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SOCIAL CAPITAL OF IMMIGRANTS IN CANADA

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Over the past few years, there has been an increasing awareness of the significant role that social capital plays in the lives of immigrants, from the type of jobs they find after arrival to the career paths they take later in life, and from their emotional well-being to educational performance of their children. Despite such theoretical propositions, in Canada, empirical studies of the dynamics of social capital of immigrants are scant and also limited in terms of their geographical or ethnic focus. Adopting a network approach to measure social capital, the present study reports the results of a nationwide survey of immigrants and non-immigrants of various ethnic backgrounds living in 14 Canadian CMAs. The findings show that immigrants lag behind the native-born Canadians in many important aspects of their social capital: they have a smaller social network, with a lower socioeconomic status, less ethnic diversity, more religious diversity; also, their networks are less frequently utilized, and have a smaller economic pay-off. The practical and theoretical implications of these findings are also discussed.

Keywords: Social capital; Immigration; Canada; Social network; Income.

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Introduction

During the 1990s, the concept of social capital took the centre stage in social scientific literature, and was received warmly by a diverse host of individuals and organizations such as academics, governments, non-governmental organizations (NGOs), as well as transnational entities like The World Bank and UNDP. The concept was employed in many research areas in a wide range of disciplines, including sociology, political science, economics, public health, urban planning, criminology, architecture, and social psychology. One gross count by Putnam (2002) shows that the number of articles on social capital rose from about 20 in the years preceding 1980 to about 1003 in the latter half of the 1990s. Nothing illustrates the rising star of the concept better than the fact that the World Bank has now included social capital among its main criteria in assessing the feasibility of its projects (Edwards & Foley, 2001).

The main thrust of this fast-burgeoning literature is the simple and intuitively sensible idea that our lives are influenced, not merely by how much we know and what we possess, but also by who we know (Lin, 2001). This is to say that, the nature of our social relations with others in our immediate community or society at large has far-reaching implications for the type of lives we live. Some, for example, have argued that the stock of social capital influences the macro-economic development of a society (Woolcock, 1998; Putnam, 1993; Fukuyama, 1995; Helliwell, 1996a; Helliwell, 1996b; Helliwell & Putnam, 1999). Others have shown that it influences the nature of political structure in terms of its (un)democratic nature (Putnam, 1995, 2000). A large number of studies have focused on how social capital influences many socioeconomic outcomes for individuals, such as the chances for finding a job (Granovetter, 1974; Lin, 1999; Fernandez et. al., 2000), the degree of success in establishing independent businesses (Cobas & DeOllos, 1989; Renzulli et. al, 2000; Sanders & Nee, 1996; Zimmer & Aldrich, 1987; Portes, 1994), the ability of parents to transfer cultural outlooks to their children, and also to improve their educational attainment (Coleman, 1988, 1990; Parcel & Dufur, 2001; Stanton-Salazar & Dornbusch, 1995; White & Kaufman, 1997), the degree of safeness in a community (Coleman, 1998), not to mention health conditions, life satisfaction, crime rates, levels of civic engagement, church attendance, charity donations, the likelihood of divorce, and the occurrence of suicide.

The purpose of the present study is to view immigrants through the social capital lens. The relevance of social capital for the study of immigrants stems from the

argument that, given the limitations they face due to their minority status, immigrants tend to develop stronger communal ties and to draw more heavily on their communal resources. Traces of this argument can be found in works going as far back as the 19th century (see, for instance, Durkheim, 1951[1897]), as well as in recent studies influenced by the middle-men minority thesis (see, Bonacich, 1979). The argument is further reinforced when it comes to recent immigrants to North America, who are coming mostly from non-European sources. More often than not, immediately after arrival, such immigrants experience a devaluation in the new labour market of the education and skills they earned in home countries, along with explicit and/or systemic discrimination. As a result, they will have little recourse, as Portes (1995b) puts it, "but to band together in search of moral support and economic survival."

The above argument may be taken as implying that, when it comes to social capital, immigrants are always better off compared to non-immigrants. The present study is an attempt to explore this issue in the Canadian context. The reason for the focus on Canada is the fact that few comparative American-Canadian studies have previously shown that the American studies are not greatly relevant and generalizable to Canada (see, for instance, Helliwell, 1996a; Putnam, 2000, 2001). Canadian empirical studies of social capital along ethnic and immigration lines are even scarcer. My search has resulted in three such studies which individually suffer from serious limitations, and collectively provide a mixed bag of findings.

Using the data from a nationwide survey of immigrants and non-immigrants in Canada, the present study revolves around three main questions: (1) Is there any noticeable difference between immigrants and native-born Canadians in terms of their stocks of social capital? (2) Within each of the two groups, are there significant differences among those of different ethnic origins? (3) How do immigrants differ from the native-born, in terms of the degree to which social capital influences their economic performance?

Background

Despite its recency, the existing literature on the social capital of immigrants has touched upon a wide range of issues, from the role of social networks in the initial settlement of immigrants and refugees (see Bauer & Zimmermann, 1997; Boyd, 1985a;

Koser, 1997), to educational and occupational achievements of second generation immigrants (Stanton-Salazar & Dornbusch, 1995; Zhou & Bankston III, 1994). All these studies have alluded, one way or another, to the significant ways in which social capital has imprinted the lives of immigrants. But, due to their exclusive focus on immigrants, none of them provides any insight into the situation of immigrants relative to the native-born. Can we assume, based on the arguments cited earlier, that immigrant groups always have a richer stock of social capital? Portes' (1995) study of four immigrant groups in the United States – Vietnamese, Cubans, Mexicans, and Haitians – shows how difficult it is to provide a simple answer to this question. His findings indicate that the first two groups are better-off, and the last two groups worse-off, compared to native-born Americans. This difference, in turn, has resulted in disparity in another area, namely, the educational performance of the youth members of these groups; the children of the first two groups received significantly higher than average marks in both math and reading tests, after controlling for all individual and family variables. He interpreted the findings as providing evidence of the role of community social resources in facilitating second-generation upward mobility and fending off the threat of downward assimilation.

Helliwell's (1996a) study involves a comparison of Canada and the U.S., in terms of regional and ethnic/linguistic group differences in social trust and associational membership, with the serious limitations of including only five ethnic groups and using the oversimplified question of 'do you think that most people can be trusted?' to gauge social capital. Oaka and Wellman (2003) used a more sophisticated measure of social capital in their study of the job-hunting strategies employed by members of different ethnic groups; however, they too focused on only five ethnic groups (English, German, Jewish, Ukrainian, and Italian) and in Toronto. Hagan, Dinovitzer, and Parker (2003) furthered the Canadian research on social capital by studying the impact of social capital on the educational achievements of immigrant children. Despite their interesting findings, they did not make any distinction among immigrants of various ethnic origins, despite the significant differences among various groups detected in previous American research.

Conceptual Framework

If some immigrant groups have higher-than-average, and others lower-than-average, stocks of social capital, what should we make of Durkheim's argument that minority status results in stronger solidarity and denser social networks? Are these two arguments contradictory? Not, necessarily. By definition, social capital is a product of social networks and the resources available through such networks, as well as the extent to which the people in such networks are willing to share their resources with one another. Hence, a denser social network does not automatically translate into higher social capital. This means that social capital is determined by both structural factors (location of individuals in a society, which determines the resources available to them) and cultural factors (the strength of community-orientedness among individuals in a network, influencing their willingness to share their resources with others in the community). In sum, the richness of social capital in a group depends on the density of their network, as well as the resources each individual can make available to the network. A social-capital-rich group will be one with a web of strong ties among its resourceful members. The absence of either of these two elements will lower the stock of social capital, and the absence of both will result in a poor, or non-existent, social capital situation. American Blacks living in inner city neighbourhoods have often been cited as an example of a group with a low level of social capital, and Jewish communities have been identified as having high levels of social capital. Between these two extremes, one can imagine an infinite number of possibilities.

The most useful conceptual scheme of the contributors to social capital is one suggested by Norris and Inglehart (2003). They argue that the factors explaining the differential levels of social capital can be identified under three broad rubrics; (1) structural factors, referring to the unequal distribution of civic resources such as time, money, knowledge, and skills that facilitate participation in voluntary associations; (2) cultural factors, which emphasize the attitudes and values that motivate people to join associations, including their interest and ideological beliefs; and (3) agency factors, which focus on the role of mobilizing networks and the informal ties generated by family, friends, and colleagues. One reason for the usefulness of this approach is its potential for policy recommendations. If, for instance, we find noticeable disparities between immigrants and the native-born, or among immigrants of various ethnic backgrounds, this conceptual framework allows us to think about the next step, that is,

finding out which of the above three sets of variables have generated those differences; those, then, become the target areas for public policy.

Methodology and Data

Despite the relative sophistication of the theoretical discussions on social capital, the empirical work on this concept is still premature, and there are considerable disagreements among scholars over how to empirically measure social capital. A close examination reveals three relatively distinct approaches to measuring social capital: the Associationist approach, the Dysfunctionalist approach, and the Network approach. The first approach was pioneered by Putnam (1995; 2000) and has been adopted in the majority of studies of social capital. Wuthnow (2002) summarizes this approach as measuring social capital through four indicators: (1) membership in associations (e.g., Parent-Teacher Associations, Trade Unions); (2) participation in civic activities (such as voting in elections, assisting in political campaigns, participation in public demonstrations, signing petitions, writing letters to MPs, etc.); (3) the level of trust in others; and (4) volunteering (e.g., working in community projects, participating in church-based activities, and making donations).

The Dysfunctionalist approach, proposed by Fukuyama (1999), uses information on social dysfunction such as divorce rate, crime, and suicide as proxies for social capital. The major problem with Fukuyama's approach is the confusion he makes quite frequently between social capital and its effects, as he treats social dysfunction both as an indicator and as a consequence of the lack of social capital.

The Network approach, which has been proposed by those in the network research tradition, focuses on the size and quality of individuals' social networks (see Lin, 2001). In this measurement strategy, which is also called the 'position-generator' method (Lin & Dumin, 1986; Lin, 2001), a sample of ordered structural positions salient in a society (occupations, authorities, work units, class or sector) is taken and the respondents are asked to indicate contacts (e.g., those known on a first-name basis), if any, in each of the positions. From the responses, it becomes possible to construct measures of (1) range of accessibility to different hierarchical positions in society (e.g., distance between the highest and lowest accessed positions); (2) extensity or heterogeneity of accessibility to different positions (e.g., number of positions accessed); (3) upper

reachability of accessed social capital (e.g., prestige or status of the highest position accessed); and (4) the degree of the richness of the network. Such measures yield information on the nature of the respondent's network, and how rich or poor it is, in terms of potential resources.

The study reported here has utilized the network approach. To employ this method the following steps have been taken. (1) The 'Blishen socioeconomic scores' were used to assign a numerical value to each occupation (for details on how to arrive at these scores, see Blishen, Carroll, & Moore, 1987). (2) On the basis of these scores, thirteen occupations were selected to reflect occupations on various rungs of the socioeconomic ladder. The thirteen selected occupations are shown in Table 1. (3) Using these occupations, a questionnaire was generated, in which the respondents were asked if they personally, or through someone else, know (on a first-name basis) anyone in the listed occupations.

Table 1
The Sampled Occupations with Corresponding Blishen Scores

CCDO Number	Description	Blishen Socioeconomic Score
3113	Dentists	101.74
2341	Judges and Magistrates	93.27
2711	University Teachers	75.87
2733	Secondary School Teachers	70.19
2731	Elementary and Kindergarten Teachers	63.64
1135	Financial Management	60.65
3131	Nurses: registered, graduated, and in training	55.26
5172	Real Estate Sales	49.99
8791	Pipefitting, Plumbing and related	45.04
4131	Bookkeepers and Accounting Clerks	40.28
8781	Carpenters and related	34.86
8787	Roofing, Waterproofing and related	29.83
6147	Childcare Occupations	23.70

While the network-based studies often stop at this point (see Lin, 2001), we took two additional steps. First, for each occupation marked by the respondent, we asked a host of questions on demographic and social characteristics of the contact, such as his/her gender, age, education, immigration status, and religious and ethnic background (see Appendix). The inclusion of such information allows us to have a closer look inside the social network of each individual. Second, the respondents were asked whether or not they had ever asked any of the contacts for favours or unpaid help. Through this, we are able to see the extent to which the potential resources in the network have been actualized (or mobilized). The possibility of expressing all the above aspects in numerical terms allows for scrutinizing the possible correlative and/or causative relationships between social capital and all other relevant variables.

Another aspect of our measurement strategy involves the types of social capital. The existing literature makes a distinction among three different types of social capital - 'Bonding', 'Bridging', and 'Linking'. 'Bonding' social capital is what makes people of similar characteristics band together; 'Bridging' social capital consists of ties among those who are different; 'Linking' social capital provides connections among those who are different but also positioned on various rungs of the socioeconomic ladder. Of these, 'bridging' social capital is the most important one, but has also been the most difficult to measure.

We have used the Index of Qualitative Variation (IQV) to measure the degree of diversity in the social networks of immigrants and non-immigrants. The IQV summarizes the amount of diversity in one value, varying between 0 and 1, with the former showing the state of no diversity, and the latter the state of the maximum diversity (Frankfort-Nachmias and Leon-Cuerrero, 2002). The formula for IQV, shown below, takes into account the overall number of people in the social network (N), the number of possible categories (K) under the feature under study (e.g., ethnic origin, religious background, educational attainment), as well as the number of people in each category (F_i and F_j).

$$IQV = \frac{\sum f_i f_j}{\frac{K(K-1)}{2} \left(\frac{N}{K}\right)^2}$$

The above questions were included in a 15-page questionnaire that was sent to about 3000 addresses in 14 Canadian CMAs. The criterion for city selection was at least 1% of the nation's total immigrant population, based on the 1996 census (see Table 2). In order to give ethnic minority immigrants a better representation, the respondents were randomly selected from a special phone directory generated by TELUS, an Alberta-based phone company. This resulted in 566 completed questionnaires, out of which 362 belonged to immigrants and 204 to native-born Canadians. The data used in this study are those of the first 566 returned questionnaires, and, therefore, the findings should be considered as preliminary and tentative.

Table 2
Immigrant Population by City, 1996

City	Proportion of Total Canadian Immigrant Population Living in the City, 1996
Toronto	41.80%
Vancouver	15.00%
Montreal	13.80%
Calgary	4.00%
Ottawa Hull	3.90%
Edmonton	3.80%
Hamilton	3.40%
Winnipeg	2.60%
Kitchener	2.00%
London	1.80%
St. Catherines-Niagara	1.60%
Victoria	1.30%
Windsor	1.30%
Oshawa	1.10%

Findings

The sheer size of a network, referring to the number of people in the web of relations, is one of its fundamental properties. Our data show that there is a sizeable difference between immigrants and the native-born in this respect, with an average of around 4 and 6 contacts in the networks, respectively (Figure 1). A smaller number of ties is an indication of a higher chance of isolation and loneliness, and a lower level of social and emotional support in times of family difficulty and personal crisis.

Figure 1

The Size of Social Network TABLE CAN BE FOUND AT END OF DOCUMENT

Another aspect of the network dynamics is the venues it provides for upward mobility. Those who have the advantage of being a part of a rich social network can reap the benefits in many shapes and forms, from accessing useful information about available economic opportunities, to having a resourceful host of friends to draw on in times of economic difficulty. A network of this kind is a great source of bridging social capital that can cut across class boundaries. Figure 2 shows that the socioeconomic value of social networks is much smaller for the immigrants (with an average value of 20), compared to the native-born (with an average value of 30). Hence, the possibility of bridging class lines through social networks is more limited for immigrants.

Figure 2

The Socioeconomic Status of Social NetworkTABLE CAN BE FOUND AT END OF DOCUMENT

Another dimension of the social capital dynamics is the distinction between potential and actual social capital. The basis of this distinction lies in the argument that the resources embedded in the social networks do not make much difference in the lives of those in the network, if they are not utilized. The mobilization of such resources does not occur automatically and, as Norris and Inglehart (2003) argue, requires a favourable normative environment and effective inter-personal strategies. An examination of the number of times the respondents have drawn on their social contacts for assistance (Figure 3) shows that, again, immigrants lag behind the native-born.

Figure 3

Mobilization of Social CapitalTABLE CAN BE FOUND AT END OF DOCUMENT

Another type of bridging social capital is a social network that allows individuals to cut across ethnic boundaries. Previous research has indicated that the social networks of immigrants consist mostly of their co-ethnics. Such networks often operate as a source of emotional support and cultural comfort. This is a classic example of bonding social capital. The downside of this type of network, however, is the fact that it limits the opportunities accessible to individual members of such networks to what is available within their ethnic communities. As far as recent immigrants are concerned, this can also lessen the frequency of their contacts with the larger society and, as a consequence, slow down the process of language acquisition and cultural adaptation. This, in turn, has a significant bearing on the socioeconomic functioning of immigrants, by limiting their job choices as well as their potential for upward mobility. In some cases, such immigrants have to rely on their ethnic enclave as the only source of employment. Figure 4 compares the degree of ethnic diversity of social networks for immigrants and non-immigrants of various ethnic backgrounds. It shows that immigrants have less ethnically-diverse networks, and this is true for those of all ethnic origins, except for individuals of British, French, and German backgrounds.

Figure 4

The Ethnic Diversity of Social NetworksTABLE CAN BE FOUND AT END OF DOCUMENT

The religious composition of a network can also have a major bearing on how those in such networks fare economically. Many studies have emphasized that religious communities have been among the oldest and most successful venues for generating social capital, as it is obvious, among others, from the number of faith-based charity organizations. Shared cultural outlooks, regular gatherings, and similar systems of beliefs that promote sacrifice and assistance are instrumental in the success of religious communities. Belonging to a network of friends who are bound by a similar religious orientation can be an incredible source of both bonding and bridging social capital. Figure 5 shows that, compared to immigrants, native-born Canadians are in a better position, as they enjoy a more homogeneous social network. The higher degree of religious diversity for the social network of immigrants means that those in the network are less likely to be bound by common religious beliefs. This, in turn, translates into smaller benefits for immigrants, both in terms of bonding and bridging.

Figure 5

The Religious Diversity of Social NetworksTABLE CAN BE FOUND AT END OF DOCUMENT

The preceding discussion indicates that, as far as the size of social capital is concerned, immigrants are at a disadvantage compared to the native-born Canadians. Due to this disadvantage, one may argue, social capital may not have as great a positive impact on the economic performance of immigrants as it has for the native-born. Table 3 includes the results of a series of regression models that allow us to examine the relative significance of various determinants of income for both groups.

Table 3

The Pay-off to Social Capital TABLE CAN BE FOUND AT END OF DOCUMENT

Model 1 is run with monthly income as the dependent variable, and social capital as the independent variable. The similar values of Beta Coefficients (.23) show that social capital is indeed an important factor that raises the income levels of both immigrants and the native-born. Model 2 includes 'education', the most important human capital factor, as another determinant of income. As a result of this, there is a small drop in the effect of social capital for both groups, indicating that part of the initial effect was indeed due to education. 'Age' is the variable added in Model 3. The basis for this inclusion is the argument that age may also carry part of the effect of social capital, because an older age may mean more chances to develop social ties and to expand social networks. The inclusion of age results in a further drop in the values of Beta Coefficient for social capital for both groups. Finally, 'duration of time in Canada', as a proxy for assimilation effect, is also added to the regression model. Obviously, this variable is of relevance only to immigrants. Interestingly, once the assimilation effect is factored in, not only does the effect of social capital drop to its lowest level (.11) but it also becomes statistically insignificant. This seems to indicate that the initial effect of social capital for immigrants has been somewhat spurious, as it evaporated with the inclusion of other variables such as age, education, and duration of time in Canada. For the native-born, however, such an effect remains real and alive. In other words, when immigrants are on an equal footing with the native-born (i.e., after spending some years in Canada), the economic effect of their social capital vanishes.

Discussion

The empirical findings of this study show that, as far as social capital is concerned, immigrants are at a serious disadvantage. This disadvantage is multi-faceted: a smaller social network, a lower socioeconomic value for the network, a more limited mobilization of network resources, a less ethnically-diverse social web, and, finally, a more religiously diverse network. Also, the social capital shaped through such networks has smaller pay-offs for immigrants, and even this small pay-off evaporates after age, education, and duration of time in Canada are factored in. These findings may fly in the face of the hopes held by those who may view social capital as a panacea for all social ills, and may seriously disappoint those interested in using social capital as a tool in policy-making in the area of immigration settlement and integration.

Indeed, some have already discarded social capital as something that we can invest in. Although I agree with this argument, I do not believe that this is necessarily the end of the story.

Social capital may not easily yield itself to investment attempts. This is because social capital is not an entirely independent variable; rather, it is more of an interaction effect, relying heavily on its two building components: size of social networks, and the resources of individuals in the networks. A policy aiming at investing in social capital, therefore, needs to address these two components. By improving the resources available to immigrants and also by raising the size of their social networks, their stock of social capital can be effectively expanded. The question is, then: how can this be done?

In search of social-capital-friendly policies, we need not look far. There are some policies and/or programs already in place that have consequences for social capital of immigrants. Anti-discrimination measures, and a proactive approach in dealing with the issue of the non-recognition of credentials, are only two such examples. Both these measures add greatly to the financial resources of immigrants. In terms of raising the size and diversity of the networks, one may point to anti-racism policies, and the 'family-host program'. Language training programs are also effective on both fronts, that is, they simultaneously boost immigrants' performance in the job market and help them to expand their networks by overcoming the language barriers.

Despite the helpfulness of these measures, their effectiveness is contingent upon the presence of a favourable environment at the macro-level that can facilitate the overall integration of immigrants in the host society. Immigrants need, first and foremost, to develop a sense of belonging to the whole nation, and also to receive a similar warmth in return. This depends on the success of policy makers in what Putnam and others (2003) have called the 'politics of identity formation'. The essence of this is the ability to convert 'bridging' social capital into 'bonding', by defining common identities for those who are different. This, of course, is not a simple task, particularly in an era charged with what Skocpol (2002) calls, 'nativist agitation'. This type of nativism can surface at times of economic recession, but also at periods of political discomfort. The post-September-11 period has created a fertile ground for the growth of such reactive nativism. The policies, therefore, need to change to adapt to this new environment.

It might be useful to add one final point about the research implications of the study. This takes us back to the conceptual framework suggested by Norris and Inglehart, which was discussed earlier. They argue that the differences of social capital among various groups can be a product of structural, cultural, and/or agency factors. The structural factors roughly correspond with resources, cultural factors with orientations, and the agency factors with social networks. The approach adopted in this study touched on the first and the last of these three. The findings will remain far from conclusive, unless we add some information on the middle component as well. We need to get into the minds of various groups of immigrants and to see the world from their vantage point, so we can acquire a sense of their cultural orientations, an X-ray of their minds and souls. This is an extremely complex and difficult task that can be accomplished only through intensive and rigorous qualitative research.

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Appendix
Social Capital Questionnaire APPENDIX CAN BE FOUND AT END OF DOCUMENT

Table 1:

Sampled Occupations with Corresponding Blisshen Scores

CCDO Number	Description	Blisshen Socioeconomic Score
3113	Dentists	101.74
2341	Judges and Magistrates	93.27
2711	University Teachers.	75.87
2733	Secondary School Teachers	70.19
2731	Elementary and Kindergarten Teachers	63.64
1135	Financial Management	60.65
3131	Nurses: registered, graduated, and in Training	55.26
5172	Real Estate Sales	49.99
8791	Pipefitting, Plumbing and related	45.04
4131	Bookkeepers and accounting clerks	40.28
8781	Carpenters and related	34.86
8787	Roofing, Waterproofing and related	29.83
6147	Childcare Occupations	23.70

Table 2: Immigrant Population by City, 1996

City	Proportion of Total Canadian Immigrant Population Living in the City, 1996
Toronto	41.80%
Vancouver	15.00%
Montreal	13.80%
Calgary	4.00%
Ottawa a Hull	3.90%
Edmonton	3.80%
Hamilton	3.40%
Winnipeg	2.60%
Kitchener	2.00%
London	1.80%
St.Catharines-Niagara	1.60%
Victoria	1.30%
Windsor	1.30%
Oshaw a	1.10%

$$IQV = \frac{\sum f_i f_j}{\frac{K(K-1)}{2} \left(\frac{N}{K} \right)^2}$$

Figure 1: The Size of Social Networks

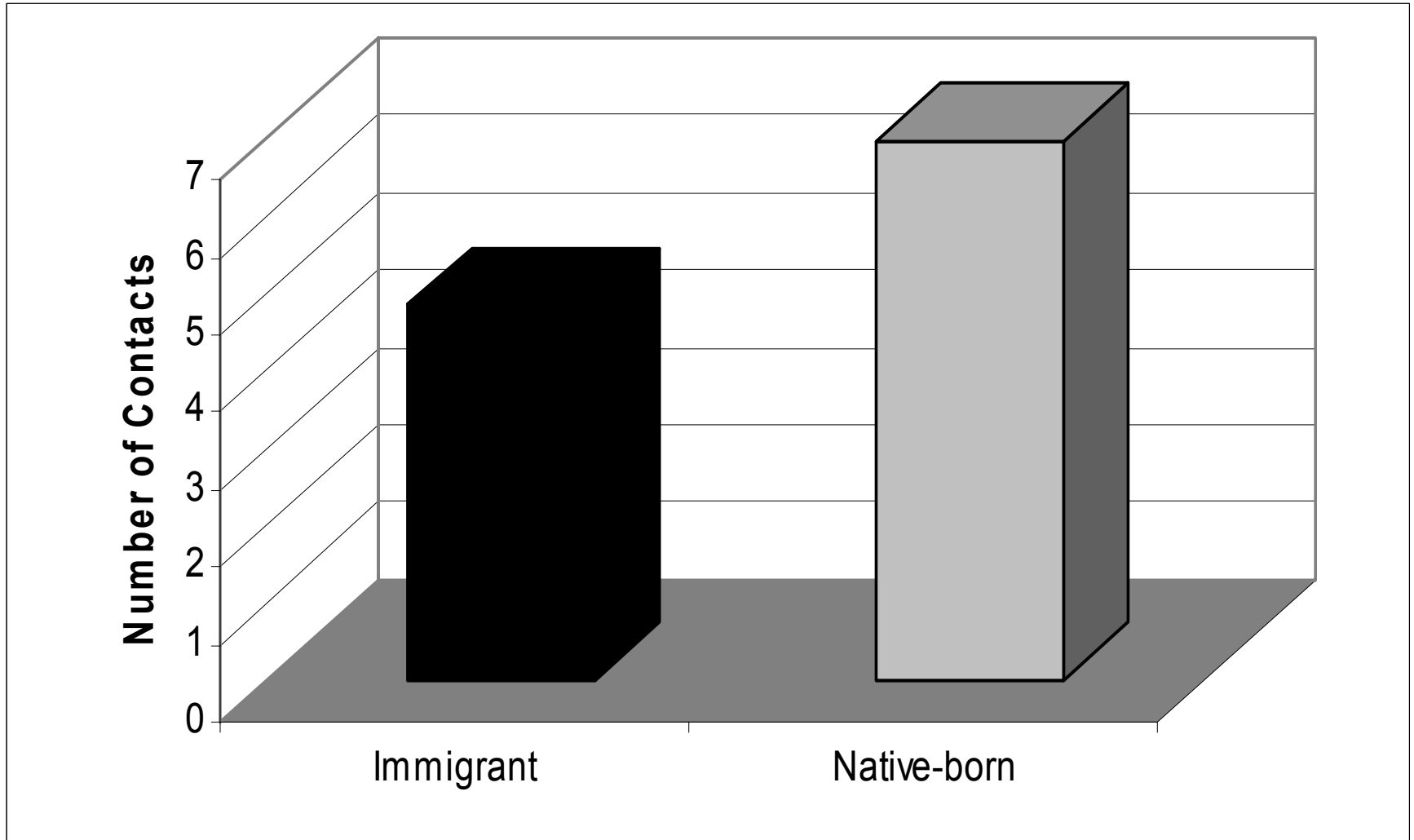


Figure 2: The Socioeconomic Value of Social Networks

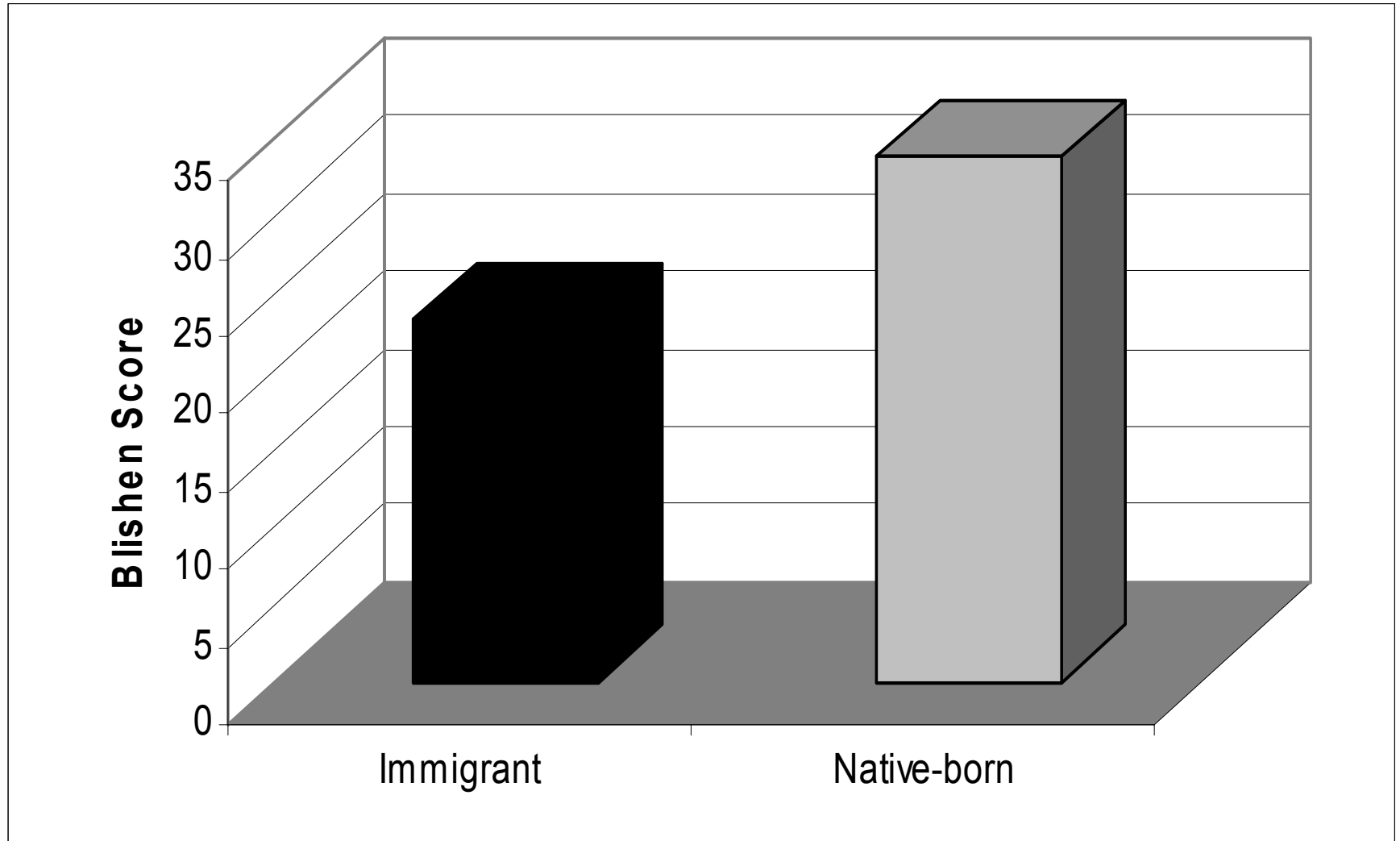


Figure 3: Mobilization of Social Capital

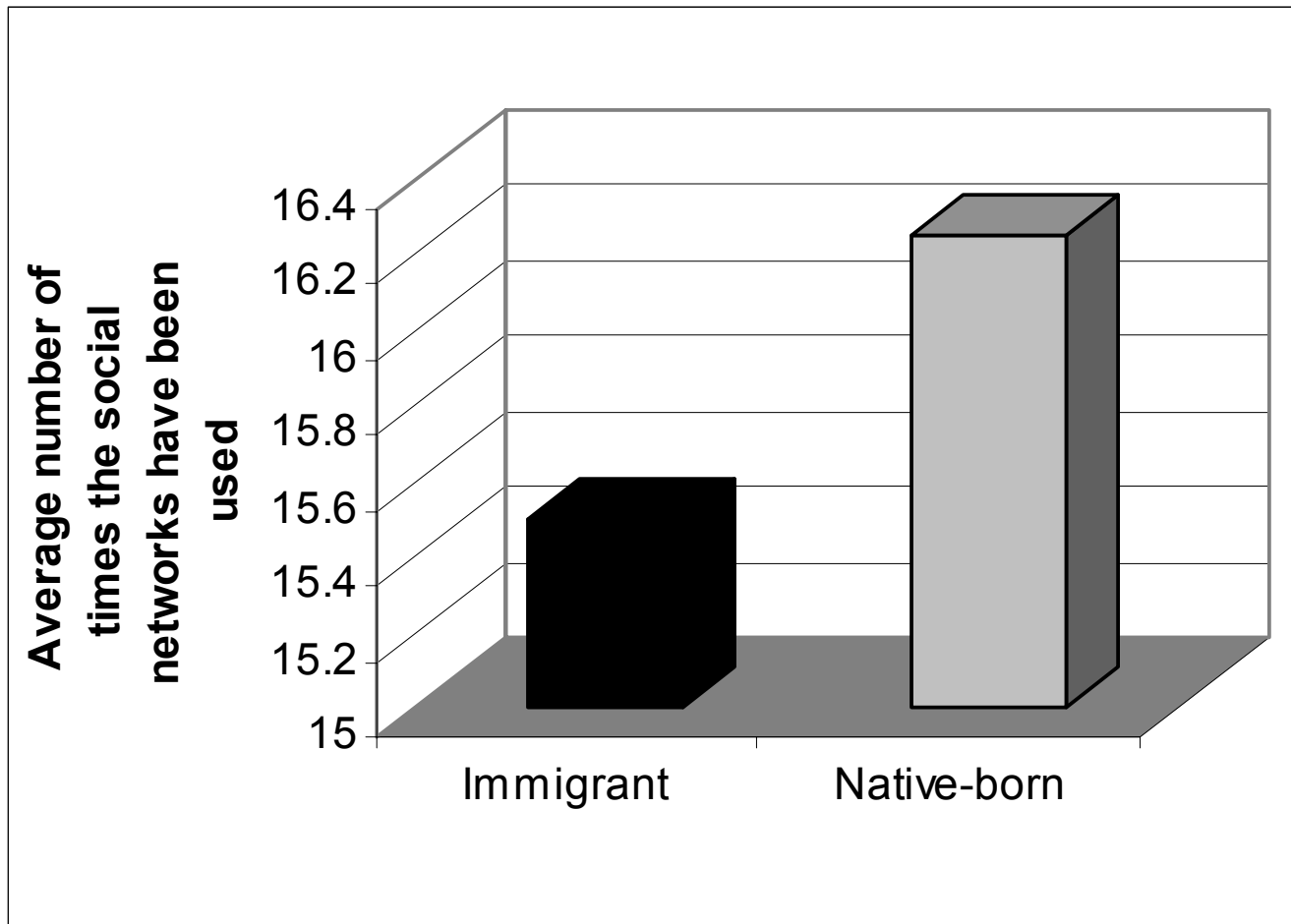


Figure 4: The Ethnic Diversity of Social Networks

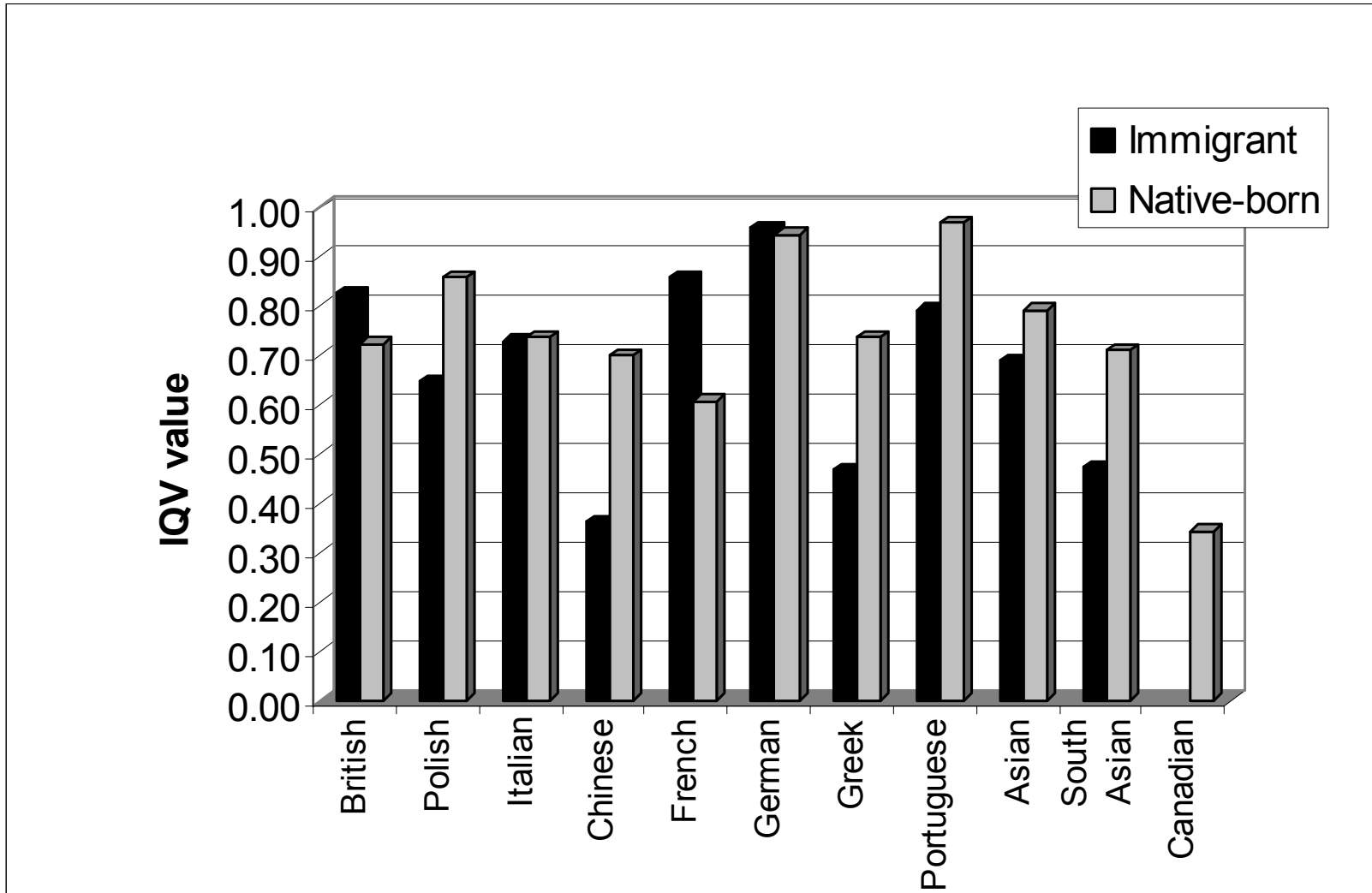


Figure 5: The Religious Diversity of Social Networks

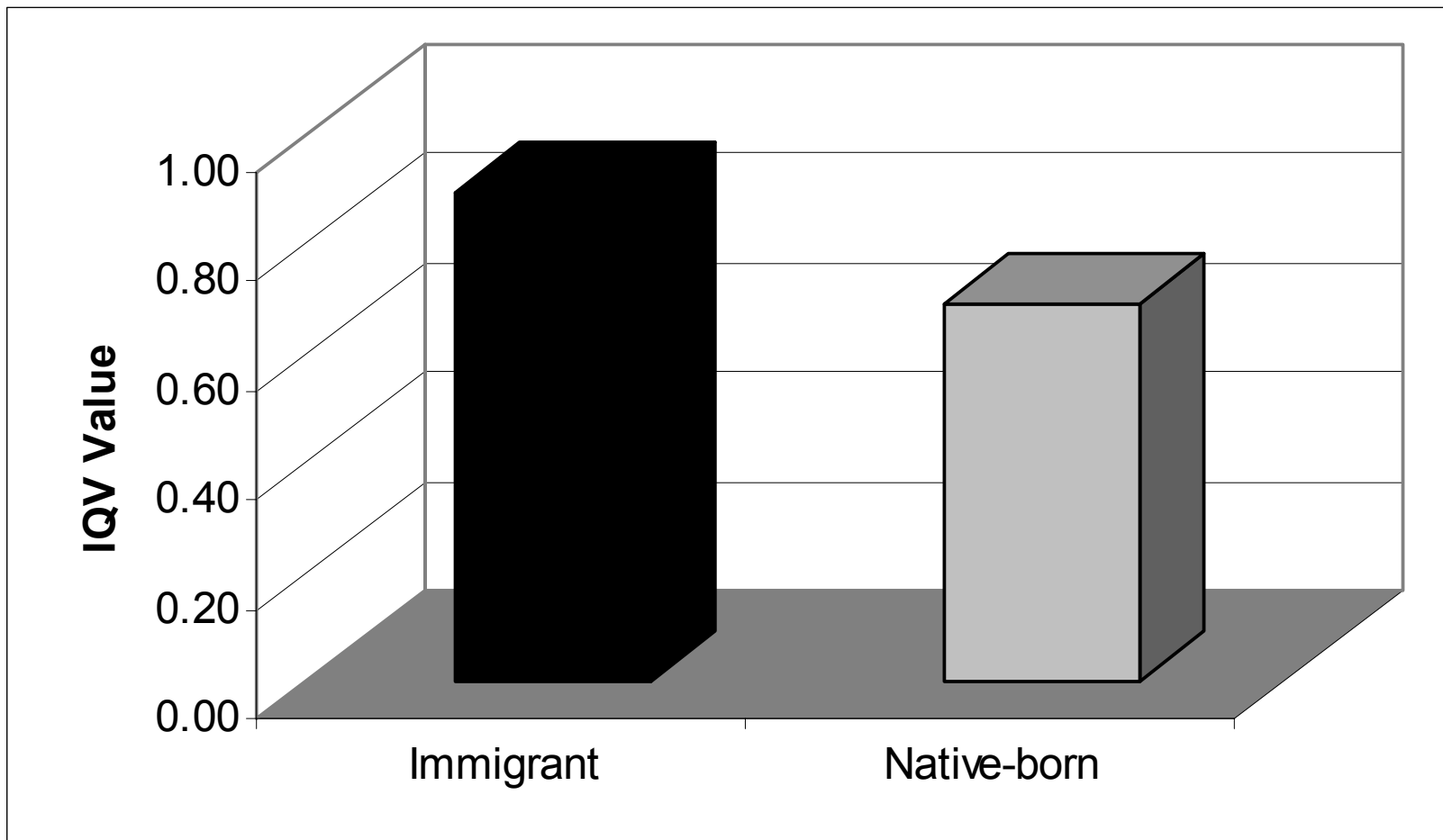


Table 3:

The Pay-off to Social Capital

(Regression Models of Predictors of Income)

		Beta Coefficients	
		Immigrant	Native-born
Model 1	Social Capital	0.23	0.23
Model 2	Social Capital	0.22	0.17
	Education	0.36	0.19
Model 3	Social Capital	0.14	0.15
	Education	0.39	0.22
	Age	0.28	0.22
Model 4	Social Capital	0.11	
	Education	0.43	
	Age	0.20	
	Duration of time in Canada	0.15	

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