

Peel Region Social Capital Study



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1. EXECUTIVE SUMMARY

In order to minimize the impacts of the far-reaching COVID-19 crisis, governments, the community sector, the health sector, and businesses have leveraged trusted, deep connections with community. Community members have mobilized quickly and acted together to help meet community needs through neighbourhood-based mutual aid networks and other informal activity. Trusted connections and social networks have been critical in this crisis. They have enabled better information sharing, encouraged testing and contact tracing, and propelled an unprecedented humanitarian effort to bring food, medicine, shelter, and a sense of belonging to those suffering most from the pandemic.

This is social capital. It is the foundation upon which thriving communities are built. Higher social capital is correlated with better well-being, improved mental health, more inclusive communities, and improved access to opportunity. The term social capital is used to describe the vibrancy of social networks and the extent to which individuals and communities trust and rely upon one another. Measures of social capital can provide insight into how well communities can work together to accomplish common goals.

This study, undertaken before the pandemic, is the first major research report to explore social capital in Peel Region, Ontario, examining:

- How it is distributed and how people experience it.
- The relationship between social capital and the health and well-being of individuals and communities.
- How social capital levels differ among key demographic groups, including those based on income or financial security.
- Next steps for addressing gaps in social capital in Peel Region.

Most notably, this report paints a picture of the inequitable distribution of social capital. While trust is somewhat high, factors such as income, age, and where you live play a role in access to social capital and its benefits. We know from other research that race and ethno-cultural background also play important roles in the inequitable distribution of social capital.¹



This report concludes with three areas of opportunity to move the conversation on social capital in Peel Region forward, by:

- Mitigating the impacts of less access to opportunity
- Addressing the systemic issues impacting the uneven distribution of social capital
- Identifying and conducting additional research to understand the nature of social capital in Peel Region.

Given the inequitable impact of the pandemic, especially on vulnerable, low-income, racialized,^A and Indigenous communities, the report's findings provide a critical factor to consider as we collectively embark on one of the most important community goals in a lifetime – a shared mission dedicated to community recovery and building back better in a post-pandemic world. With such high stakes, understanding and nurturing social capital has never been more vital.

1.1 Key findings

Findings in the areas of social trust, social networks, civic connection, and neighbourhood support uncovered promising attitudes and activities that demonstrated vibrant social capital in Peel Region. At the same time, these findings exposed a concerning divide along income and financial security lines.

Social Trust

- **General trust:** Levels were somewhat high with 57.5% of respondents agreeing that most people can be trusted. While only one third (32.3%) of those who did not know their neighbours believed most people can be trusted, this belief more than doubled (70.0%) for those who knew most or many of their neighbours. This link between familiarity and trust is also potentially at play in other findings indicating that respondents were less likely to express high trust in people who speak a different language (45.0%), who had a very different ethnic background (45.0%), who had different political views (37.0%), and who were strangers (16.5%).
- **Group trust:** About 9 in 10 (89.4%) respondents had high levels of trust in their friends and family. People struggling financially and those who didn't know their neighbours reported the lowest levels of trust in their neighbours.
- **Institutions:** The majority of respondents (64.1%) showed high or medium confidence in local institutions, with a marked majority trusting the police. This is somewhat lower than rates found for Canadians and for those in York Region. Research notes that about 3 in 4 Canadians have either a great deal or some confidence in the police and 74.2% of York Region respondents

^A The Employment Equity Act defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.” The visible minority population includes, but is not limited to, the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese. This report uses the term ‘racialized’ instead of ‘visible minority’ in alignment with the Ontario Human Rights Code, which defines race as a social construct. Statistics referring to racialized groups come from official sources that use the term ‘visible minority’.

similarly indicated high trust in police.² The majority of respondents also had high confidence in neighbourhood centres (57.7%), local merchants/ business people (52.2%), and the school system (50.9%).

- **Belonging:** Most respondents felt a sense of belonging to their local community with 25.9% identifying a very strong sense of belonging and 50.0% a somewhat strong sense of belonging.

Social Networks

- **Social networks:** Networks with family and friends were strong with just over 9 in 10 respondents reporting feeling close to at least one family member and just over 9 in 10 feeling close to at least one friend. A majority of respondents (55.9%) had five or fewer of these friends.
- **Bonding and bridging capital through friends:** About one third of Peel respondents reported that all or most of the friends they had been in contact with recently shared the same mother tongue, age, sex, and education, reflecting strong bridging capital.

Civic connection:

- **Group participation:** The majority of Peel respondents (64.5%) participated in at least one group or organization.
- **Bridging capital through group contacts:** More than one third of young people aged 18-24 (34.3%) reported participating in groups with people of different ethnic backgrounds. Only a quarter of those with incomes under \$30,000 reported participating in groups with people of different ethnic backgrounds.
- **Giving back:** People were giving back through unpaid volunteer work with 4 in 10 respondents reporting they had volunteered in the past year and a vast majority (79.1%) donating money or goods. Almost 9 in 10 of those with incomes of \$150,000 or more donated in the past year as did a high portion (64.5%) of those with incomes under \$30,000 a year.
- **Political engagement:** About 6 in 10 respondents (59.5%) reported they were very interested or somewhat interested in politics, though the political action that respondents reported tended to be light touch. Almost half of respondents (45.5%) reported searching for information on a political issue and about one quarter (24.5%) boycotted or chose a product for ethical reasons.

Neighbourhood Support

- **Neighbourhood safety:** In general, respondents felt they lived in safe neighbourhoods in Peel with 80.6% agreeing that their neighbourhood had safe places for children to play and 64.0% of respondents identifying their neighbourhood as safe to walk in at night. However, there was an undeniable income gradient, with only 13.2% of those with income under \$30,000 strongly agreeing that their neighbourhood was safe for children to play in, far less than the rate reported by those earning over \$150,000 (44.4%).
- **Neighbourhood help:** Most respondents (70.3%) agreed that neighbours were willing to help one another.
- **Close-knit neighbourhoods:** Less than half of respondents (44.0%) felt their neighbourhoods were close-knit and had neighbours that shared the same values (36.6%).
- **Local agency:** The majority of respondents believed they could make a big difference (54.8%) or some difference (34.1%) in addressing problems in their community. This is a promising indicator for the potential of future collective action.
- **Access to services:** Most people reported having access to the services they needed, with 62.1% reporting they had access to at least 75% of the services they needed. Of those who reported needing a specific service, housing support (49.6%), income support (41.1%), and employment counselling (39.7%) were identified as the top three services that individuals reported not having access to if or when they needed them.^B

^B It is unclear why people did not have access to these services and there is an opportunity to unpack this further in future research.

2. INTRODUCTION

Social capital has been studied in Canada at multiple levels of geography.³ However, this report represents the first major research report to explore more comprehensive measurements of social capital in Peel. The Region of Peel has useful benchmarks for economic performance, public health, financial security, and infrastructure, but few measures that capture the dimensions of social capital such as the vibrancy of social networks and the extent to which individuals and communities trust and rely upon one another. This research is intended to act as a benchmark for studying social capital over time, which can inform policies and practices across all sectors in the future.

This report provides a snapshot of social capital measurements in Peel and examines the importance of social capital to the health, safety, and wellbeing of individuals and communities. It identifies different levels of community social capital such as general trust and group participation. It also explores how social capital levels are impacted by financial security, age, income level, and gender. Finally, it identifies options for addressing gaps in social capital in Peel Region, regardless of income or background.

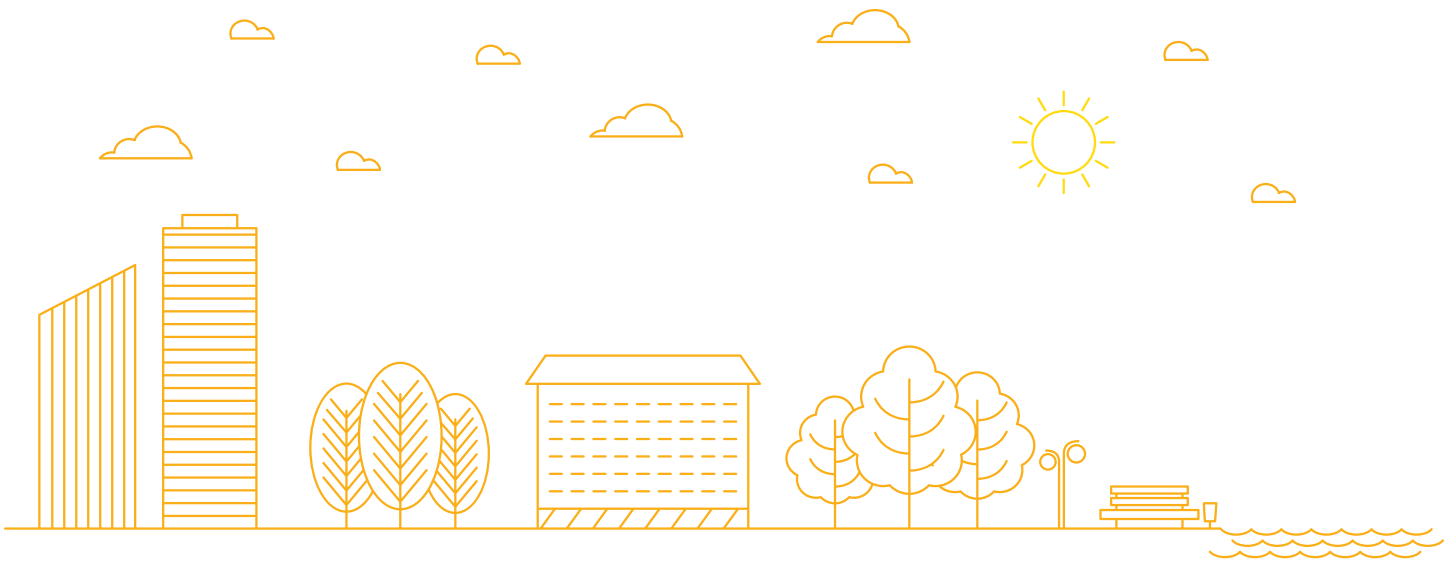
The *Peel Region Social Capital Study* builds on the theoretical framework developed for the *Toronto Social Capital Study* and complements a second report called the *York Social Capital Study* covering York region.^c The *Toronto Social Capital Study* was launched in 2018 by the Toronto Foundation and the Environics Institute for Survey Research. This study is a unique collaboration between government, represented by the Region of Peel; the community sector, represented by United Way Greater Toronto and the Community Foundation of Mississauga; and a research leader on equity and social determinants of health, represented by Wellesley Institute. Each partner has contributed its own unique perspective in a collective effort to ensure that individuals and communities have access to opportunities that can improve their lives.

There are many definitions and approaches to social capital in the literature.^d These three reports are rooted in the following definition:

“Social capital is the term used to describe the vibrancy of social networks and the extent to which individuals and communities trust and rely upon one another. Social trust is essential for communities to function, for people from different backgrounds to find common ground, and for respondents to have access to opportunities that will improve their lives. There is ample evidence that high levels of trust

C Partners on the *Toronto Social Capital Study* include Toronto Foundation, Environics Institute, Community Foundations of Canada/ Canadian Heritage, MLSE Foundation, Ontario Trillium Foundation, TAS Design Build, United Way Greater Toronto, Wellesley Institute, CanadaHelps, City of Toronto, Environics Analytics, National Institute on Ageing, and Toronto Public Health. Partners on the *York Region Social Capital Study* include United Way Greater Toronto, Wellesley Institute, The Regional Municipality of York and York Regional Police.

D There is no single definition of “social capital” that emerges from research on the topic. For a more in depth exploration of the definitions of social capital, see Galley, 2015.



and social connection are not simply “feel good” notions, but key ingredients to making both individuals and communities productive, healthy and safe.”⁴

The COVID-19 pandemic has challenged all sectors and communities to work together to support individuals and communities most affected by the health, social, and economic impacts of the virus. Emergency responses have included fast-tracked government income security supports; unprecedented coordinated response tables convened by local governments and the community sector; and conscientious compliance with new public health protocols by residents, from wearing masks to observing physical distance, to seeking testing services as necessary. While public policy actions through funding, collaboration, and information sharing have all been key to the success of these efforts, social capital has also been critical in this crisis.

Social capital has been noted as a way of recognizing “the value of ordinary daily interactions in strengthening communities.”⁵ It’s a measure for how well communities can work together to accomplish goals. Emerging research has shown that social capital, along with public policies, plays a role in helping communities work together to accomplish the collective actions needed to limit the spread of COVID-19 such as complying with public health directives and weathering the storm of COVID-19 shutdowns.⁶ These collective efforts have required people to trust one another, trust public institutions, and rely on their social networks to help get their needs met.

Social capital has also been found to play a role in recovery and rebuild in previous emergency situations.⁷ It can and should be leveraged to support COVID recovery.⁸ Measures of social capital and who has access to it can inform strategies to overcome distrust in COVID testing and vaccines. For instance, local partners who enjoy more trust in their communities can help bridge the gap in trust that some communities have in institutions to help people get tested and vaccinated.⁹

While this report examines social capital in Peel before the pandemic, it provides us with significant factors to consider in planning further response, recovery, and rebuild measures in the Greater Toronto Area. The findings herein remind us to incorporate trust building and social connection strategies as core elements of building back better, more socially vibrant, and equitable communities. To meet this growing aspiration, the private sector, the non-profit sector, governments, and labour will have to work together to develop coordinated equity- and community-based recovery agendas that factor social capital into national, regional, and local post-COVID action plans.

2.1 Peel Region Social Capital Study

The research used to inform this report's analysis is based on a combination of two methods: a survey and follow-up community conversations. The survey was similar to the one used in the Toronto study, which was based on surveys that had been standardized and validated from other sources.^E This survey was adapted to better reflect the Peel context by adding some questions and customizing others. The Peel Region survey was conducted with Peel-based respondents to measure four dimensions of social capital, along with other information pertaining to personal attitudes, behaviours, and socio-demographic characteristics. The Peel survey was administered via telephone and online in English with 1,210^F respondents between December 2018 and March 2019. For more information on the administration of the survey and community conversations, please refer to Appendix A.

Based on the information collected through the survey, the presentation of results is organized around four dimensions of social capital, which were developed by the *Toronto Social Capital Study*:

- **Social trust:** Social trust is the extent to which individuals trust (or distrust) others whom they know or have an opinion about.¹⁰
- **Social networks:** Social networks are defined as the presence and quality of social connections that individuals have with others, including family and friends.¹¹
- **Civic connection:** Civic connection is the concept of community or collective vitality – the extent to which people engage with others in groups and organizations (above and beyond family and friends).¹²
- **Neighbourhood support:** Neighbourhood support measures the extent to which residents view their neighbourhood as having supportive characteristics.¹³ This dimension was added to the three primary dimensions of social capital.

E For example, the Statistics Canada General Social Survey 2013.

F This represents the number of respondents in Peel Region only. 1,217 respondents were surveyed separately for the York Social Capital Study. The number of respondents in this study was weighted by age and ethnicity, which is why the total weighted sample size appears as 1,366 (or less depending on non-response) throughout the figures of this report. More information can be found in Appendix A.

The *Peel Region Social Capital Study* takes a first look at an important issue that has implications for the future health of communities in Peel. Its aims are to:^G

- Raise awareness of the importance and benefits of social trust, reciprocity, and vibrancy of communities, so that these measures are considered alongside other measures of well-being and opportunity.
- Create an evidence base that all sectors can use to inform decisions on investments, policies, and initiatives.
- Establish a basic source of descriptive information that can serve as a foundation for further in-depth research into social capital in Peel.

The hope is that this report will inspire the cross-sector collaboration that is needed to resolve the complex issues of poverty and inequality faced by some communities in Peel, especially in the post-COVID rebuild.

G These aims were inspired by the goals set forth by the *Toronto Social Capital Study*.

3. THE IMPACT OF SOCIAL CAPITAL

One of the key reasons that the frame of social capital has resonated with researchers and governments is that it is associated with aspects of community well-being such as social cohesion, social mobility, and social inclusion.¹⁴ The Organization for Economic Co-Operation and Development (OECD) describes a cohesive society as one that “works toward the well-being of all its members, fights exclusion and marginalization, creates a sense of belonging, promotes trust, and offers its members the opportunity of upward mobility”.¹⁵

In addition, social capital is associated with many other features of healthy communities.¹⁶

Higher social capital is linked to **personal well-being and better health**, including:

- **Better life satisfaction:** Social connections – a key component of social capital – have been found to be a strong predictor of life satisfaction.¹⁷
- **Improved well-being for children:** Social capital rates have been used to predict child well-being such as lower infant mortality rates, teen pregnancies, low birth-weight babies, and teen drug use.¹⁸
- **Improved physical and mental health:** Social capital can lead to better physical and mental health, as more networked people have better health outcomes in their personal lives, at work, and in the community.¹⁹ Moreover, family social capital can mitigate the effect of poverty on children’s anxiety and depression.²⁰

Higher social capital has also been found to **contribute to community well-being**. More specifically, it is associated with:

- **Giving back to community:**²¹ Trust is a core element of social capital. Individuals who are more trusting have been found to be more likely to give to charity or volunteer their time.²²
- **Safer societies:** Increased rates of social capital are correlated with safer societies as some researchers have found an association between elements of social capital such as trust and crime.²³
- **More functional civil societies and democracies:** Civil society and democracy both need citizen-participation in social and public life. Greater participation in voluntary associations, as one measure of participation, can be due to and result in improved trust, cooperation, social resources, and other types of engagement that are needed for healthy democracies.²⁴ In this way, higher social capital is associated with better functioning democracies and increased political participation.

H The direction of the relationship between social capital and these benefits is not always clear. These benefits may be caused by higher levels of social capital, the benefits may cause social capital to grow or the benefits may increase as social capital increases. The relationship between social capital and outcomes can also be negative. For example, in the case of gangs or dysfunctional family units, strong social capital can result in harmful impacts for communities (Helliwell, 2001 and Powdthavee, 2008 in Sen et al.).

I See Strouble, 2015 for a discussion of the association between safety, systemic issues like structural discrimination and social capital. Strouble highlights that some African-American communities have lower social capital because of the structural barriers such as high incarceration rates that can reduce trust.

- **Easier provision of public policies:**²⁵ Social capital encourages people to follow the rules that govern society and makes it easier for people to take collective action.²⁶ This reduces the need for resources to enforce rules and helps with the implementation of public policies.²⁷

Finally, higher levels of social capital are also associated with **improved access to opportunities** such as:

- **Improved education outcomes:** Researchers note that social capital can translate into better education as a stronger network can lead to connections to schools and the supports many students need within schools.²⁸
- **Better employment opportunities:** Social capital can be converted into improved employment opportunities²⁹ as finding employment can often be a function of who one knows as opposed to what job one applies for.³⁰ Social networks have been found to have a positive effect on the occupational status and annual income of immigrants.³¹
- **More inclusive societies:** People with higher levels of trust are less likely to be xenophobic, are more likely to respect gender and racial equality, and are more likely to uphold civil liberties.³²

3.1 The social capital divide

Access to social capital and the ability to leverage it are not always evenly distributed among all groups. For example, those with lower income or newcomers to the country may not have access to the types of social networks that some others do. Even when access to social capital is more evenly distributed, the ability to leverage it into better opportunities can be constrained by other systemic issues such as poverty or systemic discrimination. For example, while two families may know someone in their network who can connect them with the same quality of child care, the higher-income family may have the resources to travel to the neighbourhood where that child care is located, whereas the lower-income family may not. In this way, social capital can ease or create barriers to opportunities, alongside other key factors such as income, government supports, community services, and systemic enablers or barriers.

While this report will show the uneven distribution of social capital among groups by income, age, and other characteristics, the data in this report is insufficient to explain why these levels differ for these groups. In fact, the literature on social capital has not fully explored what causes uneven distribution in social capital and instead has highlighted correlation.³³ However, it is still important to highlight this uneven distribution because of social capital's correlation with well-being and access to opportunity.

Social capital's inequitable distribution adds to the understanding that income and ethno-cultural background play a disproportionate role in a person's ability to get ahead. This would substantiate other research findings on the region such as *The Opportunity Equation* series. In this series, the growth in income inequality in the Greater Toronto Area (GTA) has meant that a person's background, such as their ethno-cultural background or gender, played an outsized role in their access to opportunity.³⁴

Another study described this as:

“This is often how social capital operates. It is a resource that insiders find they can draw upon easily, or without conscious thought, while outsiders find they must collectively organize sustained social action to obtain some degree of equitable access to its services. . . the result of this social structure is that persons with similar personal abilities find they have unequal social capabilities depending on their ethnicity or some other personal characteristic.”³⁵

Regardless, enabling a person to access more social capital will not automatically lead to a good quality of life if other factors such as access to and availability of income, affordable housing, secure employment, and other resources are not addressed in tandem.

The Social Capital Study’s Implications for the Region of Peel

The Region of Peel’s vision of a “Community for Life” and “Working with You” to create a healthy, safe, and connected community can be supported and informed by this research. As noted above, social capital is used to describe the vibrancy of social networks and the extent to which individuals and communities trust and rely upon one another. There is much research evidence to show that high levels of trust and social connection are important to making individuals and communities productive, healthy, and safe.

A well-developed understanding of social capital is therefore valuable in helping the Region of Peel realize its vision. Given the inherent complexity of balancing competing policy priorities and doing so in an age of increasing public funding restraint, the Region’s ability to further build bridges with community stakeholders (e.g., other local governments, non-profits, and the private sector) is especially important. Community engagement enhances our understanding of local needs and helps to identify the most effective supports. This is especially evident when looking at social capital from a Human Services perspective, including looking at its impact on the delivery of community assistance, housing, early years and child care, and the Region of Peel’s role in supporting neighbourhoods.

Community Assistance

Social capital facilitates newcomers’ settlement by providing information and resources, ultimately leading to more employment opportunities. In Peel, a 2010 Labour Market Immigration study of residents said the lack of networks was a key barrier to obtaining employment and advancing their careers.³⁶ Conversely, residents said networking was among the important strategies for employment.³⁷ These findings have been recently substantiated

by 2019 research on the social mobility of newcomers to Peel.³⁸ Respondents said professional networks and personal connections were critical in finding employment and knowing about the availability of income and other supports such as Ontario Works (OW).³⁹

Housing

Social scientists have long held that where social capital exists, there is better neighbourhood functioning and wellbeing. In particular, social capital appears to have positive housing implications for low-income people. For example, in affordable housing where there are high levels of social capital (as found, for example, in co-operatives in which members share communal resources), residents often provide encouragement and practical assistance to one other in pursuing higher education and employment opportunities.⁴⁰

Research has also found that the design of high-density housing can affect the level of personal interaction and social networks, i.e., they may promote the type of exchanges that help form social capital.⁴¹ Other benefits of living in housing where there is evidence of “trust” and “a sense of community” include lower crime rates and improved mental health.⁴²

In fact, knowing people and being connected through a social network may be more critical for those who are less well off. For a person at the edge of homelessness, it could mean the difference between sleeping at a friend’s or neighbor’s home during hard times or winding up in a shelter.⁴³

Early Years and Child Care

Child development is “powerfully” shaped by social capital. Research from the last fifty years has demonstrated that trust, networks, and norms of reciprocity within a child’s family, school, peer group, and larger community have wide-ranging effects on a child’s opportunities and choices and, therefore, on their behaviour and development.⁴⁴ Research has also found these effects were evenly distributed among all the socio-demographic groups, meaning that all children benefit from an increase in social capital in the same way.⁴⁵

Further, family social capital mitigates the effect of poverty on children’s anxiety and depression. As one of the dimensions of social capital, family social capital has various manifestations, such as parent–child relationship, family cohesion, and parental expectations. Family can provide children with material and psychological support, which are crucial for children’s mental health. Depression symptoms and other psychological illnesses are less likely to occur if children receive enough care and support from their parents.⁴⁶

The considerable body of research suggests that for children’s healthy development, it is critical to build and stimulate social networks and resources (social capital) rather than relying solely on financial aid like child care subsidies.⁴⁷

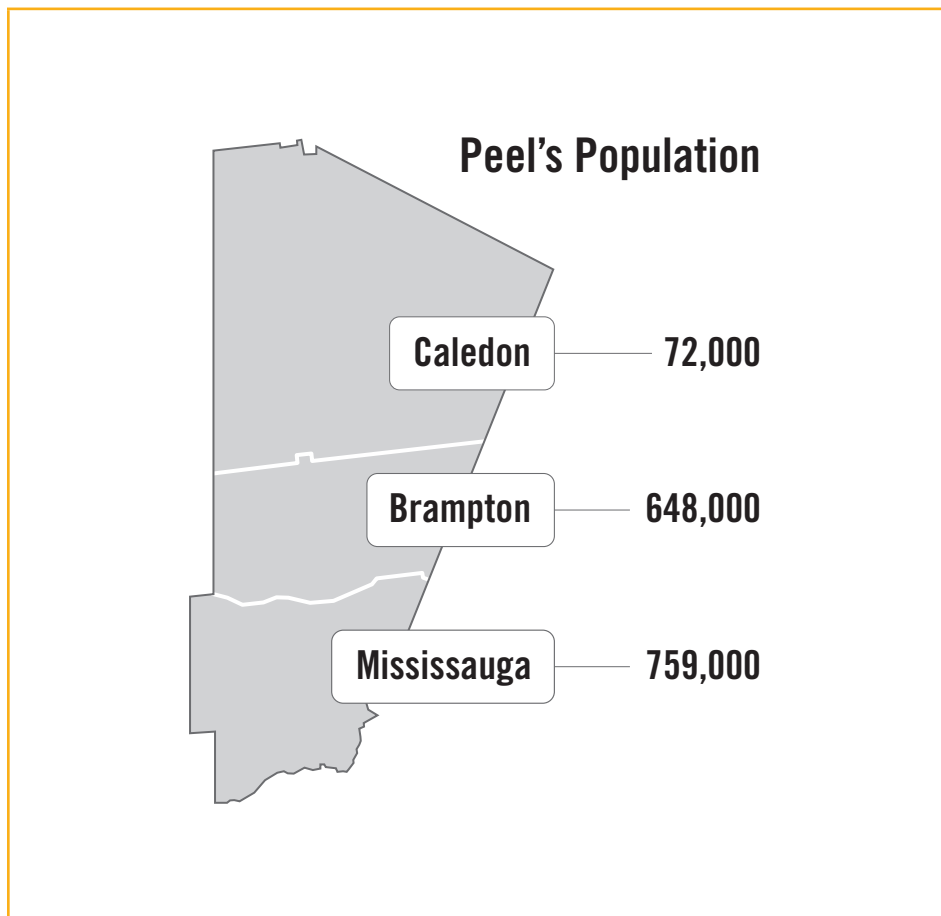
4. SOCIAL CAPITAL IN THE CONTEXT OF PEEL

Social capital can help a community flourish or limit its growth. The following section presents a brief overview of the context and major systemic issues that likely play a role in the levels and distribution of social capital in Peel.

Peel is a vibrant, diverse, and growing area of the GTA, with almost 1.5 million people. It plays an important role in the social, political, and economic growth of the GTA.⁴⁸

Peel has also been one of the regions of Ontario hardest hit by the COVID-19 pandemic. At the time of writing, residents of Peel had tested positive for COVID over 63,000 times and over 600 people had lost their lives to the pandemic, despite concerted efforts by multiple levels of government, public health, community agencies, and residents to prevent the spread of the illness.⁴⁹

Figure 1: Map of Peel Region



The Region of Peel includes three municipalities (**Figure 1**): the City of Mississauga, the City of Brampton, and the Town of Caledon. The Region of Peel is a two-tier municipality, meaning it is served by both an upper-tier regional government and three municipal governments. Most of the residential and commercial land is concentrated in Mississauga and Brampton, while Caledon has a significant rural dimension. The entire region is geographically about two times larger than the City of Toronto.⁵⁰

Peel Region has a highly educated populace with 54.7% having post-secondary education.⁵¹ It is one of the most diverse regions in Canada. Over half of residents in this community are immigrants, with the vast majority of recent immigrants (76%) coming from Asian countries.⁵² Almost two thirds of residents identify with a racialized ethno-cultural background, which is almost three times the rate of Canada as a whole.⁵³ In Peel, the top three racialized ethno-cultural groups by population size are South Asian (31.6%), Black (9.5%), and Chinese (4.6%).⁵⁴ The top languages spoken at home outside of English and French are Punjabi, Urdu, and Mandarin.⁵⁵

The Region of Peel publishes disaggregated data on COVID-19 rates to help with planning and this data reveals that racialized people are more likely to contract COVID-19, while white people are less likely to, compared to their share of the Peel population.⁵⁶ According to Statistics Canada, those neighbourhoods in Ontario with the highest proportions of racialized individuals had COVID-19 rates three times as large as the neighbourhoods with the lowest proportions of racialized individuals.⁵⁷ In addition, for racialized groups in Canada, COVID-19 made it harder to meet financial obligations and basic needs.⁵⁸

As of 2016, less than 1% of Peel's population identified as Indigenous in the census, though census data on this issue is widely acknowledged as underestimating true population counts of Indigenous Peoples.⁵⁹ In Toronto, a more accurate study found the rates of Indigenous Peoples in Toronto were two to four times larger than the census counts.⁶⁰

Prior to the COVID-19 pandemic, many economic trends were moving in a positive direction for Peel. For example, unemployment had been falling over the past six years and was at 6.7% in 2019.⁶¹ In addition, the labour market was growing with more residents successfully finding work and the number of business establishments expanding.⁶² However, the pandemic disrupted this growth. Between January 2020 and February 2021, the unemployment rate for the Toronto Census Metropolitan Area (CMA), which includes Toronto, York Region, Peel Region, and parts of Halton and Durham Regions, doubled from 5.5% to 11.1%.⁶³

Even before the pandemic, income growth was not keeping up with the rising cost of living and had increasingly become unevenly spread between groups. The Region has not escaped the harmful impacts of trends affecting the rest of the GTA: growing poverty, increasing costs of housing and food, rising income inequality, and the pervasiveness of precarious employment, all of which have a disproportionate impact on certain populations like racialized ethno-cultural groups, immigrants, women, and young people.⁶⁴

These trends matter to the social capital of a community. Low-income can present barriers to getting to know people in a community, participating in social networks and voluntary associations, and developing a sense of trust and reciprocity.⁶⁵ In Peel, there are people who do not have enough income to get by, a situation which is compounded by rising food, housing, and child care costs.⁶⁶ In relation to poverty, 13.9%^J of people in Peel live in poverty.⁶⁷

In 2015, 52% of census tracts in Peel had an average individual income that was more than 20% below the Toronto CMA average income, while in 1970, there were no census tracts in Peel that fell into this category.⁶⁸ According to this measure, many neighbourhoods in the GTA are now largely segregated into high and low income. Over 1980-2015, this socio-economic trend impacted all regions in the GTA, including Peel.

Young people, immigrants, and racialized groups have also become poorer over time between 1980 and 2015.^K For example, average incomes of young people decreased by 22% during this time period and the income gap between racialized and white groups actually increased over time, with racialized individuals earning 69.2 cents to the dollar that a white person in Peel earned in 2015.⁶⁹

Young people, immigrants and racialized communities in Peel are experiencing barriers to climbing the rungs of the ladder to improve their economic standing, as income inequality has grown over time.⁷⁰ We know that part of the reason for this increasing inequality is due to the increasingly precarious labour market. Precarity has become imprinted on to the labour market, with 42.7% of workers in Peel between the ages of 25 and 64 working in some degree of precarious employment, which has a harmful impact on individual, family, and community well-being.⁷¹ Precarious employment can impact well-being as it makes it difficult to participate in activities like voluntary associations and to plan activities with family and friends.⁷²

This increase in income inequality that is, in part, being fueled by precarious employment is particularly relevant because income inequality has been found to have a negative impact on the level of social capital.⁷³ In particular, the level of economic equality has been found to be the strongest determinant of trust, as those at the bottom in more equal societies are more likely to believe that prosperity is shared and is accessible to all.⁷⁴

In sum, Peel is a vibrant, diverse and growing region that is sharing many of the GTA's shared social and economic trends. These include rising income inequality, growing precarious employment, and poverty. Some respondents are able to thrive in this community with limited barriers to their success, while others are faced with systemic barriers that make it challenging to thrive.

J According to the Market Basket Measure or MBM. This measure is being used as an increasing number of stakeholders, including the federal government, are beginning to adopt this measure.

K Peel immigrants who have been in Canada for 10-19 years earned \$48,800 in 1980 and only \$40,400 in 2015: constant \$2015). In the last 25 years, the average incomes of young adults in Peel decreased by 22% from \$47,500 in 1990 to \$36,900 in 2015, in constant 2015 dollars. (Dinca-Panaitescu et.al., 2019).

This next section will explore the key findings related to social capital and unpack who may be benefitting from greater access to social capital and who may be getting left behind.

Types of Social Capital

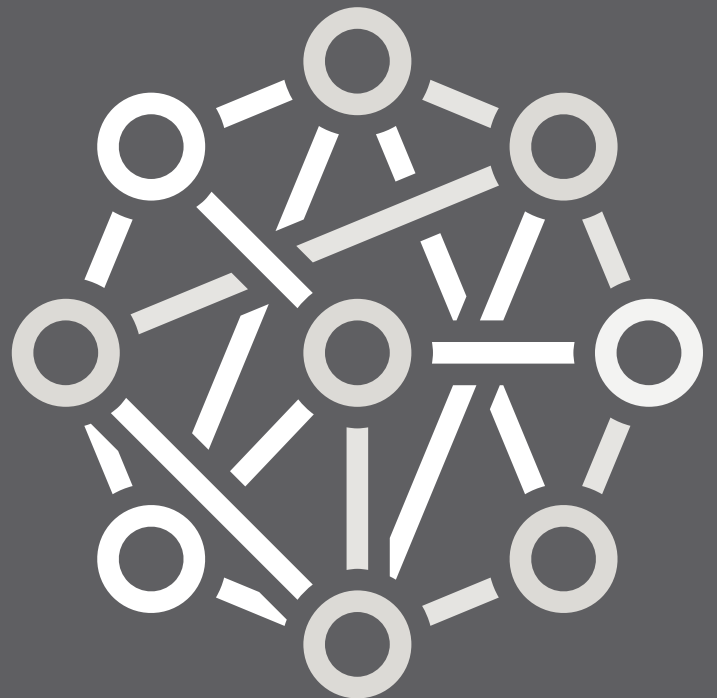
This report references two types of social capital. The first is **bonding social capital**, which describes “the extent to which individuals form social networks with people who are like themselves.”⁷⁵ The second is **bridging social capital**, which is the extent to which people form social networks “with people who are different in some meaningful way, such as ethnic background, language and political views”.⁷⁶ Both types of social capital can be important sources of well-being and access to opportunity. For example, a newcomer with many bonding connections within their own ethno-cultural community may more easily access a job in an industry or business led by someone from that community. However, if their skills, experience and aspirations are outside of their bonding access points, they may have to build and activate bridging social capital to get a start in another industry.

Bonding and bridging capital are used as a framework to guide understanding of findings in this report. This study is intended to serve as a foundation for further research that could reveal important learnings about bonding and bridging in Peel. For example, how factors such as diversity and discrimination impact bonding and bridging capital and people’s ability to access them.

There is a wide range of research that has been conducted on social capital of Indigenous populations in Canada and the unique approaches and definitions used. Readers are encouraged to explore this literature.⁷⁷

L There is a third type of social capital called “linking social capital” which refers to the type of informal connections that people make to institutions or decision-makers (Galley, 2015). This report does not examine linking social capital.

5. KEY FINDINGS





5.1 SOCIAL TRUST

Social trust is defined as the extent to which individuals trust (or distrust) others whom they know or have an opinion about.^M Trust is one of the most integral ingredients of social capital. Trust enables people to work together toward a common good and it enables people to get the services and supports they need. It acts as a social lubricant that makes the process of accomplishing a goal easier, more pleasant, and more efficient.

This study measures social trust in four ways:

- Trust in other people overall
- Trust in others belonging to specific groups that are either similar or different from one's group
- Confidence in various institutions (e.g. police, justice system, school system)
- Sense of belonging to one's local community

^M Toronto Community Foundation & Environics Institute, 2018.

Highlights from social trust findings:

- **General trust:** Levels were somewhat high with almost 60% (57.5%) of respondents agreeing that most people can be trusted. While only one third (32.3%) of those who didn't know their neighbours believed most people can be trusted, this prevalence more than doubled (70.0%) for those who knew most or many of their neighbours. Respondents were less likely to express high trust in those people who speak a different language (45.0%), who had a very different ethnic background (45.0%), who had different political views (37.0%), and those who were strangers (16.5%).
- **Group trust:** About 9 in 10 (89.4%) respondents had high levels of trust in their friends and family. Those people who identified themselves as struggling financially and those who don't know their neighbours reported the lowest levels of trust in their neighbours.
- **Institutions:** The majority of respondents showed high or medium confidence in local institutions, with a marked majority trusting the police (64.1%). This is somewhat lower than rates found for Canadians and for those in York Region. Research notes that about 3 in 4 Canadians have either a great deal or some confidence in the police and 74.2% of York Region respondents similarly indicated high trust in police.⁷⁸ The majority of respondents also had high confidence in neighbourhood centres (57.7%), local merchants/business people (52.2%), and the school system (50.9%).
- **Belonging:** Most respondents felt a somewhat or very strong sense of belonging to their local community with 25.9% feeling a very strong sense of belonging and 50.0% a somewhat strong sense of belonging.



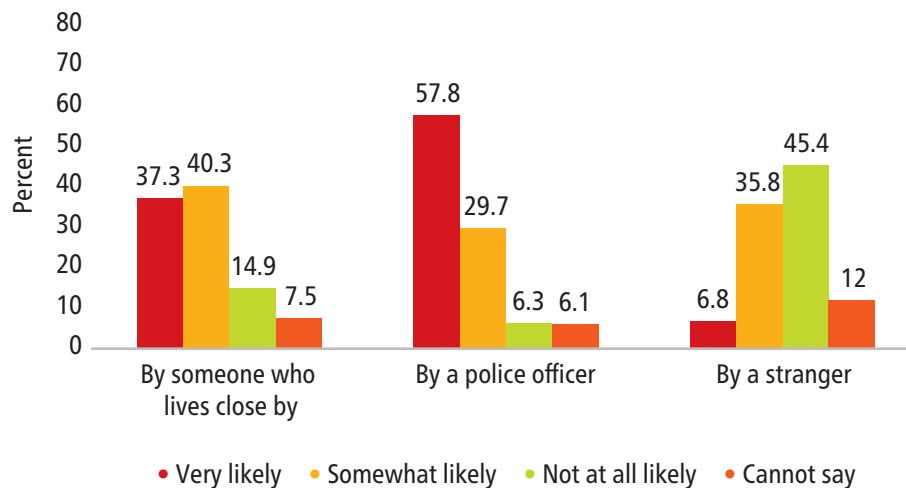
5.1.1 General trust

There are two common ways to measure general trust. One is to ask about people's confidence in recovering a lost wallet or purse containing \$200 from a police officer, a neighbor, and a stranger. Another is to ask which of two opposing statements is closest to one's view: 'most people can be trusted' or 'you cannot be too careful in dealing with people'.

5.1.1.1 Recovering a lost wallet or purse

Similar to respondents in York and Toronto, Peel respondents were likely to expect that if a police officer found their lost wallet or purse, they would recover it. Almost 3 in 5 respondents (57.8%) said this was very likely (**Figure 2**).

Figure 2: Recovering a lost wallet or purse (%)



Survey question: If you lost a wallet or purse that contained \$200, how likely is it to be returned with the money in it if it was found? N=1366 (NB: Values may not add up to 100 due to rounding).

People were less confident about recovering a lost wallet or purse from someone in their neighbourhood, with approximately 1 in 3 (37.3%) believing it was very likely to happen (**Figure 2**). This number falls to only 6.8% of respondents who believed that a stranger would be very likely to return a lost wallet or purse and 45.4% believing that a stranger was not at all likely to return a lost wallet or purse. These findings suggest trust in those working in an official capacity, followed by trust in members of one's local community, but a relative lack of trust in someone unknown to them.

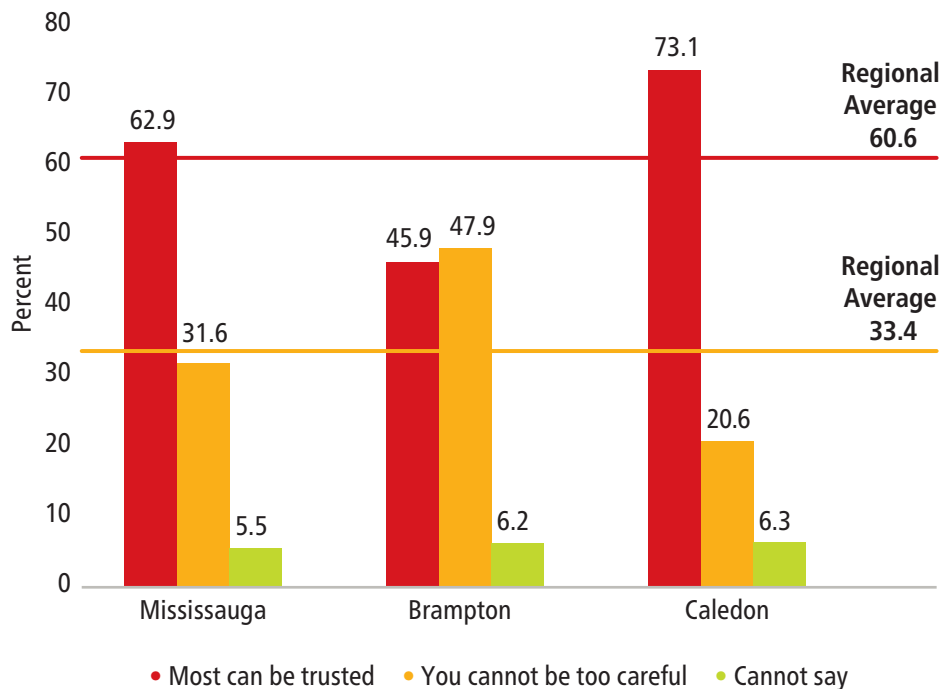
5.1.1.2 General trust in others

A majority of Peel respondents indicated they are generally trusting of others. Almost 3 in 5 (57.5%) agreed that most people can be trusted. Peel’s general trust levels are on par with Toronto and Canada, and somewhat lower than York. About 55.0% of respondents in Toronto agreed that most people can be trusted and 66.5% of those in York Region agreed the same.⁷⁹ This aligns with the most recent data for Canada as a whole, which found that 54% of respondents in Canada indicated general trust in others.⁸⁰ N

Almost 2 in 5 (36.8%) respondents believed that ‘you cannot be too careful in dealing with people’. While this is a substantial proportion, it is still lower than the rate of respondents in the 2013 Canada-wide survey (46%).⁸¹

Trust was also analyzed by municipality in Peel. The level of trust varied across municipalities, with respondents in Caledon reporting the highest level of general trust at 73.1%, followed by Mississauga at 62.9%. Respondents in Brampton reported significantly less trust at 45.9%. In fact, Brampton was unique in that there were more respondents who reported ‘you cannot be too careful’ (47.9%) than who reported ‘most people can be trusted’ (45.9%) (Figure 3).

Figure 3: General trust by municipality and comparison to regional average (%)



Survey question: Generally speaking, would you say that most people can be trusted, or that you cannot be too careful in dealing with people? N=1366 (NB: Values may not add up to 100 due to rounding). Significance levels: $p \leq .01$. Significance levels measure the significance of the association between trust and municipality.

N Canadian survey data provided for context, though caution should always be exercised in comparing different surveys.

These levels of general trust in the region are an asset, given the positive association that social capital has with well-being and the potential for easing access to opportunity. However, we know from other research that income inequality is growing, with some groups such as seniors, those born in Canada, white people, men, and the university educated gaining more access to income, job security, and opportunities. Other groups such as young people, immigrants, racialized communities, women, and high school graduates continue to experience more barriers to income, job security, and opportunities. For the latter group, hard work alone is not enough as systemic barriers make it harder to succeed.⁸²

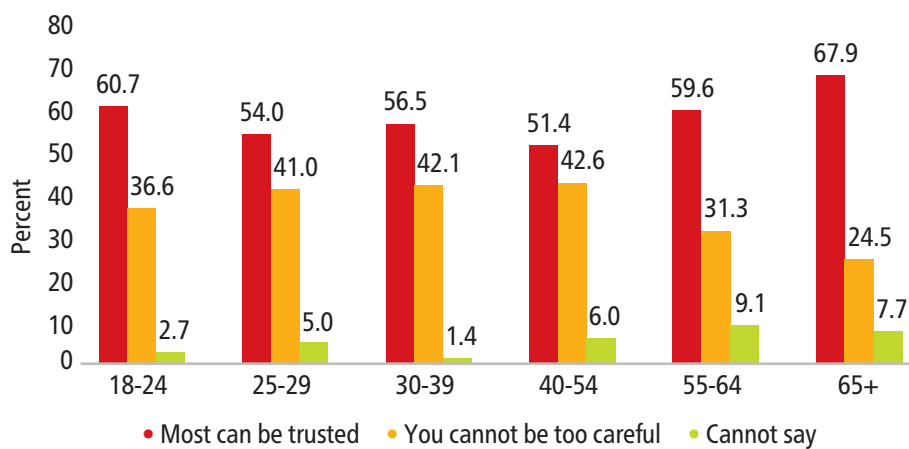
Because of this, it is important to understand not just the overall rates of social capital, but the differential rates of social capital to understand how social capital may be playing a role in enabling or preventing people from accessing opportunity. This report begins this conversation by looking at social capital through different socio-demographic variables, starting with general trust.

General trust varied among Peel respondents by socio-demographic characteristics, most noticeably by age (Figure 4), financial security, and whether or not one knows their neighbours. The youngest (18-24) and the oldest (65+) cohorts, those with more financial security (Figure 5), and those who knew most or many of their neighbours reported the highest levels of trust.

Respondents between the ages of 40-54 had the lowest levels of trust, though these rates were not substantially lower than other age groups. There was a clear income gradient associated with trust, with 25.0% of those who were struggling financially reporting most people can be trusted, compared to over 65.0% of those with more financial security responding the same.

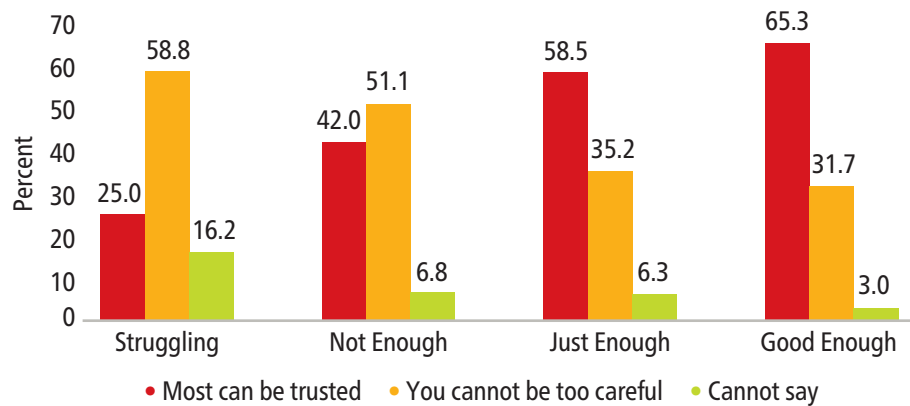
While only one third (32.3%) of those who didn't know their neighbours believed most people can be trusted, this prevalence more than doubled (70.0%) for those who knew most or many of their neighbours.

Figure 4: General trust by age (%)



Survey question: Generally speaking, would you say that most people can be trusted, or that you cannot be too careful in dealing with people? N=1366 (NB: Values may not add up to 100 due to rounding). Significance levels: $p \leq .01$, Significance levels measure the significance of the association between levels of trust and age.

Figure 5: General trust by income adequacy (%)



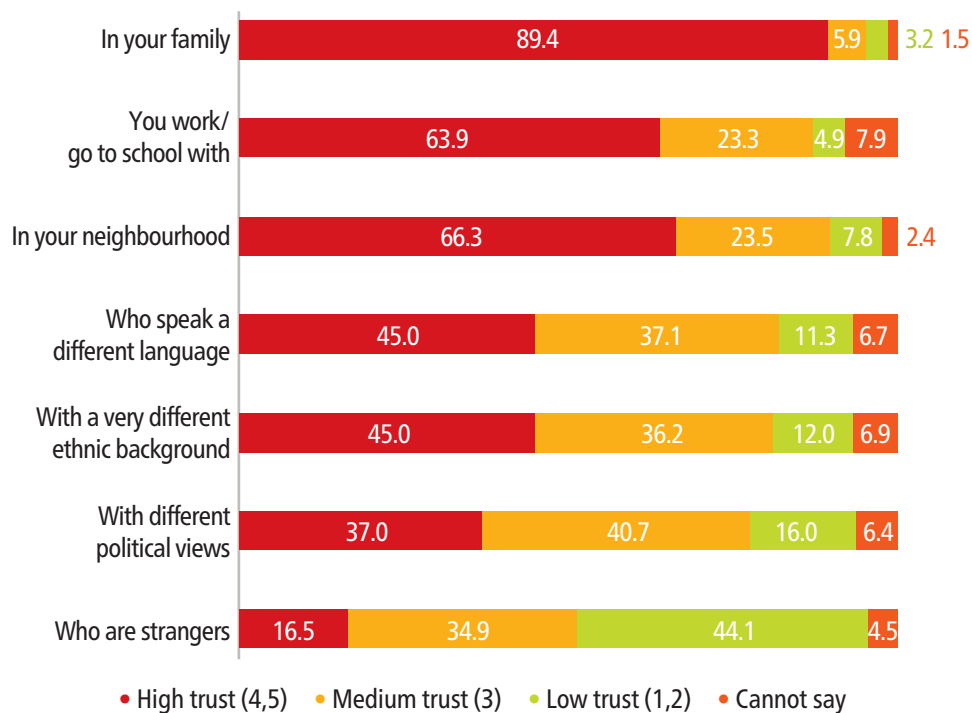
Survey question: Generally speaking, would you say that most people can be trusted, or that you cannot be too careful in dealing with people? N=1366 (NB: Values may not add up to 100 due to rounding). Significance levels: $p \leq .01$. Significance levels measure the significance of the association between trust and income adequacy.

5.1.2 Group trust

Another dimension of social trust is the degree to which individuals trust other groups of people, ranging from those very similar to themselves, such as family, to those who are different, such as those with a different ethnic background or different political views. Part of the impetus for asking this question is to understand whether individuals in the context of an increasingly multicultural GTA have meaningful interactions with people who they perceive to be different from themselves.⁸³

About 9 in 10 (89.4%) Peel respondents had a high level of trust in family members (Figure 6). Over 6 in 10 (63.9%) reported high levels of trust in people they work with/go to school with and two thirds (66.3%) of respondents trusted people in their neighbourhoods (Figure 6).

Figure 6: Trust in people (%)



Survey question: Using a scale of 1 to 5 (where 1 means “cannot be trusted at all” and 5 means “can be trusted a lot”), how much do you trust each of the following groups of people? N=1366 (NB: Values may not add up to 100 due to rounding).

About half (45.0%) of respondents indicated high trust in those who speak a different language and those who have a different ethnic background. Respondents viewed those with different political views with lower levels of high trust. Finally, close to half (44.1%) reported low trust in strangers, echoing earlier findings that noted a belief that strangers would not return a wallet or a purse (**Figure 6**). These findings suggest that trust – the foundation for a meaningful relationship – is still fairly high for a range of groups that respondents could have perceived as different than themselves.

5.1.2.1 Trust in people in one’s neighbourhood

Levels of trust in both people like oneself and different from oneself were relatively similar across municipalities. The only difference was for trust in people in one’s own neighbourhood, with 8 in 10 (81.3%) Caledon respondents indicating high levels of trust for those in their neighbourhood while about 6 in 10 respondents in Brampton (65.5%) and Mississauga (63.2%) felt this way.

Group trust levels varied across socio-demographic characteristics. For example, respondents with the highest levels of trust in their neighbours were those with financial security and those who knew their neighbours. By comparison, people struggling financially and those who did not know their neighbours indicated the lowest levels of trust in their neighbours.

While 7 in 10 (70.9%) respondents who reported having financial security agreed or strongly agreed that their neighbours could be trusted, only 4 in 10 (45.6%) respondents who reported they were struggling financially trusted their neighbours.^o About 8 in 10 (82.8%) respondents who knew most/many of their neighbours reported they trusted their neighbours versus only 4 in 10 (38.7%) of those who knew none of their neighbours.^p

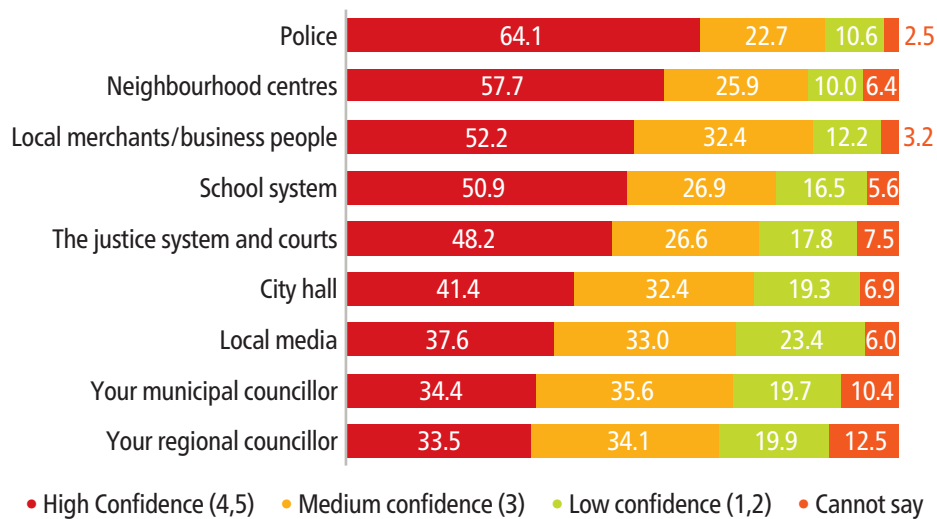
5.1.2.2 Trust in people with very different ethnic backgrounds

Trust in people with different ethnic backgrounds increased with financial security. For example, half of (50.6%) respondents with financial security reported high trust in people with different ethnic backgrounds whereas one-third (32.4%) of those struggling financially reported high trust in the same group.^q People who knew their neighbours also had high levels of trust in those from different ethnic groups. This could suggest that opportunities to get to know neighbours may have a positive impact on social cohesion.

5.1.3 Confidence in local institutions

Confidence in a range of institutions represents another key aspect of social trust. Local institutions play essential roles in the functioning of local communities in terms of their safety, social and economic development, and legal protections. The survey asked Peel respondents the extent to which they had confidence in each of eight local institutions (Figure 7).

Figure 7: Confidence in local institutions (%)



Survey question: Using a scale of 1 to 5 where 1 means “no confidence at all” and 5 means “a great deal of confidence,” how much confidence do you have in each of the following? N=1061 (NB: Values may not add up to 100 due to rounding).

O Significance levels: $p \leq .01$. Significance levels measure the significance of the association between trust in neighbours and financial security.

P Significance levels: $p \leq .01$. Significance levels measure the significance of the association between trust in neighbours and knowing one’s neighbours.

Q Significance levels: $p \leq .01$. Significance levels measure the significance of the association between trust in people with very different ethnic backgrounds and financial security.

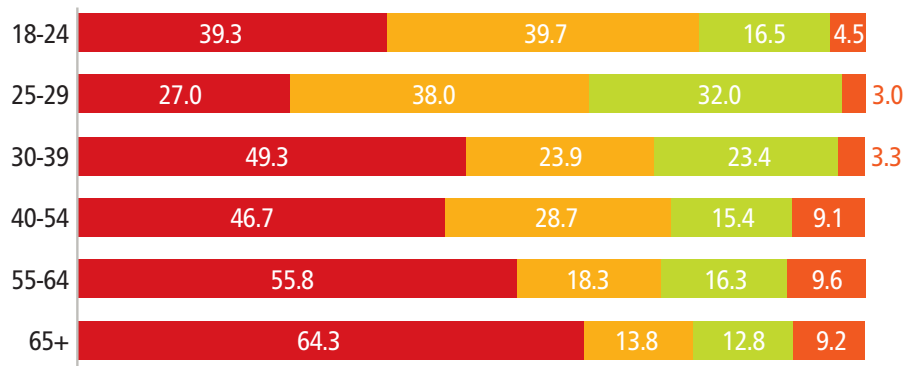
Across the eight institutions, police were the most trusted institution with about two thirds of (64.1%) respondents expressing a high level of trust. This is somewhat lower than rates found for Canadians and for those in York Region. Research notes that about 3 in 4 Canadians have either a great deal or some confidence in the police and 74.2% of York Region respondents similarly indicated high trust in police.⁸⁴

About 60 percent (57.7%) reported trust in neighbourhood centres, and about half of respondents reported trust in local businesses, the school system, and the justice system and courts. Less than 4 in 10 respondents reported strong confidence in municipal or regional councillors or local media with just over 40% reporting high confidence in city hall. However, most respondents reported either high or medium confidence in institutions overall (**Figure 7**). Rates of confidence in these institutions roughly track those found in York Region and Toronto, with York Region respondents expressing somewhat higher rates of confidence for all institutions.

Confidence in local institutions varied by municipalities, with Caledon showing the highest levels of confidence, in general, across institutions, followed by Mississauga. Respondents from Brampton consistently showed the lowest level of confidence but did have similar results to Caledon and Mississauga in their level of confidence for the school system. Trust in institutions varied the most across municipalities in relation to the justice system and neighbourhood centres. While under half of respondents in Mississauga and Brampton reported high confidence in the justice system, 6 in 10 (60.4%) respondents in Caledon reported the same level of confidence. Seven in 10 (69.6%) Caledon respondents reported high confidence in neighbourhood centres; this rate drops to 58.1% for Mississauga and 53.5% for Brampton.

Across Peel, confidence in institutions increased with age and financial security. For example, while two-thirds (64.3%) of respondents aged 65+ reported high confidence in the justice system, only 4 in 10 (39.3%) of the youngest respondents (18-24) reported high confidence (**Figure 8**). Trust in police also increased with age. Amongst 18-24 year-old respondents, 47.6% had confidence in the police versus 76.9% of seniors over the age of 65 (**Figure 9**). The 25-29 age group noted the lowest confidence in the police (21.0%) as well as in the justice system and courts (32.0%) (**Figures 8 and 9**).

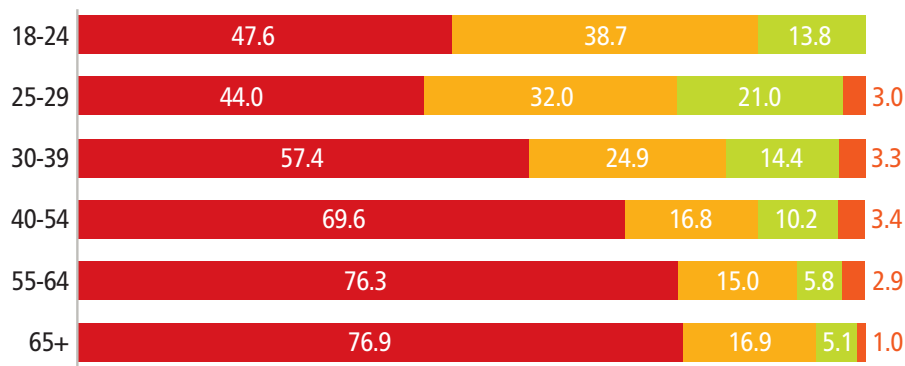
Figure 8: Confidence in the justice system and courts by age (%)



• High Confidence (4,5) • Medium confidence (3) • Low confidence (1,2) • Cannot say

Survey question: Using a scale of 1 to 5 where 1 means “no confidence at all” and 5 means “a great deal of confidence,” how much confidence do you have in each of the following? N=1366 (NB: Values may not add up to 100 due to rounding). Significance levels: $p \leq .01$. Significance levels measure the significance of the association between confidence in justice system and courts and age.

Figure 9: Confidence in police by age (%)



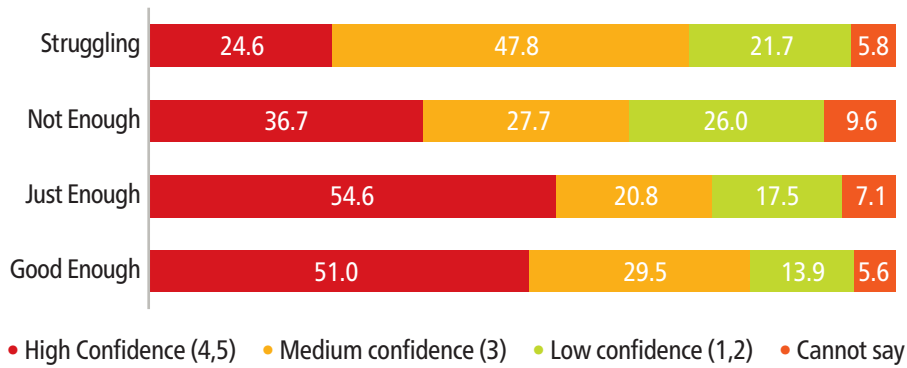
• High Confidence (4,5) • Medium confidence (3) • Low confidence (1,2) • Cannot say

Survey question: Using a scale of 1 to 5 where 1 means “no confidence at all” and 5 means “a great deal of confidence,” how much confidence do you have in each of the following? N=1366 (NB: Values may not add up to 100 due to rounding). Significance levels: $p \leq .01$. Significance levels measure the significance of the association between confidence in police and age.

Trust in institutions gradually increased with financial security. While a quarter (24.6%) of respondents who were struggling financially reported high trust in the justice system, this rate doubled to (51%) for respondents who were financially secure (Figure 10). While 4 in 10 (39.1%) respondents who were struggling financially had high trust in the police, this increased to two thirds (66.1%) for those who responded they had good enough financial security (Figure 11).^R

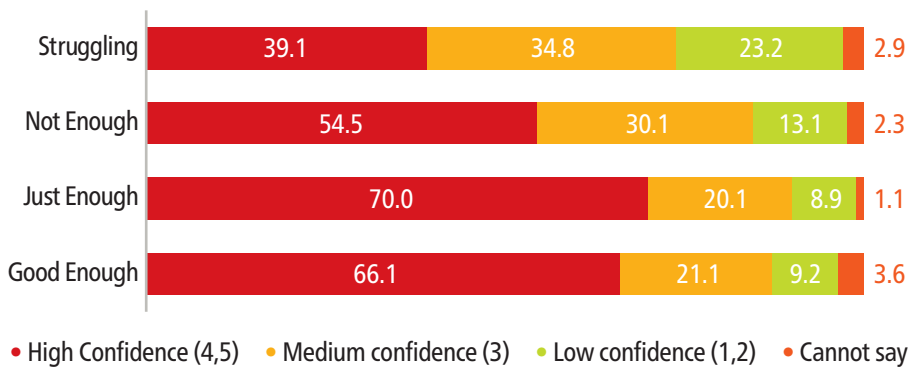
^R Significance levels: $p \leq .05$. Significance levels measure the significance of the association between trust in institutions and financial security.

Figure 10: Confidence in the justice system and courts by financial security (%)



Survey question: Using a scale of 1 to 5 where 1 means “no confidence at all” and 5 means “a great deal of confidence,” how much confidence do you have in each of the following? N=1366 (NB: Values may not add up to 100 due to rounding). Significance levels: $p \leq .01$. Significance levels measure the significance of the association between trust in institutions and financial security.

Figure 11: Confidence in police by financial security (%)



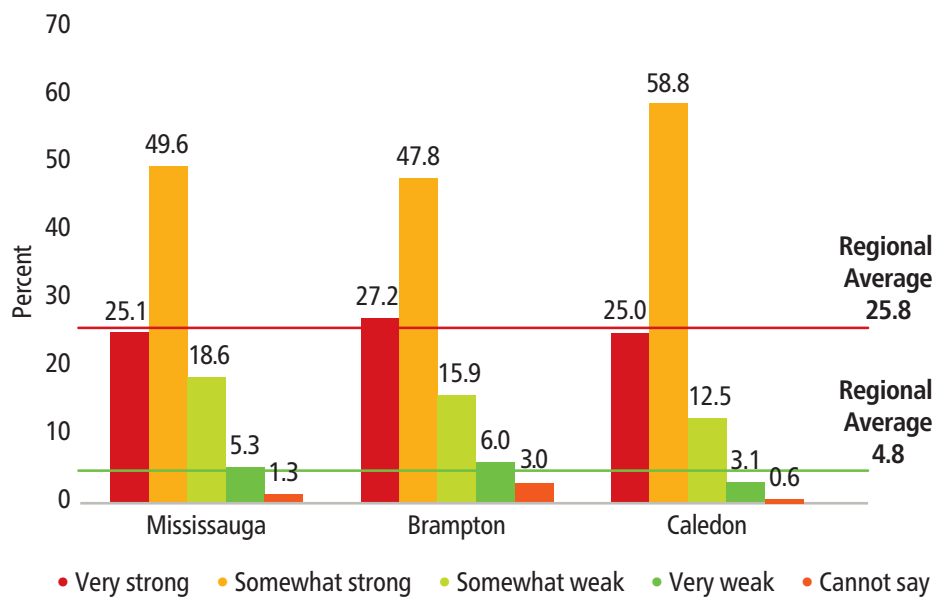
Survey question: Using a scale of 1 to 5 where 1 means “no confidence at all” and 5 means “a great deal of confidence,” how much confidence do you have in each of the following? N=1366 (NB: Values may not add up to 100 due to rounding). Significance levels: $p \leq .01$. Significance levels measure the significance of the association between confidence in police and financial security.

Trust in institutions has been critical to the COVID-19 response, as people have had to trust institutions enough to get tested and receive vaccines. However, some people’s experiences with discrimination have been found to be correlated with distrust in institutions.⁸⁵ Respondents in a recent Statistics Canada survey noted that this discrimination was correlated with race, Indigenous identity, physical appearance, and age. Trust in institutions will be critical to COVID-19 recovery as well.

5.1.4 Sense of belonging

The final measure of social trust is the extent to which people feel a sense of belonging to the community in which they live. Among Peel respondents, a quarter (25.9%) felt a very strong sense of belonging to their local community, half (50.0%) reported a somewhat strong sense of belonging, and 16.9% reported a somewhat or very weak sense of belonging. Having a very strong sense of belonging was less common in Peel than in Toronto (28%) but more likely than in York (22.7%). Having a strong sense of belonging was relatively consistent across municipalities, though Mississauga had the highest number of respondents with a somewhat or very weak sense of belonging (Figure 12).

Figure 12: Sense of belonging to local community (%)



Survey question: How would you describe your sense of belonging to your local community? Would you say it is...? N=1366 (NB: Values may not add up to 100 due to rounding). Significance levels: $p \leq .01$. Significance levels measure the significance of the association between sense of belonging and municipality.

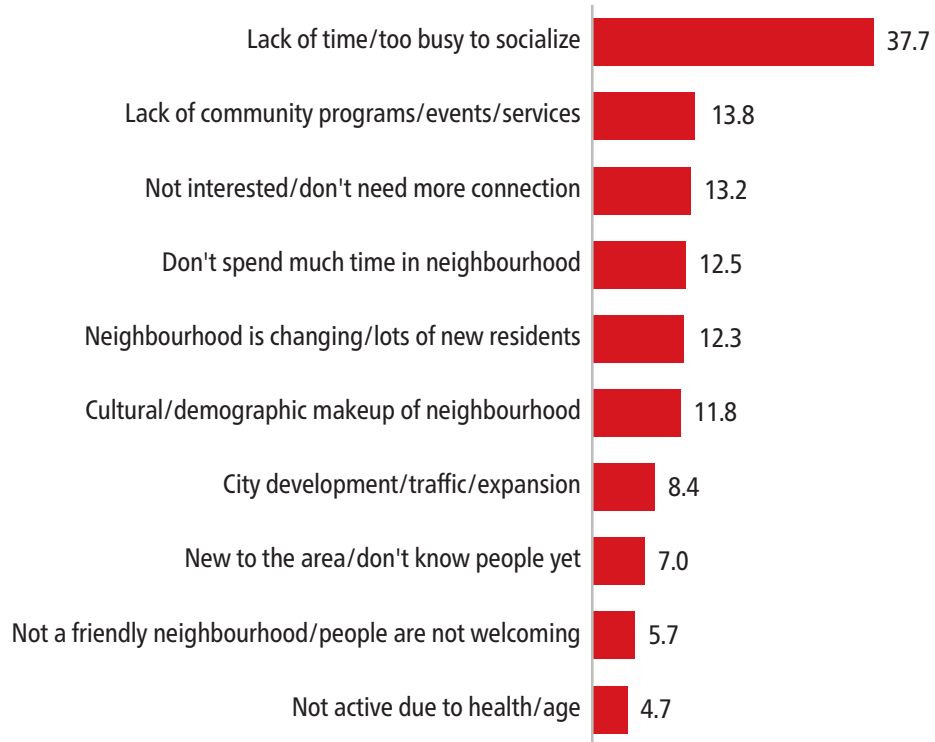
Perceptions of sense of belonging varied by gender and age. Women were less likely than men to feel a very strong sense of belonging (20.1% compared to 31.7%), which runs counter to York Region (26.7% compared to 18.3%).^S Respondents aged 65+ were more likely to report a strong sense of belonging (33.2%), while the youngest group of respondents were less likely (17.0%).^T

^S Significance levels: $p \leq .01$. Significance levels measure the significance of the association between sense of belonging and gender.

^T Significance levels: $p \leq .05$. Significance levels measure the significance of the association between sense of belonging and age.

Respondents who did not have a very strong sense of belonging^U to their local community were asked why this was the case. Lack of time was by far the top reason, with over one-third (37.7%) of respondents reporting a lack of time or being too busy to socialize as the main reason for not having a stronger sense of belonging to their local community (**Figure 13**).

Figure 13: Reasons for not having a stronger sense of community belonging



Survey question: (If somewhat strong/somewhat weak/very weak) What would you say is the main reason or reasons you do not have a stronger sense of belonging to your local community? N=987 (NB: Values may not add up to 100 due to rounding.)

^U Not having a strong sense of belonging in this case meant that respondents said they had somewhat strong, somewhat weak or very weak belonging.



5.2 SOCIAL NETWORKS

Social networks are defined as the presence and quality of social connections that individuals have with others, including family and friends. The presence and quality of personal connections that people have with family and friends represent another essential dimension of social capital. Social ties with family and friends provide emotional support and serve practical functions, such as “helping out,” or making connections to valuable resources, such as employment opportunities or health supports. Social networks also contribute to increased trust.

This study examined the extent to which respondents have family members and friends they can count on and the type and frequency of contact.

Highlights from social network findings:

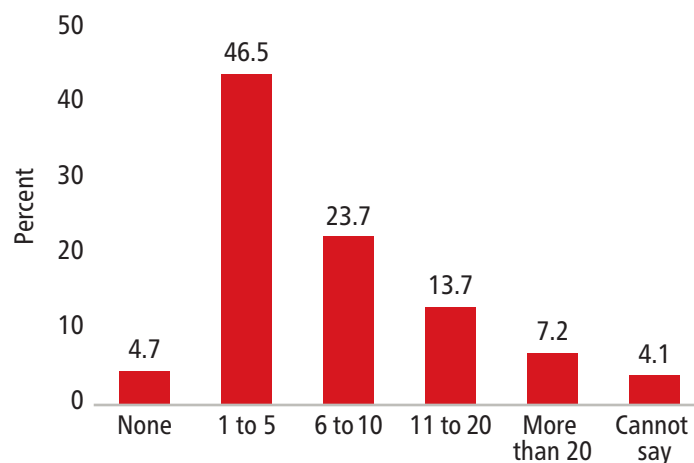
- **Social networks:** Networks with family and friends were strong with just over 9 in 10 respondents having at least one family member and just over 9 in 10 having at least one friend they feel close to. A majority of respondents (55.9%) had between one and five of these close friends.
- **Bonding and bridging capital through friends:** Only about one-third of Peel respondents reported that all or most of their friends that they had been in contact with recently shared the same mother tongue, age, sex, and education.



5.2.1 Family connections

Peel respondents showed a high degree of connection to family. Nine in 10 (91.1%) respondents reported having at least one family member they felt close to (e.g. felt at ease with, could talk to about what was on your mind, or call on for help). Most respondents had between one and five such relatives (46.5%) or between six and 10 (23.7%). Only 4.7% said they had no close relatives (**Figure 14**). Not only do Peel respondents have at least one close family member in the region, over three-quarters (77.8%) had at least one who lived in the same municipality. Older adults and respondents with higher incomes were more likely to have more close family members in their social network to rely on.

Figure 14: Number of close family members (%)

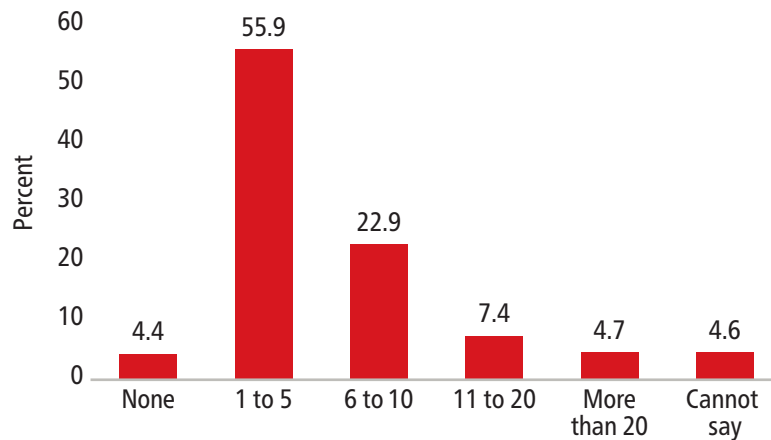


Survey question: How many relatives do you have who you feel close to (that is who you feel at ease with, can talk to about what is on your mind, or call on for help)? This may include people you live with. N=1366 (NB: Values may not add up to 100 due to rounding.)

5.2.2 Friend connections

Peel respondents reported a high number of friendly connections. Similar to close family members, most Peel respondents had close friends (people who were not your relatives, but you were at ease with, could talk about what was on your mind, or could call on for help). Nine in 10 (91%) reported having at least one close friend. Most said they had between one and five (55.9%) or between six and 10 (22.9%) close friends (**Figure 15**).

Figure 15: Number of close friends (%)

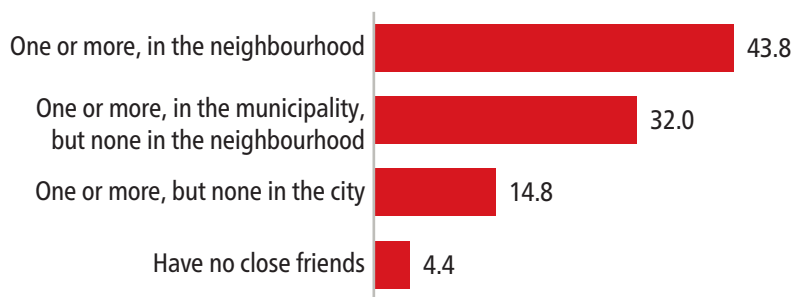


Survey question: How many close friends do you have (that is, people who are not your relatives but who you can feel at ease with, can talk to about what is on your mind, or call on for help)? N=1365 (NB: Values may not add up to 100 due to rounding).

About half (43.8%) of respondents had at least one close friend in the same neighbourhood and a third (32%) had close friends in the same municipality but none in their neighbourhood (**Figure 16**). Social networks of close friends were consistent across socio-economic status.

Respondents were also asked about 'other' friends outside of their close circles. Other types of friends are also relevant from a social capital perspective as they can offer access to resources and opportunities.⁸⁶ Eight in 10 (83.2%) respondents reported having at least one 'other' friend in addition to close friends.

Figure 16: Proximity of close friends (%)



Survey question: And how many of these close friends live in the same municipality/neighbourhood as you? N=1366 (NB: Values may not add up to 100 due to rounding.)

5.2.3 Type of and satisfaction with connections

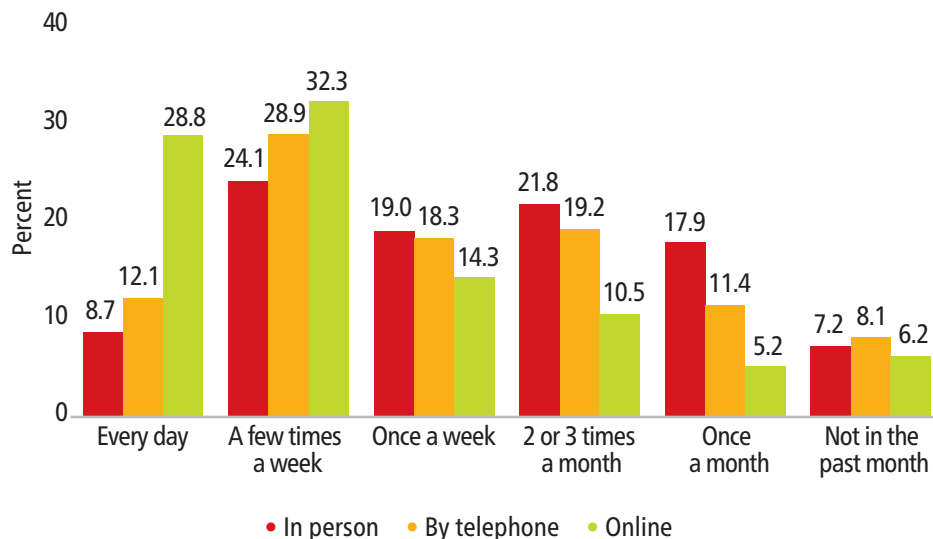
The survey asked respondents how frequently they saw or communicated with relatives and close friends and how satisfied they were with the frequency of connection.

Almost 3 in 10 (32.8%) Peel respondents said that in the past month they saw relatives or close friends frequently (daily or few times a week). One in 5 had done so once a week (19%), and there were similar rates found for those who saw them two to three times in a month (21.8%) (Figure 17).

Peel respondents reported a somewhat similar level of contact by telephone – 4 in 10 (41%) reported frequent contact (daily or few times a week) and almost 1 in 5 (18.3%) once a week.

Respondents were most likely to communicate with relatives and close friends online, through text, email, or apps such as WhatsApp. Six in 10 (61.1%) respondents reported contacting relatives and close friends at least a few times a week if not every day, while less than 1 in 10 (6.2%) reported infrequent (not in the past month) contact through online, text, email, or apps.

Figure 17: Frequency of contact with relatives and close friends (%)

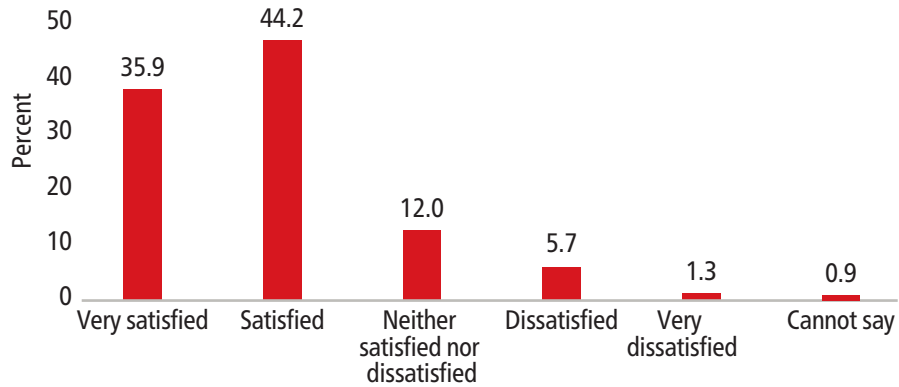


Survey question: And in the past month, how often did you see or communicate with any of your close friends and relatives (outside of people you live with)? N=1366 (NB: Values may not add up to 100 due to rounding.)

Most respondents were satisfied with the frequency of contact they had with relatives and close friends – one-third (35.9%) were very satisfied and almost half (44.2%) were satisfied, while few (7%) were either dissatisfied or very dissatisfied (Figure 18).

Dissatisfaction with connection increased with financial insecurity (12.9% of those who reported they were struggling financially were either dissatisfied or very dissatisfied versus 3.8% of those who reported they were financially secure).^v

Figure 18: Satisfaction with frequency of contact with relatives/close friends (%)



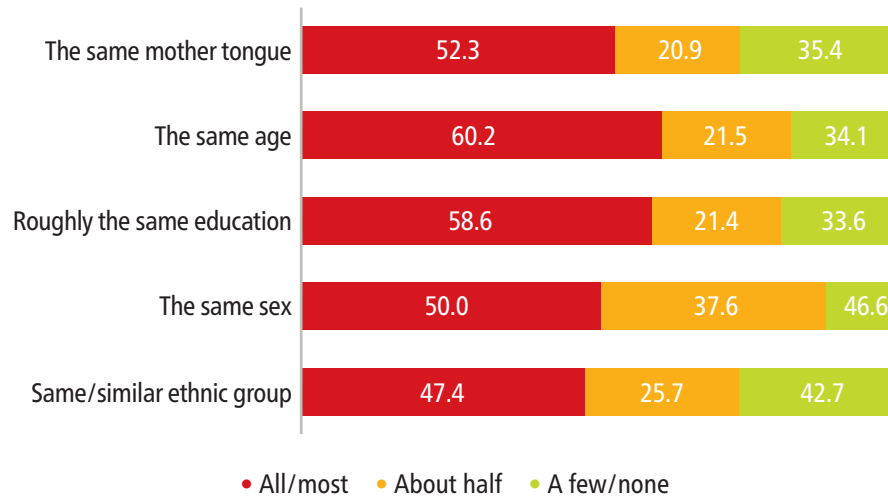
Survey question: Overall, how satisfied are you with how often you communicate with your close friends and relatives? N=1366 (NB: Values may not add up to 100 due to rounding.)

^v Significance levels: $p \leq .01$. Significance levels measure the significance of the association between dissatisfaction with connection and financial security.

5.2.4 Bonding and bridging capital through friends

The survey measured the extent to which the friends that respondents had been in contact with over the past month were similar or different from themselves in terms of five personal characteristics: mother tongue, age, education, sex, and ethnic group (**Figure 19**).

Figure 19: Proportion of friends similar to you (%)



Survey question: Think of all the friends you had contact with in the past month, whether in person, by telephone or online. Of all these people, how many...? N=1353 (NB: Values may not add up to 100 due to rounding.)

About one-third of Peel respondents reported that all or most of the friends they had been in contact with recently shared the same mother tongue, age, sex, and education (**Figure 19**). Nearly half (47.4%) reported that all or most of their recent contacts had been with friends of the same or similar ethnicity, which is lower than the rate identified in York (56.8%).⁸⁷ One in 4 (42.7%) respondents reported that a few or none of their friends were of the same ethnicity. Younger respondents were more likely to have ethnically diverse friends: 30.8% of young respondents reported that all or most of their friends were from a different ethnic group versus about 18.0% of respondents in the 40-64 age range.

Overall, the results point towards social networks being relatively strong in Peel. Most respondents reported at least a few social contacts; more than a third reported knowing someone in their neighbourhood; and most were satisfied with how frequently they interacted with people in their networks. At the same time, respondents in Peel noted a high rate of bridging, with few respondents reporting all or most of their recent contacts having been with friends of the same or similar ethnicity.



5.3 CIVIC CONNECTION

Civic connection encompasses the concept of community or collective vitality – the extent to which people engage with others in groups and organizations (above and beyond family and friends).⁸⁸ Civic connection enables people to work together collectively to accomplish goals, creates a floor for social supports for those who need them through volunteering and donations, and contributes to healthy democracy through civic or political engagement.

This study covers three aspects of civic connections:

- Participation in various types of groups and organizations
- Giving back in the form of volunteering and donations
- Civic or political engagement

Highlights from civic connection findings:

- **Group participation:** The majority participated in at least one group or organization (64.5%).
- **Bridging capital:** About one-third (34.3%) of young people aged 18-24 reported participating in groups with people of different ethnic backgrounds. Only a quarter of those with incomes under \$30,000 reported participating in groups with people of different ethnic backgrounds, compared to 35.6% of those with incomes over \$150,000.
- **Giving back:** People were giving back through unpaid volunteer work with 4 in 10 respondents reporting they had volunteered in the past year and a vast majority (79.1%) donating money or goods. Almost 9 in 10 of those with incomes of \$150,000 or more donated in the past year; a high portion (64.5%) of those with incomes under \$30,000 a year reported the same.
- **Political engagement:** About 6 in 10 respondents (59.5%) reported they were very interested or somewhat interested in politics, though the political action that respondents reported tended to be light touch. Almost half of respondents (45.5%) reported searching for information on a political issue and about one-quarter boycotted or chose a product for ethical reasons (24.5%).



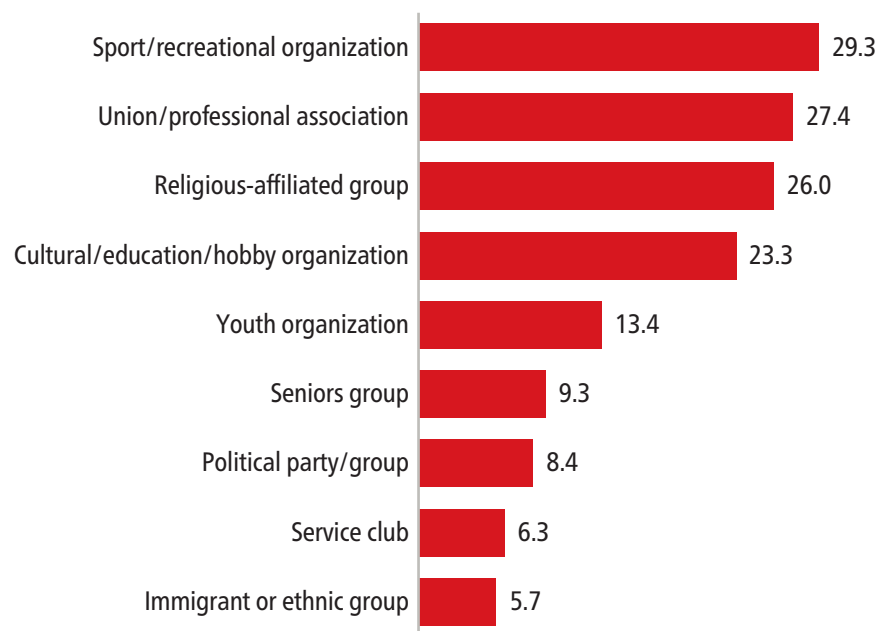
5.3.1 Group participation

The survey measured involvement in nine types of groups and organizations in the past year (Figure 20). Over 6 in 10 (64.5%) Peel respondents participated in at least one group or organization. However, one-third (35.1%) were not involved in any group.

The most common types of group involvement was sports/recreational organizations (29.3%), unions or professional associations (27.4%), cultural, religious-affiliated groups (26%), or education or hobby organizations (23.3%). Much less common was participation in groups targeting specific populations such as seniors (9.3%), immigrants, or ethnic groups (5.1%).

Only 8.4% of respondents said they were involved in a political group or party.

Figure 20: Participation in groups/organizations in past year (%)



Survey question: In the past 12 months, were you a member or participant in...? N=1366. (NB: Values may not add up to 100 due to rounding).

Group participation varied by age, gender, income levels, and financial security. Respondents aged 65 and above and 55-64 were most likely to be involved in a political party or group;^W a cultural, educational, or hobby organization;^X and religious-affiliated groups.^Y Women were more likely than men to participate in a political party or group.^Z

W Significance levels: $p \leq .01$. Significance levels measure the significance of the association between age and involvement in political party or group.

X Significance levels: $p < .10$. Significance levels measure the significance of the association between age and participation in cultural, educational or hobby organization.

Y Significance levels: $p \leq .01$. Significance levels measure the significance of the association between age and participation in religious-affiliated groups.

Z Significance levels: $p \leq .01$. Significance levels measure the significance of the association between gender and involvement in political party or group.

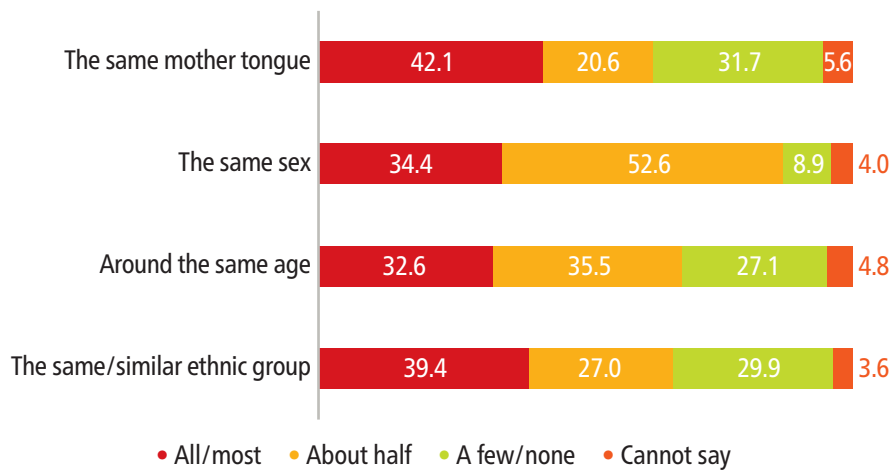
Involvement in most types of groups or organizations increased with income levels, financial security, and education, which reinforces the literature on voluntary association participation and income.⁸⁹ For example, while only 1 in 10 (10.7%) of those with income under \$30,000 participated in a sports or recreational organization, nearly half (48.8%) of those with an income of \$150,000 or more did. While 15% of respondents with a high school diploma were involved in the same type of organizations, the rate doubled (30%) for those with a university education.

This, again, highlights that while group participation rates may be an asset overall that reflects positively on social capital in Peel, beneath the high-level numbers we see that this type of social capital is not evenly distributed, with respondents with lower incomes and less education not participating as much in groups as compared to their higher income counterparts.

5.3.2 Bonding and bridging capital through group contacts

The survey also examined the extent to which respondents interact with people similar to themselves ('bonding capital') or different from themselves ('bridging capital') through their participation in groups or organizations.

Figure 21: Proportion of group contacts similar to you (%)



Survey question: Thinking of all the people you met through this organization, how many are...? N=897 (NB: Values may not add up to 100 due to rounding).

Across the four characteristics, Peel respondents were most likely to say that their group contacts all or mostly had the same mother tongue (42.1%). While 4 in 10 (39.4%) said that all or most of their group contacts were of similar ethnicity, 3 in 10 (29.9%) said that few or none of these contacts were from the same ethnic group (Figure 21).

Bridging group contact with people of different ethnic backgrounds is more common for those respondents aged 18 to 24, with one-third (34.3%) reporting that most or all their group contacts were of a different ethnic background, whereas the

corresponding percentage among seniors was 1 in 4 (25.3%).^{AA} Ethnically diverse group contacts bridging increased with income.^{AB} A quarter (26.6%) of those with income under \$30,000 said that most or all of their group contacts were with individuals with a different ethnic background, while the corresponding percentage increases to 35.6% for those with incomes over \$150,000.^{AC}

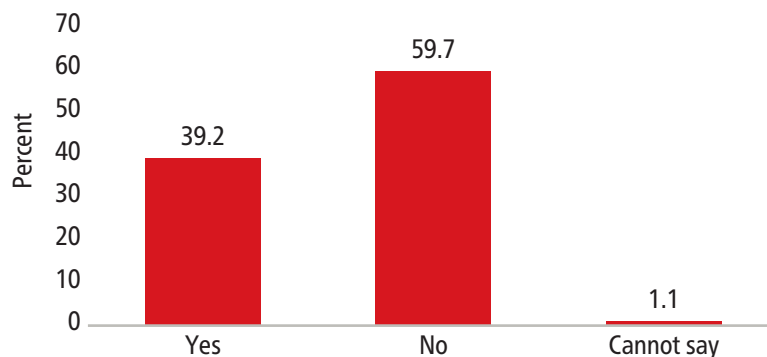
5.3.3 Giving back

An important aspect of civic connection is how respondents give back to their communities through volunteering their time and making charitable donations.

5.3.3.1 Volunteering

About 4 in 10 (39.2%) respondents reported having done unpaid volunteer work for an organization in the past year, which is about the same rate as respondents in Toronto and York (**Figure 22**). Community conversations revealed that the survey may have underestimated the real extent of volunteering. Participants shared that many people do volunteer but that the kind of volunteering they do may not have been captured by the formal definition of volunteering that was used in the survey. One-third of respondents volunteered between five and 14 hours per month and 1 in 5 (21.4%) did intense volunteering of 15 or more hours per month (**Figure 23**).

Figure 22: Volunteer activity in the past year (%)



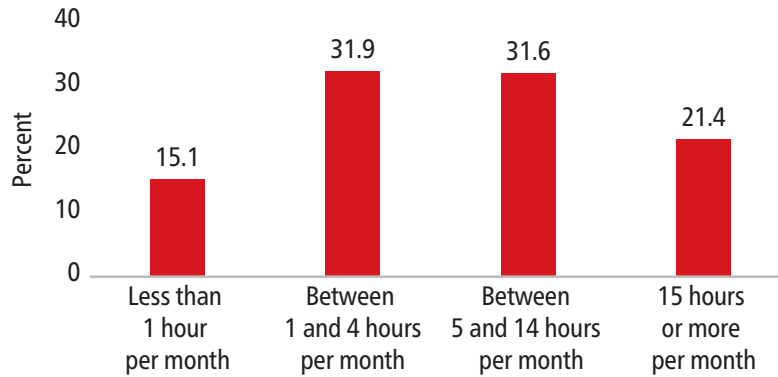
Survey question: In the past 12 months did you do unpaid volunteer work for any organization?
N=1366 (NB: Values may not add up to 100 due to rounding.)

AA Significance levels: $p \leq .01$. Significance levels measure the significance of the association between age and group contact with those from different ethnic groups.

AB Significance levels: $p \leq .01$. Significance levels measure the significance of the association between income and group contact with those from different ethnic groups.

AC Significance levels: $p \leq .01$. Significance levels measure the significance of the association between financial security and group contact with those from different ethnic groups

Figure 23: Volunteer activity in the past year



Survey question: (for those who volunteered): On average, about how many hours per month did you volunteer? (if volunteered for less than 12 months in past year, answer for months you have volunteered). N=536 (NB: Values may not add up to 100 due to rounding.) Note: 'Less than 1 hour per month' includes those who volunteered once or twice in the past year.

Among different age cohorts, the youngest group aged 18-24 had the highest volunteering rate (46.9%) whereas the lowest rate of 31.6% was among respondents aged 30-39. The 40-54 age group had the second highest rate of 41.8%.^{AD} Volunteering also increased with income and financial security. While one-third (34.7%) of those with incomes under \$30,000 volunteered in the past month, half (51.2%) of those with \$150,000 or higher incomes volunteered.^{AE} Those with financial security (44.0%) were also more likely to volunteer than those struggling (29.4%).^{AF}

5.3.3.2 Charitable giving

About 8 in 10 (79.1%) respondents said they donated money or goods in the past year (**Figure 24**).

Donating money or goods increased with income. Almost 9 in 10 (88.3%) of those with incomes of \$150,000 or more donated while this was the case for about two-thirds (64.5%) of those with incomes under \$30,000.^{AG}

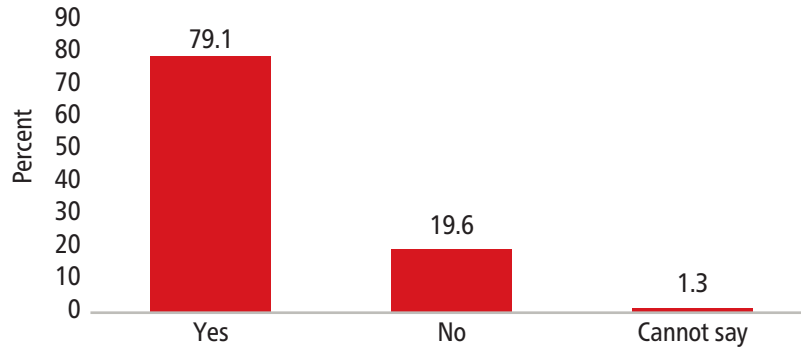
AD Significance levels: $p \leq .01$. Significance levels measure the significance of the association between age and volunteering rate.

AE Significance levels: $p \leq .01$. Significance levels measure the significance of the association between income and volunteering rate.

AF Significance levels: $p \leq .01$. Significance levels measure the significance of the association between financial stability and volunteering rate.

AG Significance levels: $p \leq .05$. Significance levels measure the significance of the association between donating money or goods and income.

Figure 24: Donated money or goods in past year (%)

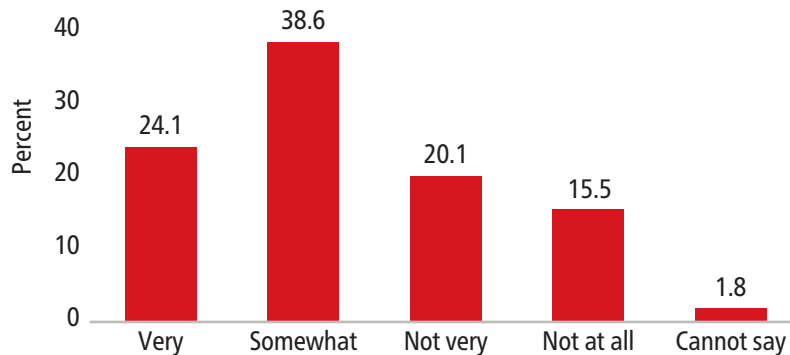


Survey question: *In the past 12 months, did you donate money or goods to any organization or charity?* N=1366 (NB: Values may not add up to 100 due to rounding).

5.3.4 Political engagement

About 6 in 10 (62.7%) respondents reported they were very interested (24.1%) or somewhat interested (38.6%) in politics (**Figure 25**). Interest in politics was more likely among older respondents (76.6% for 65+ vs. 52.6% for 25-29)^{AH} and males (73.3% vs 54.4% for females).^{AI}

Figure 25: Interest in politics (%)



Survey question: *Generally speaking, how interested are you in politics (e.g., international, national, provincial or municipal)?* N=1366 (NB: Values may not add up to 100 due to rounding.)

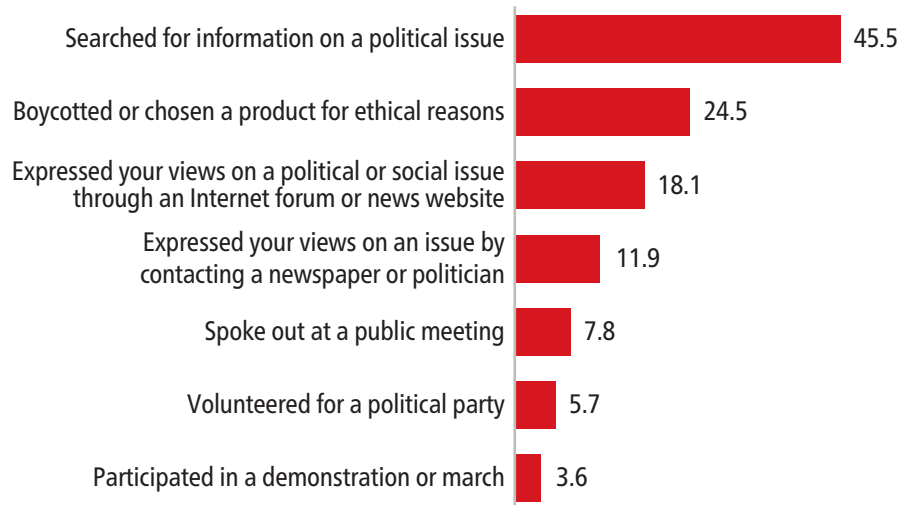
AH Significance levels: $p \leq .01$. Significance levels measure the significance of the association between interest in politics and age.

AI Significance levels: $p \leq .01$. Significance levels measure the significance of the association between interest in politics and gender.

5.3.4.1 Political activity

The survey asked respondents if they took any of a range of civic or political actions in the past year (**Figure 26**). Of these actions, searching for information on a political issue (45.5%) and boycotting or choosing a product for ethical reasons (24.5%) were the most common political activities taken by respondents. Less common were volunteering for a political party (5.7%) and participating in a demonstration or march (3.6%).

Figure 26: Political action taken in past year (%)



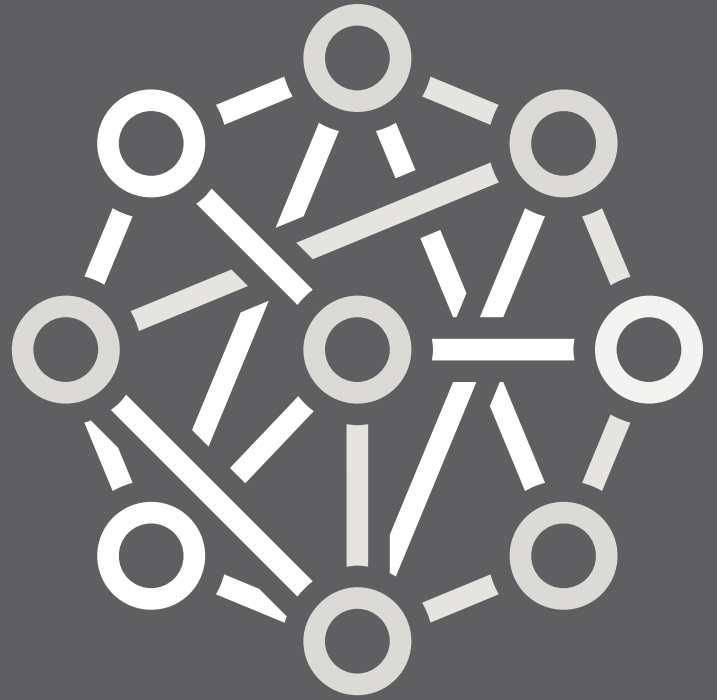
Survey question: In the past 12 months, have you done any of the following activities...? N=1366 (NB: Values may not add up to 100 due to rounding).

Engagement in political activities increased with income, financial security, and education. For example, for the most common activity – searching for information on a political issue – one third (33.9%) of respondents with incomes under \$30,000 engaged in this activity, while this was the case for 6 in 10 (67.3%) of those with incomes of \$150,000 or more.^{AJ} About 4 in 10 (38.2%) respondents who were struggling financially engaged in searching for information on a political issue while that was the case for half (52%) of those with financial security.^{AK} This is similar for those with high school (37.7%) versus those with university degrees (52.8%).^{AL} These indicators are important to note given that political engagement is an important way for residents' voices to be heard within government and a space in which communities can advocate for better resources to meet their needs.

AJ Significance levels: $p \leq .01$. Significance levels measure the significance of the association between searching for info on a political issue and income.

AK Significance levels: $p \leq .01$. Significance levels measure the significance of the association between searching for info on a political issue and financial stability.

AL Significance levels: $p \leq .01$. Significance levels measure the significance of the association between searching for info on a political issue and education.



5.4 NEIGHBOURHOOD SUPPORT

In addition to the three primary dimensions of social capital, the study also addressed an additional aspect called neighbourhood support. It measures how residents view their neighbourhood's supportive characteristics as enabling or impeding the type of environment and life they desire for themselves and their families.

This study covers the following aspects:

- The extent to which neighbourhoods have supportive characteristics
- Local agency
- Availability and access to services

Highlights from neighbourhood support findings:

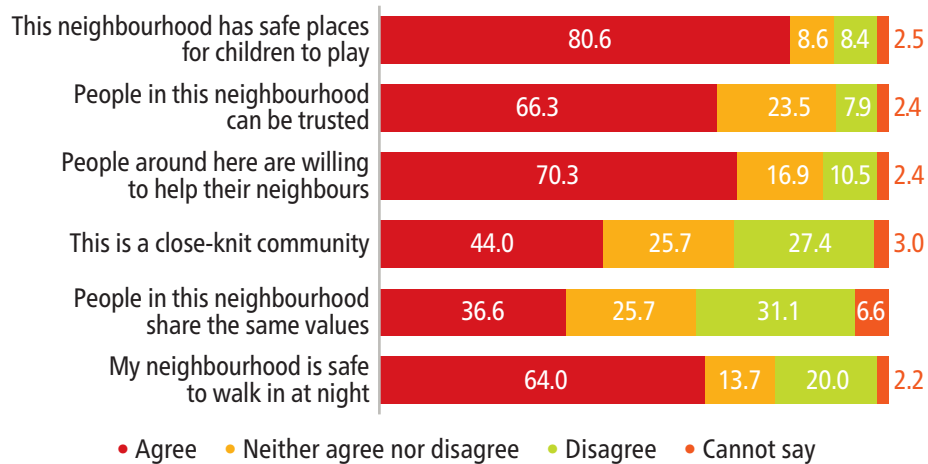
- **Neighbourhood safety:** In general, respondents felt that they lived in safe neighbourhoods in Peel, with 80.6% agreeing that the neighbourhood had safe places for children to play and 64.0% of respondents identifying their neighbourhood as safe to walk in at night. However, there was an income gradient, with only 13.2% of those with income under \$30,000 strongly agreeing that their neighbourhood was safe for children to play in, which was far less than the rate reported by those earning over \$150,000 (44.4%).
- **Neighbourhood help:** Most respondents agreed that neighbours were willing to help one another (70.3%).
- **Close-knit neighbourhoods:** Less than half of respondents felt their neighbourhoods were close-knit (44.0%) and had neighbours that shared the same values (36.6%).
- **Local agency:** The majority of respondents believed they could make a big difference (54.8%) or some difference (34.1%) in addressing problems in their community. This is a promising result for the potential of future collective action.



5.4.1 Neighbourhood characteristics

The survey asked respondents the extent to which they agreed or disagreed with a range of statements that might describe their neighbourhood (Figure 27).

Figure 27: How would you describe your neighbourhood (%)



Survey question: How well each statement generally describes the neighborhood where you live, to the best of your knowledge and experience. Would you strongly agree, agree, neither agree nor disagree, disagree or strongly agree that...?: N=1366 (NB: Values may not add up to 100 due to rounding.)

5.4.2 Neighbourhood safety

The survey asked two questions related to neighbourhood safety: perceived safety for children to play and safety while walking at night. Most Peel respondents perceived themselves as living in safe communities. Eight in 10 Peel respondents shared the belief that their neighbourhood was safe for children to play (80.6%). Respondents were less likely to describe their neighbourhood as safe to walk in at night (64.0%) (Figure 27). This belief was more common for people with higher incomes and more financial security. For example, over 4 in 10 (44.4%) of those with incomes of \$150,000 or more strongly agreed their neighbourhood was safe for children to play.^{AM} They were three times more likely to believe this than those with incomes under \$30,000 (13.2%). The belief that the neighbourhood was safe to walk in at night also decreased with lower income and financial security. Those who earned less than \$30,000 were much less likely (16.2%) than those who earned over \$150,000 to agree that the neighbourhood was safe to walk in at night.^{AN} About 1 in 3 of those whose financial security was good enough agreed with this statement, compared to 25.4% of those who were struggling.

AM Significance levels: $p \leq .01$. Significance levels measure the significance of the association between neighbourhood being safe to walk in at night and income.

AN Significance levels: $p \leq .01$. Significance levels measure the significance of the association between neighbourhood being safe to walk in at night and income.

The majority of respondents viewed their neighbours as helpful. Seven in 10 (70.3%) respondents agreed with the statement that neighbours were willing to help each other (**Figure 27**). Agreement with this statement was most widespread among respondents with higher incomes. Almost 9 out of 10 (85.5%) of those earning \$150,000 a year or more viewed their neighbours as helpful compared to 54.5% of those earning under \$30,000.^{AO} Additionally, those who knew most or many of their neighbours were almost three times more likely to view their neighbours as helpful compared to those who knew few of their neighbours (36.9% versus 13.0%).^{AP}

Less than half of respondents described their neighbourhood as close-knit (44%) and just over a third (36.6%) agreed that their neighbours shared the same values. In fact, about 1 in 3 respondents disagreed with each of these statements (**Figure 27**). Those who knew most or many of their neighbours were about twice as likely to agree that their neighbourhood was close-knit compared to those who only knew a few of their neighbours (66.4% versus 33.0%).^{AQ} Similarly, those who knew most or many of their neighbours were more likely to agree that people in their neighbourhood shared the same values compared to those who only knew a few of their neighbours (47.3% versus 30.2%).

5.4.3 Local agency

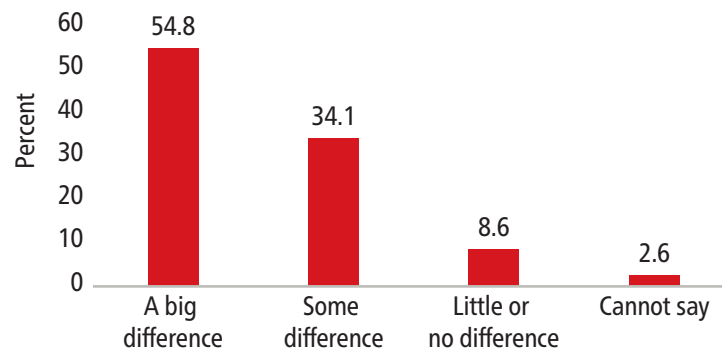
Local agency represents a key aspect of neighbourhood support capturing the confidence people have that they can effectively address the issues that affect them in their community. Over half (54.8%) of respondents believed that people working together as a group can make a big difference in solving local problems, with another 34.1% believing that they could make some difference (**Figure 28**). This means that almost 9 in 10 respondents believed that people can make at least some difference working together to address problems in their communities.

AO Significance levels: $p \leq .05$. Significance levels measure the significance of the association between viewing one's neighbours as helpful and income.

AP Significance levels: $p \leq .01$. Significance levels measure the significance of the association between viewing one's neighbours as helpful and knowing one's neighbours.

AQ Significance levels: $p \leq .01$. Significance levels measure the significance of the association between agreeing that neighbourhood is close-knit and knowing one's neighbours.

Figure 28: How much difference can people working together make in addressing problems in your community (%)



Survey question: Thinking about problems in your community, how much of a difference do you believe people working together as a group can make in solving problems that you see? N=1366 (NB: Values may not add up to 100 due to rounding.)

Most people (about 9 in 10) believed it was possible for groups of people working together to make some or a big difference. There was an education gradient associated with this question, meaning respondents with more education were more likely to believe that people working together could make a big difference. About 58.4% of those with university degrees agreed with this statement, while 41.4% of those with less than a high school education did.^{AR} While income made a difference, a majority of those earning under \$30,000 agreed they could make a big difference (52.1%) and 63.6% of those with income of \$150,000 or more agreed with the same.^{AS}

5.4.4 Access to services

Access to services people and their families might need at different stages in their lives plays a key role in individual and family well-being. The survey asked whether respondents needed a range of services and whether those who reported they needed a specific service had access to these services when needed. The majority of residents who needed services (62.1%) have access to at least 75% of services they need.

Some services were more in need than others. Of those who reported needing a specific service, housing support (49.6%), income support (41.1%), and employment counselling (39.7%) were identified as the top three services that individuals reported not having access to if or when they needed them.^{AT} (Figure 29). These are services that could be provided by different levels of government, the community sector, and even the private sector or labour. In some cases, services (such as housing support, income support) may have eligibility criteria or waitlists.

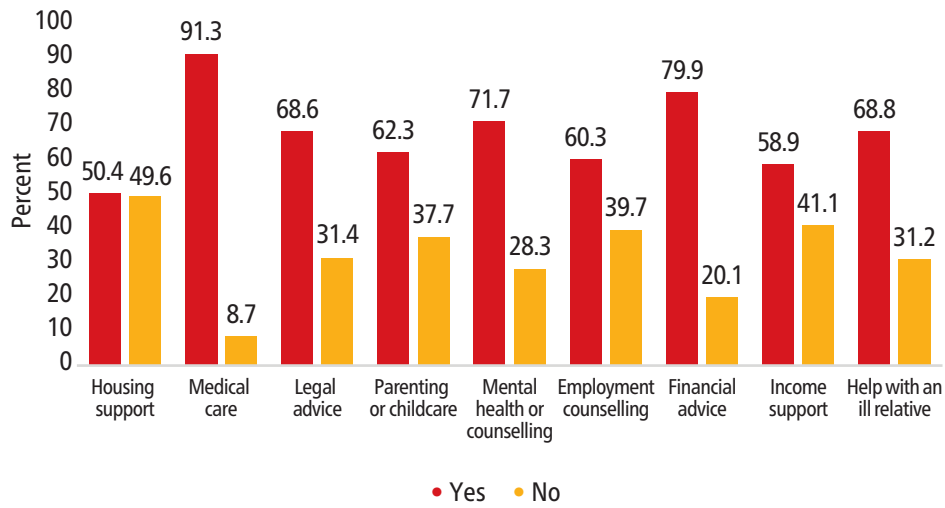
AR Significance levels: $p \leq .01$. Significance levels measure the significance of the association between belief that working together can make a difference and education.

AS Significance levels: $p \leq .05$. Significance levels measure the significance of the association between belief that working together can make a difference and income

AT It is unclear why people did not have access to these services and there is an opportunity to unpack this further in future research.

As such, it is essential for all sectors to reflect on areas where they could provide more support.

Figure 29: Access to supports or services when needed (%)



Survey question: Do you have access to each of the following types of support or service if or when you need it? N=669-1298. (NB: Values vary by question; they may also not add up to 100 due to rounding. Question applicable only to those who reported they need a specific service).



6. COMMUNITY CONVERSATIONS

Community conversations were led with the three largest ethno-cultural communities in Peel—the Black, South Asian and Chinese communities—given their lower representation in the survey. Community conversations participants had not completed the survey but engaged with the findings and discussed their experiences with aspects of social capital. The community conversations helped illuminate the uneven distribution of social capital for some groups and the need for more in-depth research into social capital in Peel as it pertains to particular demographics of people.

Conversations:

- Sought to understand and explain why some patterns around trust may be present in some communities and not others. For example, the importance of language as a barrier and preventing communication with other groups, was cited as a limiting factor for communities to build trust with others. Negative stereotypes in the media were referenced as one of the broader influences on the sense of trust between communities acting as a barrier between ethnocultural communities.
- Covered the role of institutions and trust and how some communities had a different experience with institutions such as police and the school system. A number of participants questioned why the survey respondents trusted the police so strongly.
- Identified that experiences in home countries also impacted perceptions and trust in Canada.
- Emphasized the importance of within community connections, and the challenges of establishing new connections across communities.
- Explored the idea that ethno-cultural groups are large, aggregate categories, and that the survey respondents from these groups may not reflect the diversity of particular communities, including linguistic and religious differences.
- Challenged the definitions of engagement and pointed out that informal involvement may be more extensive and not captured. For many, charitable contributions in their community took different forms, not always captured in formal ideas like volunteering or making formal donations to charities. Such opportunities may raise informal ways of connecting to and giving back within communities that are not captured in conventional questions about civic or social engagement.
- Highlighted the reasons behind a lack of political engagement. For some participants, a lack of representation in politics was cited as a reason for low political engagement. For others, a lack of political engagement was seen to be connected to their immigration histories.
- Discussed the role of collective action to accomplish neighbourhood goals.



7. NEXT STEPS

Peel Region is a vibrant and growing region with assets such as a large job market and low unemployment rate. However, Peel Region is also being impacted by some challenging social trends, the most prominent of which is currently the COVID-19 pandemic and the deepening inequities emerging from it. The pandemic is building on the existing social trends evident in the social capital data: people are becoming more and more divided into “haves” and “have nots,” with some having more access to opportunities that come from social capital and others experiencing increasing barriers to these opportunities.⁹⁰ For those for whom the system is working, such as those with higher incomes, and who are more financially stable, access to opportunity may be enabled by their social capital. For those with lower incomes and who are struggling financially, there tends to be less access to the opportunities that can come from social capital.⁹¹

The partners in this report all support the needs of low-income people and neighbourhoods in different capacities. One thread that unites us is the desire to remove barriers to opportunity for those with less access to it. To truly fight poverty in all its forms and make sure we have an equitable recovery – we need to look at who needs access to social capital.

This report points to three areas of opportunity:

- Address the systemic issues impacting uneven distribution of social capital
- Mitigate the impact of less access to opportunity
- Conduct additional research to understand the nature of social capital in Peel.

7.1 Address the systemic issues impacting uneven distribution of social capital

The findings from this study provide an opportunity for all sectors to review their diversity, inclusion, and equity strategies and assess how uneven social capital distribution may impact this work. For example, the Region of Peel’s 2015-2035 Strategic Plan aims to provide a Community for Life where everyone enjoys a sense of belonging and has access to the services and opportunities they need to thrive throughout each stage of their lives. United Way’s equity framework builds capacity within United Way and the social services sector to better support the needs of communities bearing the burden of discrimination. Community engagement and mobilization is a key strategic lever within the framework. Both organizations can use the value of social capital and the lack of access to social capital to better understand inequitable outcomes for key communities. The findings in this report provide an empirical basis for reviewing and building initiatives and investments to strengthen local social capital resources.

COVID-19 has further illuminated and accelerated the trend of growing inequality, and the vulnerability of historically marginalized communities points to gaps in social capital and uneven distribution of resources and opportunities. It is more important than ever to continue engaging in innovative cross-sectoral partnership

work that brings each sector's strengths and connections together to address these profound challenges. For example, United Way has been engaged in innovative cross-sectoral work such as the Furthering Our Community by Uniting Services (FOCUS), which brings the Toronto Police Service, City of Toronto, and the community sector together to coordinate services for vulnerable individuals to build healthier and more resilient communities. In addition, the Inclusive Local Economic Opportunity (ILEO) initiative brings together the private, public, community sectors, and labour to find innovative ways to reduce gaps in economic prosperity in the Greater Toronto Area. This effort also creates lasting inclusive economic vitality at the neighbourhood level by driving a virtuous cycle of public and private investment in neighbourhoods.

Peel Region has had success with cross-sector collaboratives as well. Created in 2008, the Peel Poverty Reduction Committee (PPRC) is a collaborative committee co-chaired by the United Way Greater Toronto and the Region of Peel. This multi-stakeholder committee is comprised of representatives from various sectors and collaborative networks that include residents, people with lived experience, poverty reduction advocates, academia, regional and local government, non-profit organizations, and public sector organizations working together to address poverty in Peel. The work of the PPRC is guided by the refreshed Peel Poverty Reduction Strategy 2018-2028 (PPRS), a comprehensive multi-year plan to mitigate and reduce the impact of poverty on residents of Brampton, Caledon, and Mississauga. The strategy focuses intentionally on three priority areas, specifically, Income Security, Economic Opportunity, and Well-Being and Social Inclusion, and includes goals, outcomes, and strategic actions to be accomplished over the course of ten years. Achievement of the PPRS requires true collaboration amongst all partners and residents. Understanding Peel's social capital and incorporating it into the implementation of the PPRS will further support mitigating the impact of poverty in Peel and make a difference in the lives of Peel respondents. In sum, all of these multi-sectoral efforts aim to bring stakeholders together to address the root causes that lead to inequitable distribution of social capital.

7.2 Mitigate the impact of less access to opportunity

Part of the intent of conducting this research was to allow partners in government and the community sector to understand what social capital in Peel looks like and who has access to the types of social capital that can help people get by and get ahead. This has become especially critical during planning for response, recovery, and rebuild after COVID. Now that we have this data and can understand the importance of social capital and the uneven distribution of different elements of social capital, a next step is for institutions to reflect on how existing strategies can use this knowledge to improve programs, policies, and strategies that serve the community. For example, the Region of Peel's mission and vision of creating a "Community for Life" by "Working with you to create a healthy, safe and connected community" can both be supported and informed by this research. The findings could further enhance and inform how Regional and Municipal Community Engagement staff work with partners to support neighbourhood level initiatives and respond to other strategies such as investments into the community sector.

Community services help mitigate the impact of less access to opportunity by providing resources and supports to low-income and marginalized groups who are unable to access opportunities due to low social capital. The social and human services sector has been working behind-the-scenes since the onset of COVID-19 to sustain and strengthen social capital through supportive networks and other trust-building activities. This is a critical time: rebuild efforts are only just beginning and will require significant and long-term coordination of strategies and resources.

The Government of Ontario has mandated municipalities to develop and implement Community Safety and Well-being plans that create “communities where everyone is safe, has a sense of belonging and opportunities to participate, and where individuals and families are able to meet their needs for education, health care, food, housing, income, and social and cultural expression.”⁹² Municipalities working on these plans, including The Region of Peel, can use the social capital findings from this study to identify risk factors and preventative actions to reduce the incidence and mitigate the severity of crime, victimization, and harm.

These findings could further enhance collective strategies, especially those in conjunction with community sector partners such as the United Way and its network of agencies. For example, partners could conduct a review of community programs to determine whether they are sufficient to encourage bridging between people of different backgrounds. These findings can inform existing cross-sectoral efforts such as the Peel Community Benefits Network (PCBN), an initiative of the Peel Poverty Reduction Strategy Committee co-chaired by the Region of Peel and United Way Greater Toronto. PCBN ensures residents benefit from economic opportunities on large infrastructure projects and actively engages stakeholders from business and non-profit organizations, the community, school boards, and labour unions in pursuit of this goal.

Similarly, the uneven distribution of social capital and the opportunities that are associated with it for marginalized populations, especially those living in poverty, points to the importance of funders across the region assessing how they can best support low-income residents in Peel. Low-income respondents consistently reported lower levels of social capital across multiple indicators, which indicates a need for additional supports and services that build trust, foster greater networks, and enable more connections and supports. The Region of Peel, United Way, and the Community Foundation of Mississauga all support a network of community service agencies that meet residents’ immediate needs in Peel Region. This includes community service agencies like Our Place Peel, Indus Community Services, and Caledon Community Services. In addition, through its annual granting program, the Community Foundation of Mississauga awards \$1 million in grants across all sectors, which contributes to important social capital initiatives throughout the city. In 2020, the Region’s Community Investment Program provided \$7.7 million to the non-profit sector to support core infrastructure, improved business practices, organizational development, and collaborative partnerships. These investments provide ‘backbone’ funding that enable non-profit agencies to serve the most vulnerable, build capacity and resources for marginalized and equity-seeking

populations, and enable upstream systems change to addresses complex social challenges. Community service agencies can help connect people with housing, employment supports, and other needs that help people both get by and get ahead. This is mutually beneficial, as investments in community also generate social capital that can in turn generate more investment.⁹³

7.3 Identify and conduct additional research to understand the nature of social capital in Peel Region

The year 2020 saw the rise of the COVID-19 pandemic and furthered discussions of what has been called another global pandemic – racism. Both have undoubtedly impacted social capital and the inequitable distribution of social capital. Crises, like the pandemic, magnify already existing differences and inequities between groups, and provide unique opportunities to build solidarity and social capital as communities identify focusing on common goals to overcome essential challenges. Future research on social capital should consider the impact of COVID-19 and use this research to inform plans for an equitable recovery. Wellesley Institute’s in-depth work on equity, racism, and inequitable outcomes and how these connect to the social determinants of health are foundational sources of knowledge.

In addition, there is a critical need for disaggregated data that can provide more robust evidence on the differential impacts and outcomes of groups of people beyond “white” and “racialized.” This is true of social capital data as well. This study did not disaggregate findings based on representativeness of the sample. Future work might consider oversampling by race and Indigeneity in quantitative projects. This would ensure that enough racialized persons are interviewed in documenting racial disparities. There is also an opportunity to conduct more in-depth, detailed qualitative research with respondents in Peel and especially with those from within the communities most impacted by anti-Black and anti-Indigenous racism. Through richer, more in-depth community level conversations, we can better understand variations in how social capital is experienced across diverse communities.

8. CONCLUSION

As we plan for an inclusive, equitable, and just recovery and rebuild from COVID-19, incorporating social capital as a lens for planning is a bold and beneficial way forward. This perspective can enable governments, businesses, non-profit, and labour sectors to engage with communities in ways that establish trust, shared values, and positive outcomes.

In this increasingly divisive time, it is evident that multi-sectoral research partnerships, such as the one leading to this study, are crucial to moving the needle on the complex issues facing our communities. This set of next steps includes identifying principles that stakeholders across all sectors can adopt to turn these findings into more concrete actions. Coordinated strategies at the systems level can lead to better tailored programs, supports, and policies for diverse communities in a way that addresses their unique needs.

For strong communities, healthy democracies, economic growth, and individual well-being, we must pay attention to the uneven distribution of social capital among key groups in our communities, particularly those who are lower income and have less financial security. By providing support and resources to compensate for lower access to social capital, we can help eliminate these imbalances and create more equitable access to social capital, leading to more cohesive and resilient communities.

9. APPENDIX A

9.1 Methodology Overview

The study is based on a combination of two methods: a survey and follow-up community conversations.

The survey was implemented by R.A. Malatest & Associates and guided by a sampling strategy developed with the objective of yielding as representative a sample of Peel respondents as possible.^{AU} There were three sampling criteria for the survey: municipality, age, and ethnicity, attempting to get sufficient representation from the top three ethnic groups by population size in Peel Region – South Asian, Black and Chinese. Sample quotas for each sub-group were established based on statistics from the most recent census of the population. The survey was conducted in English with 1,210 respondents between December 2018 and March 2019 by phone and online.

We faced significant challenges reaching South Asian, Black, and Chinese groups, despite trying different approaches. As a secondary measure, community conversations with participants from these ethno-cultural groups were conducted to compliment the survey data.

Three community conversations were conducted between August and October 2019. Ten to 20 individuals were recruited per community conversations through United Way's network of funded community service agencies and United Way Community Advisory Councils.

The survey question "Using a scale of 1 to 5 (where 1 means "cannot be trusted at all" and 5 means "can be trusted a lot," how much do you trust each of the following groups of people?" was merged in this report to categories of "high trust (4,5)," "neutral (3)," "low trust (1,2)," and "cannot say."

The survey question "Now a few questions about the level of confidence you have in various institutions. Using a scale of 1 to 5 where 1 means "no confidence at all" and 5 means "a great deal of confidence," how much confidence do you have in?" was merged in this report to categories of "high confidence (4,5)," "neutral (3)," "low confidence (1,2)," and "cannot say." Institutions reported are York/Peel police, the justice system and courts, the school system, local merchants and business people, local media, City Hall, your municipal councilor, your regional council, and neighbourhood centres serving your local community.

9.2 Weighting

Decisions on how to weight the data were made early on for the Peel and York Social Capital Studies. Sampling weights were designed to accord with the sampling strategy for the survey - upweighting by variables that formed the quotas for recruitment. These weights cannot correct fully for selection into the sample,

AU Within the constraints of time, budget, and the challenges associated with identifying and surveying hard-to-reach groups within the population.

but rather bring the survey results more in line with sampling targets. The *Toronto Social Capital Study* notes that the “final sample was weighted by age, education, and race/culture (in some cases to adjust for the over-sampling referred to above)” and “the distribution of sample across the 26 neighbourhood areas was sufficiently close to sample quotas, so did not require additional weighting.” Similarly, the sample for Peel and York was not weighted for geography because agreed upon quotas for the Peel municipalities were reached.

For Peel, despite concerted efforts to target respondents, the final sample was not entirely representative by age and by ethnicity. The sample under-represented the three largest visible minority groups in York (Chinese, South Asian, and West Asian) and in Peel (South Asian, Afro-Canadian, and Chinese). Further, while targets for some age categories were obtained (25-29, 55-64, and 65+), they were not in others (18-24, 30-39, and 40-54).

As a result, the data was weighted by age (as 6 groups: 18-24, 25-29, 30-39, 40-54, 55-64, and 65+) and ethnicity (as four groups: 1. South Asian, 2. Chinese, 3. Black, and 4. all other ethnicities). As the ethnicity question allowed for multiple responses, there were respondents that straddled these groups. For instance, a respondent may have answered that they were both South Asian and Chinese. For the purposes of weighting, these individuals were placed into the most under-represented group that they selected. In other words, since South Asians were the most under-represented group in Peel, Peel respondents that selected South Asian were placed into the South Asian group regardless of any other ethnicity they may have selected.

The data was weighted using Statistics Canada Census 2016, which provided accurate figures for age and ethnicity for both York and Peel. However, Statistics Canada did not provide data by age and ethnicity (i.e. it did not provide the number of 18-24 year olds in Peel that were South Asian). As a result, the weighting assumed equal age proportions across all sub-groups. For instance, since Census data showed that 16% of Peel residents were 18-24 years old, the weighting assumed that 16% of South Asians in Peel were 18-24 years old.

The resulting weight ranged from 0.27 (for all other ethnicities in Peel aged 65+) to 6.18 (South Asians in Peel aged 18-24). Respondents that did not provide a response to the age question were given a weight of 1. Respondents that did not provide an ethnicity were placed into the all others group.

9.3 Limitations

As with any population level survey data, there are methodological limitations to acknowledge in this study. The principle limitation here is the under-representation of racialized populations. The research team worked hard to recruit people across diverse backgrounds. However, the number and proportion of racialized and Indigenous persons who took part in the survey was less than we hoped or aimed for. This impedes our ability to make robust generalizations to the entire region, especially regarding these communities. As a result, we have chosen to emphasize that findings are based on the surveyed respondents as opposed to residents. Community conversations were part of the strategy to mitigate the

problems of non-response. However, this is a different methodology, and the voices of participants in these conversations are not a replacement for what we would have heard from racialized survey participants. Moreover, as other researchers have warned, analyzing qualitative data to achieve a 'representative' picture of a population is generally problematic. The conversations provided the research team with a more nuanced understanding of the survey data, but they do not validate or invalidate the survey findings. They are, in short, designed to contextualize the findings from the survey, and not to be a second, auxiliary survey.

9.4 Descriptive statistics for Peel Region respondents

	Unweighted N	Weighted N	Weighted Pct
Total	1210	1366	
Ethno-cultural group/Ethnicity			
White	740	414	30.3
South Asian	120	434	31.8
Black	81	174	12.7
Chinese	39	82	6.0
West Asian	8	12	0.9
Other	159	207	15.2
Cannot say	65	42	3.1
Income			
<\$30,000	106	121	8.9
\$30,000-\$60,000	196	236	17.3
\$60,000-\$80,000	157	180	13.2
\$80,000-\$100,000	154	201	14.7
\$100,000-\$150,000	196	239	17.5
>\$150,000	157	162	11.9
Cannot say	244	226	16.5
Education			
Less than high school	52	29	2.1
High school	183	199	14.6
College, vocational, or some university	374	417	30.5
BA or more	579	693	50.7
Cannot say	22	26	1.9
Gender			
Male	523	615	45.0
Female	672	728	53.3
Other	1	4	0.3
Cannot say	14	18	1.3

	Unweighted N	Weighted N	Weighted Pct
Sexual orientation			
Heterosexual	1088	1214	88.9
Homosexual	17	19	1.4
Bisexual	11	20	1.5
Another category	10	15	1.1
Cannot say	84	98	7.2
Immigration status			
Canadian born	481	320	23.4
Not born in Canada	231	287	21.0
Cannot say	10	16	1.2
Marital status			
Married	675	723	52.9
Common law	65	54	4.0
Never married	248	456	33.4
Divorced/separated	105	72	5.3
Widowed	96	34	2.5
Cannot say	21	26	1.9
Mode			
Telephone	684	720	52.7
Online	526	646	47.3
Age			
18-24	66	224	16.4
25-29	95	100	7.3
30-39	97	209	15.3
40-54	258	383	28.0
55-64	261	208	15.2
65+	387	196	14.3
Cannot say	46	46	3.4
Municipality			
Mississauga	601	673	49.3
Brampton	402	532	38.9
Caledon	207	160	11.7

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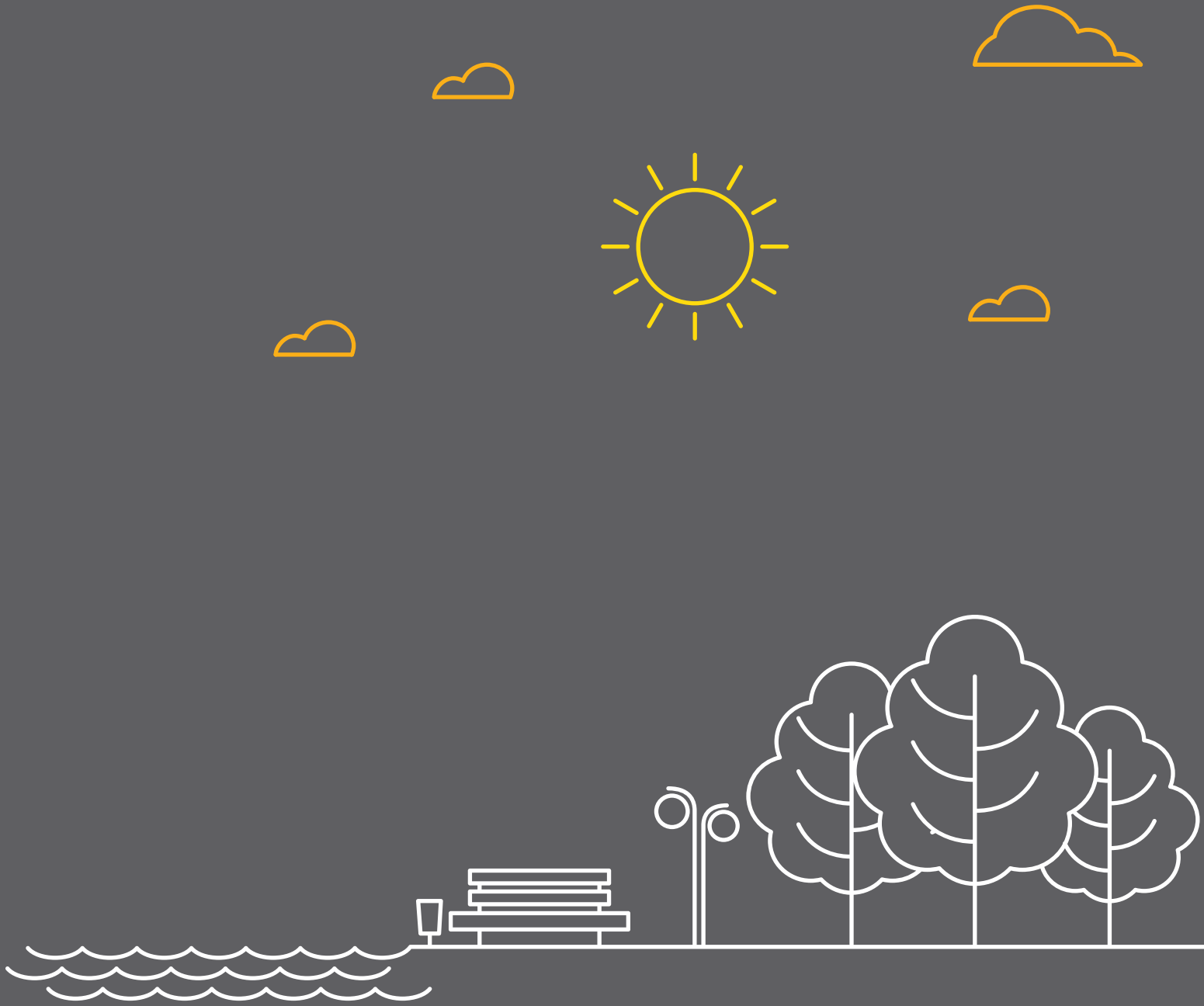
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