction Method; Principal Component Analysis, Rotation Method; Varimax with Kaiser Normalization, Pairwise exclusion of Missing Values and a cut value for including factors of Eigen value above 1.

The resulting five factors, from in all 17 items, are presented with factor loadings in Table 2, Rotation Matrix, in the Appendix. Together with a sixth 'factor' loading only on one single question, the factor solution explained 63,9 % of the total variance. A verbal characterization of each factor together with the explained variance per factor as well as their Chronbach's alpha are presented below, see table 3:

Table 3 Factors by Principal Component Analysis, 17 items

	Variance explained	Number of items	Alpha
F1 Norms and trust between neighbors	16,5 %	6	0,78
F2 Trust in the political system on different levels	11,6 %	3	0,70
F3 Extent of network between neighbors	11,1 %	3	0,63
F4 Extent of close, bonding network	9,2 %	3	0,52
F5 Trust in local societal institutions	8,8 %	3	0,48
'F6' = Q27 To what extent are you interested in national or municipal politics?	6,7 %	1	-

The reliability tests (Chronbach's alpha, critical value $\geq 0,70$) showed that factors 3, 4 and 5 are less precise as substitutes for the included items than the first two. This could be an effect of the fact that

four of the items included in the analysis cross loaded over several factors. In order of appearance in the Rotation Matrix, they were:

(Q14B) People living here exchange greetings when they meet

(Q13) How often would it happen that neighbors in your building help each other?

(Q12) Generally speaking, would you say that most people can be trusted?

(Q11D) To what extent do you trust the police?

Question 14B loaded in almost equal weights on factors 1 and 3. Respondents probably understood this question either as regarding a norm for reciprocal behavior or as regarding a natural effect of knowing many neighbors. Questions 13 and 12 cross loaded broadly over factors. Both questions were intended to measure generalized trust between people not knowing each other deeply and personally. Question 13 loaded most heavily on factors 1, 3 and 6. This suggests that the question was understood to some respondents as pertaining to norms of behavior, but to others as pertaining to personal trust within a close network of neighbors. Interestingly, it loads quite heavily with a negative sign on the quasi factor 6, only together with a question on general political interest. As the latter variable has a high correlation with education level, this result may illustrate a difference in attitudes mainly related to social class. The higher your education, the less you have to rely only on neighbors happening to be at hand around you, should you find yourself in trouble.

Question 12 has been used in many surveys on SC, maybe most well known within the World Value Survey. In the context of our questionnaire it does not work unambiguously. It loads most heavily on factor 4, measuring the extent of a close network of personally trusted people, and substantially on factor 1, measuring the quality of the network between neighbors (norms and trust). It also loads rather heavily on factor 2, measuring trust in the political system. Respondents seem to answer the question from different views on the meaning of "most people". To some "most people" are those in the near surroundings or networks but to others they are literally the majority of the population, politicians included.

Question 11D cross loads on factors 2 and 5. Both of them measure bridging aspects of SC, trust in the political system and societal institutions. The results suggest that some respondents see the police as a local institution in their neighborhood, whereas others connect the police to the political power.

Compared to the different aspects of SC as reflected in the modules of the questionnaire, the factor analysis highlighted the aspects of norms, trust and networks, by most authors on the topic core concepts of the definition of S C. It can be argued that the modules of the questionnaire were constructed from a general theoretical view, trying to cover a wide range of aspects of SC. The respondents of the survey may not share this conceptual framework, but nevertheless their answers did show that there are measurable entities of SC. In the following sections the factors are used in the further analysis.

Social Capital and Change of Tenure

Testing socio economic differences

To study whether the change of tenure influenced the amount and composition of SC in the studied properties, the gathered data were analysed in a comparison between the two main groups of respondents; those preparing for a cooperative ownership of the properties and those continuing renting. Statistically significant differences were tested by Chi sq tests, Anova or Nonparametric tests, depending on the kind of variables analysed.

The first comparisons concerned socio economic characteristics. The two groups showed no significant differences regarding age, type of family, gender composition, level of education and ethnic background. This is not surprising as social strata generally are geographically distributed, a fact often referred to as segregation. As the two groups were composed of paired properties from same locations, this was both expected and intended. Thus comparisons were facilitated, ruling out big socio economic differences between the groups.

The telephone interviews included open ended questions regarding some issues of life style and values. These qualitative data show certain differences between the two compared groups. There was a tendency that the group changing their tenure was more interested in sports and physical training whereas the other group was more into social activities and work for non-profit associations. These differences are not possible to test by any statistical means, as the data are qualitative and not all respondents answered these questions. As age categories, gender balance and education level did not differ significantly between the groups, this result anyway indicates a difference in attitudes and life styles between them. It makes sense to guess that those preparing to buy their properties are more inclined to promoting their own individual interests. Another result from qualitative data was that those changing tenure had experienced more conflicts with their neighbors, emanating from clashes of culture. This could be a result of the initial discussions on how to organize the property deal, where people of different cultures had to start negotiating.

Significant differences emerged when single variables concerning composition and amount of SC were compared between the two groups. The presented factor analysis was used to make the analysis more efficient. Data reduction was achieved by the construction of new variables representing the factors.

Regression analyses

In this study, both linear and binary logistic regression analyses were employed. Linear regression was used to map the correlations of different aspects of SC to socio economic characteristics, to the specific localities and to the change of tenure. Binary Logit regression was used to clarify possible differences between the groups, regarding the composition and levels of SC.

To facilitate linear regression, a set of new variables were constructed by summing the values of items included in the factors. Descriptives of these variables are shown in table 4A in the Appendix. The new variables were then employed as dependants in a series of linear regressions where socio economic characteristics, dummy variables for the localities and the grouping variable "changes te-

nure or not” were entered as independents. A correlation matrix of the ‘independents’, see Appendix, table 3, showed that there were significant correlations between several of the socio- economic characteristics and also between ethnicity and the location dummies. ‘Age category’ was correlated to several others, and was excluded from the regressions to facilitate the interpretation of the models. The first round of regression analyses included the socio economic variables plus the dummy variable for changing tenure and a second analysis added the location dummies. The resulting models are shown in table 4.

Table 4 Linear regression analyses. Coefficients are standardized coefficients. *** shows significance on the $p < 0,01$ level, ** shows significance on $p \leq 0,05$ level and * shows significance on $p \leq 0,10$ level. If near a critical p-value, significance is shown in brackets, for example (*).

	Analysis 1						Analysis 2					
	Dependent						Dependent					
Independents	Fac- tor1_s um	Fac- tor2_s um	Fac- tor3_ sum	Fac- tor4_s um	Fac- tor5_s um	Fac- tor6= Q27	Fac- tor1_ sum	Fac- tor2_ sum	Fac- tor3_ sum	Fac- tor4_ sum	Fac- tor5_ sum	Fac- tor6= Q27
(Constant)	***	***	***	***	***	***	***	***	***	***	***	***
Changing tenure (dummy)	,166**	,035	,081	,018	-,107*	,057	,135**	,031	,068	,017	-,109*	,052
Ethnicity (Sw=1, Foreign=2)	,087	-,081	-,130**	-,058	-,093	-,081	,161**	-,043	-,125(**)	-,020	-,086	-,040
Family with children (dummy)	-,065	-,008	,100*	,062	-,134**	-,049	-,040	-,020	,118(**)	,055	-,135**	-,043
Education level	,016	,130(*)	,009	,188***	,128**	,158***	,026	,128*	,004	,193***	,128**	,155**
Gender (F=1, M=2)	,012	,084	-,145**	,085	,014	,033	,018	,089	-,143**	,090	,016	,034
Grimsta (dummy)							-,285***	-,069	-,158**	-,115	-,052	-,027
Husby (dummy)							-,218***	-,098	-,015	-,107	-,020	-,043
Sätra (dummy)							-,182**	-,110	,000	-,114	-,023	-,177**
Skarpnäck (dummy)							-,414***	-,048	-,220***	-,074	-,038	-,128*
Model; F value	1,812	1,338	3,096	2,613	2,688	2,140	4,371	,951	3,554	1,768	1,522	2,008
Model; Adj. R sq	0,017	0,007	0,036	0,028	0,033	0,020	0,113	-0,002	0,076	0,024	0,018	0,031

In the first analysis, the precision and explanatory power of the models was fairly low according to F-values and R sq-values. Adding dummy variables for location only bettered the F-values for models on factors 1 and 3, whereas the models for other factors got less precise. The location Husby is correlated to both education level and foreign ethnicity which blurs the models when location is added. The location dummies were compared to Bagarmossen, which in former analyses has been shown to

have a high level of most aspects of SC. It is then natural that the location dummies have negative coefficients in most models, although not always significant.

In the first set of analyses the model for Factor 1 shows a significant coefficient for 'Change of tenure'. Norms and trust between neighbors would then be higher among those changing tenure, compared to the influence of socio economic characteristics. This pattern is clear also when the location variables are added. Change of tenure is still significantly and positively correlated to higher values of SC as measured by factor 1. The fact that the respondents in Bagarmossen are the most homogenously Swedish group, comparing between localities, seems to override other effects on norms and trust among neighbours. Interestingly enough, being of foreign background seems to be a force of cohesion, when the homogenous Swedish group is controlled for. This variable has got a significant and positive coefficient in the second set of analyses.

Regressions on Factor 2 did not yield any conclusive models. Education level showed a barely significant coefficient in both analyses. The results indicate that trust in the political system is connected to a person's level of education, which seems reasonable. The regressions on factor 3, the size and type of network among neighbours, showed the same significant coefficients in both analyses. Having children, being female and not of foreign origin were the predictors of knowing more neighbours. In the second regression model significant and negative coefficients were added for Grimsta and Skarpnäck. This is in accordance with the overall pattern of the local distribution of SC. Models for factor 4 showed only one significant coefficient, for education level. Higher education is thus connected to better access to close and bonding networks. The regressions on factor 5 show barely significant, negative coefficients for 'Change of tenure'. This is interesting in that it contradicts theoretically underpinned expectations of more bridging SC.

Education is an independent variable that has got the most significant and substantial coefficients in several models, for factors 2, 4, 5 and 6. These factors in different ways measure generalised trust in people and institutions, but also access to close friends and relatives. The results indicate that higher education is a resource that helps in building a variety of forms of SC.

In the Binary Logit-regressions, the two groups were analysed separately. The regression models held the same variables as the linear regressions (naturally, the variable for change of tenure was excluded). This analysis aimed at mapping differences between the two groups regarding composition and levels of SC. The analyses were based upon a set of variables constructed from the summed up factor variables. The observations scoring high on the different factors were selected to make the results come out more clearly in the subgroups analysis. The constructed variables held the value 1 for respondents scoring on or above the 70 percent decile on each factor variable. Those scoring below were assigned the value 0. Descriptives of these variables are shown in table 4B in Appendix . The 'high score' variables were employed as dependants in logit regressions for each factor. The results are shown in table 5.

Table 5, Binary Logit regression analyses. Coefficients shown are Exponential Beta coefficients. Significant Beta coefficients indicate the relative effects on the dependant variable, the higher the absolute value of the coefficient, the stronger the effect of the variable. ** shows significance on the p<0,01 level and * shows significance on p<= 0,05 level. The signs refer to the positive or negative sign of the coefficients in the models' regression equations

		Fct 1 high		Fct2 high		Fct3 high		Fct4 high		Fct5 high		Fct6 high		
Independents		Change=1	Change=0	Change=1	Change=0	Change=1	Change=0	Change=1	Change=0	Change=1	Change=0	Change=1	Change=0	
		Sign	Exp(B)	Exp(B)	Exp(B)	Exp(B)	Exp(B)	Exp(B)	Exp(B)	Exp(B)	Exp(B)	Exp(B)	Exp(B)	
Constant		+		-	-	+	+	-	-	-	-	-	-	
Ethnicity (Sw=1, Foreign=2)		-	,805	+ 3,618**	+ 1,044	- ,525	- ,399*	- ,885	+ 1,073	- ,499	- ,732	- ,743	+ 1,934	- ,799
Family with children (dummy)		+	1,203	- ,604	+ 1,613	- ,393*	+ 2,186*	+ 1,350	+ 1,358	- ,712	- ,844	- ,816	- ,730	- ,547
Education level		+	1,094	+ 1,120	+ 1,171	+ 1,569	+ 1,148	+ 1,094	+ 1,171	+ 1,495	+ 1,199	+ 1,207	+ 2,120**	+ 1,349
Gender (F=1, M=2)		+	1,063	+ ,886	+ 1,200	+ 1,507	- ,401*	- ,496(*)	+ 1,446	+ 1,751	- ,894	+ 1,939	+ 1,493	+ 1,380
Grimsta (dummy)		-	,210*	- ,217*	- ,280(*)	- ,971	- ,962	- ,631	- ,456	+ 1,065	- ,743	- ,613	- ,766	- ,785
Husby (dummy)		-	,187*	- ,572	- ,647	- ,488	+ 1,593	- ,707	- ,307	+ 2,021	+ 1,110	+ 1,017	- ,620	- ,759
Sätra (dummy)		-	,322	- ,560	- ,596	+ 1,037	+ 2,658	- ,962	- ,226*	+ 1,409	- ,809	- ,663	- ,582	- ,280*
Skarpnäck (dummy)		-	,128**	- ,371	- ,640	+ 1,018	- ,652	- ,814	- ,313	+ 1,646	- ,652	- ,577	- ,149**	+ 1,124
Model Sigma			0,057	0,067	0,577	0,163	0,009	0,573	0,331	0,457	0,995	0,700	0,008	0,108
Nagelkerke R sq			0,159	0,155	0,077	0,130	0,183	0,076	0,090	0,076	0,030	0,058	0,185	0,118

The results show that in the group changing tenure there were more significant models and coefficients. Regarding factor 1, the models for both groups yielded several significant coefficients. In the group changing tenure, only the localities affected, negatively, the probability to score high on norms and trusts among neighbors, indicating that the processes of change may have specific consequences in different cases. In the group not changing tenure, being of foreign origin appeared as a predictor of scoring high on norms and trust among neighbors, which also showed in the linear regression analyses of the whole dataset. The logit regression points out that this correlation mainly refers to the group not changing tenure.

Regarding factor 2 the models are shaky and there is only one significant coefficient per subgroup model. The results are not clear and the linear regressions on factor 2 did not yield any significant models to underpin an interpretation.

Scoring high on factor 3, knowing and recognizing many neighbors, is clearly connected to having children, being female and, negatively, to being of foreign background, but these variables are only significant in the group changing tenure. For those not changing, there is the barely significant predictor of gender. This result may be interpreted so that the social interaction between families with children, especially among mothers with children, is enhanced by the process of changing tenure.

For factors 4 and especially 5 the logit regression models were not conclusive for any of the groups. This could be an indication of differences pertaining to just the group difference, changing tenure or not. Simple cross tabulation with Chi square tests shows that this is true for factor 5, trust in local societal institutions. The group changing tenure has a significantly lower proportion of respondents scoring high on this factor, which is also shown in the linear regressions.

The analyses of high scores on factor 6 show that the model for the group changing tenure has two highly significant predictors, education level and living in Skarpnäck. Education level has the strongest effect, which has also been reflected in the linear regressions.

6. Discussion and conclusions

The study deals with a complex interaction of factors influencing the housing situation in five different suburbs. The local differences in SC are obvious, as presented in the first section of results. They are related both to the history of the specific suburb and to the present local situation. Household composition, age distribution, income distribution and the quality and accessibility of services are important characteristics. Together they create a 'genus locii' that will influence the residents' behavior and perceptions. The selection of study objects was made to rule out as many as possible of such differences, but can of course not set up a perfect experimental situation. The design of repeated study of the same properties in the same locations will although make it possible to discuss the local development within the same context.

The hypothesis that the cooperative ownership will imply an increase of social capital among those changing their tenure cannot be tested at this stage. The study has a before – after design and the here presented results show the 'before'- situation. Anyway, the group preparing to buy their properties must be influenced by this process; the expectations it arouses, starting negotiations between residents, the housing company and other actors involved. Thus some differences regarding the levels and composition of SC were expected.

The results have shown that the group changing tenure had the common feature, standing out significantly in the linear regressions analyses, of higher levels of SC regarding norms and trust between neighbours. It is possible that the process of forming the association for buying the property has fostered a better social climate among neighbours. It is also very possible that those already having a high quality network among neighbours would be better prepared to start such a process. The question of cause or effect is not conclusively answered at this stage.

The result that the group changing tenure had less trust in the housing companies and the local police was somewhat unexpected. Theoretically, bridging SC, in the form of trust in societal institutions, should be high among groups involved in joint action. Such SC could be expected to facilitate the organisational work and the contacts with the surrounding society, needed to achieve the property deal. Here the situation seems to be reversed. The political goal behind offering the properties to residents in less affluent suburbs was to give inhabitants there the opportunity of having something of their own. One speculation is that, in the studied localities, buying your property could be an act of revenge towards the established society and its institutions, where you want to prove your ability to be in charge.

The logit regressions comparing the groups changing tenure or not, indicate that the change as such has implications for the building of SC. A tentative interpretation of the results is that the process of change, from a more passive form of tenure towards cooperative ownership and self-management, works as a catalyst for development of SC. The existing resources of networks among people are employed. Principally, variables connected to neighborly networks come out as significantly related to higher scores on SC-factors, in the group changing tenure. In the group not changing, the high scores on the SC factors seem more randomly distributed.

The conclusions of this first step of the study are tentative. There are some arguments for the truth of growing social capital among residents that are buying and managing their own properties: intensified networking and more norms and trust between neighbors. Indicated by open-ended answers was emerging conflicts between neighbors in this group. This is expected, as the process of forming a Tenant Owner's Association includes many decisions and individual residents have individual views and interests. For example, some residents may not be considered credit-worthy by financial institutions. They will be excluded from the association and might want to stop the whole process. Whether existing norms and institutional frameworks can balance and solve such conflicts remains to be seen.

In September this year the second interview study will be carried out. The purchases of properties will have taken place and a period of management has elapsed. The comparison between the results of both interview studies will likely offer conclusive evidence on the relation between change of tenure and social capital among residents.

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World Values Survey, 2005-2006 Wave questionnaire, Root version.

<http://www.worldvaluessurvey.org/>

Appendix **Statistic tables**

Table 1 Descriptives of Variables Measuring Social capital

Descriptive Statistics

	N	Mini- mum	Maxi- mum	Mean	Std. Devia- tion
Fråga 2A When did you move in to ypur present dwelling?	300	1	4	2,82	1,114
Fråga 2C Do you plan to move withing the next two years?	288	1	2	1,57	,496
Q14A People living here show consideration towards each other	296	1	4	2,81	,829
Q14B People living here exchange greetings when they meet	300	1	4	3,04	,868
Q14C People living here contribute in keeping the area tidy	291	1	4	2,36	,973
Q11A Do you in general trust your neighbours in this residential area?	284	1	4	2,70	,736
Q11B Do you in general trust your neighbours in your building?	285	1	4	3,00	,816
Q11C To what extent do you trust the staff in charge of the man- agement of your building?	286	1	4	2,97	,820
Q11D To what extent do you trust the police?	285	1	4	2,93	,826
Q11E To what extent do you trust politicians at the government level?	279	1	4	1,93	,858
Q11F To what extent do you trust politicians at the district (munic- ipal) level?	263	1	4	2,03	,802
Q12 Generally speaking, would you say that most people can be trusted?.	295	0	10	6,04	2,006
Q13 How often would it happen that neighbours in your building help each other regarding practical matters or with advice and support if someone has got a problem?	280	1	4	1,88	,904
Q4 How many relatives do you have, with whom you can talk in a mutual spirit of confidence, discuss a difficult decision or from whom you can get assistance when needed?	299	1	4	2,79	1,025
Q5 How many friends do you have, with whom you can talk in a mutual spirit of confidence or discuss a difficult decision?	297	1	4	3,21	,872
Q6 How many neighbours do you recognise by face?	298	1	4	3,03	,930
Q7 How many neighbours do know by name?	297	1	4	2,11	,781
Q23 Are you satisfied with the information you get on news, changes and activities in your housing area?	288	1	4	3,02	,725
Q27 To what extent are you interested in national or municipal politics?	296	1	4	2,37	,940
Valid N (listwise)	203				

Table 2 Factor loadings

Rotated Component Matrix^a

Ordered after factor loadings, factor loadings above 0,40 highlighted

N=300

	Component					
	1	2	3	4	5	6
Q14C People living here contribute in keeping the area tidy	,779	,027	-,219	-,044	-,066	-,052
Q14A People living here show consideration towards each other	,774	-,023	,014	-,032	,154	,073
Q11A Do you in general trust your neighbours in this residential area?	,702	,154	,142	,191	,117	,043
Q11B Do you in general trust your neighbours in your building?	,665	,092	,211	,073	,280	,088
Q14B People living here exchange greetings when they meet	,513	-,089	,463	,029	,018	-,144
Q13 How often would it happen that neighbours in your building help each other regarding practical matters or with advice and support if someone has got a problem?	,454	-,002	,349	,256	-,005	-,406
Q11E To what extent do you trust politicians at the government level?	,024	,901	-,079	-,012	,029	,032
Q11F To what extent do you trust politicians at the district (municipal) level?	,093	,875	,066	,084	,148	,092
Q6 How many neighbours do you recognise by face?	-,037	,047	,859	-,025	,036	,137
Q7 How many neighbours do know by name?	,101	-,006	,804	,038	-,019	,006
Q5 How many friends do you have, with whom you can talk in a mutual spirit of confidence or discuss a difficult decision?	,017	,002	,036	,792	,085	,215
Q4 How many relatives do you have, with whom you can talk in a mutual spirit of confidence, discuss a difficult decision or from whom you can get assistance when needed?	,042	,048	-,039	,777	,025	-,167
Q12 Generally speaking, would you say that most people can be trusted?	,304	,388	,154	,433	-,173	,132
Q23 Are you satisfied with the information you get on news, changes and activities in your housing area?	,133	-,052	,009	-,031	,741	,128
Q11C To what extent do you trust the staff in charge of the management of your building?	,202	,107	,006	,062	,693	-,071
Q11D To what extent do you trust the police?	-,107	,425	-,001	,076	,534	-,250
Q27 To what extent are you interested in national or municipal politics?	,070	,096	,118	,098	-,022	,855

Table 3 Correlation Matrix, Independents in regression analyses

Correlations			bagmosD	GrimstaD	HusbyDu	SätraDum	Skarpnäck	Children	Ethnicity	Gender	Age	Education
Kendall's	bagmosDu	Correlatio	1,000	-,271**	-,194**	-,283**	-,236**	-,045	-,351**	-,061	,033	-,051
		Sig. (2-	.	,000	,001	,000	,000	,429	,000	,291	,543	,362
		N	304	304	304	304	304	304	297	297	297	283
	GrimstaDu	Correlatio	-,271**	1,000	-,218**	-,319**	-,265**	-,103	-,035	,054	,058	-,036
		Sig. (2-	,000	.	,000	,000	,000	,073	,553	,349	,278	,527
		N	304	304	304	304	304	304	297	297	297	283
	HusbyDum	Correlatio	-,194**	-,218**	1,000	-,228**	-,190**	,050	,187**	-,001	-,048	,115*
		Sig. (2-	,001	,000	.	,000	,001	,384	,001	,987	,367	,041
		N	304	304	304	304	304	304	297	297	297	283
	SätraDum	Correlatio	-,283**	-,319**	-,228**	1,000	-,277**	-,039	,146*	,048	,000	-,006
		Sig. (2-	,000	,000	,000	.	,000	,500	,012	,407	,997	,909
		N	304	304	304	304	304	304	297	297	297	283
	Skarpnäck	Correlatio	-,236**	-,265**	-,190**	-,277**	1,000	,157**	,072	-,049	-,054	-,004
		Sig. (2-	,000	,000	,001	,000	.	,006	,216	,399	,311	,947
		N	304	304	304	304	304	304	297	297	297	283
	Children	Correlatio	-,045	-,103	,050	-,039	,157**	1,000	,232**	-,083	-,279**	,060
		Sig. (2-	,429	,073	,384	,500	,006	.	,000	,153	,000	,290
		N	304	304	304	304	304	304	297	297	297	283
	Ethnicity	Correlatio	-,351**	-,035	,187**	,146*	,072	,232**	1,000	,058	-,121*	,094
		Sig. (2-	,000	,553	,001	,012	,216	,000	.	,316	,024	,096
		N	297	297	297	297	297	297	297	296	296	282
	Gender	Correlatio	-,061	,054	-,001	,048	-,049	-,083	,058	1,000	,006	-,044
		Sig. (2-	,291	,349	,987	,407	,399	,153	,316	.	,914	,430
		N	297	297	297	297	297	297	296	297	297	283
	Age	Correlatio	,033	,058	-,048	,000	-,054	-,279**	-,121*	,006	1,000	-,133*
		Sig. (2-	,543	,278	,367	,997	,311	,000	,024	,914	.	,010
		N	297	297	297	297	297	297	296	297	297	283
	Education	Correlatio	-,051	-,036	,115*	-,006	-,004	,060	,094	-,044	-,133*	1,000
		Sig. (2-	,362	,527	,041	,909	,947	,290	,096	,430	,010	.
		N	283	283	283	283	283	283	282	283	283	283

Table 4 Descriptives of variables constructed from factors

Table 4A Descriptive Statistics, total, factor sum scores

	N	Minimum	Maximum	Mean	Std. Deviation
Fct1sum	255	6,00	24,00	15,8039	3,52728
Fct2sum	252	3,00	12,00	6,8690	1,97664
Fct3sum	297	3,00	12,00	8,1684	1,96213
Fct4sum	293	2,00	18,00	12,0546	2,84480
Fct5sum	265	3,00	12,00	8,9321	1,66831
Valid N (listwise)	213				

Table 4B Descriptive Statistics per group, factor high scores

s		N	Minimum	Maximum	Mean	Std. Deviation
Change of tenure=0	Fct1High	129	,00	1,00	,4186	,49525
	Fct2high	130	,00	1,00	,3077	,46332
	Fct3high	152	,00	1,00	,4145	,49426
	Fct4high	149	,00	1,00	,3154	,46626
	Fct5high	134	,00	1,00	,4030	,49234
	Fct6high	150	,00	1,00	,4467	,49881
	Valid N (listwise)	102				
Change of tenure = 1	Fct1High	126	,00	1,00	,4841	,50174
	Fct2high	122	,00	1,00	,3197	,46827
	Fct3high	145	,00	1,00	,4828	,50143
	Fct4high	144	,00	1,00	,3194	,46789
	Fct5high	131	,00	1,00	,2977	,45901
	Fct6high	146	,00	1,00	,4795	,50130
	Valid N (listwise)	110				