

Social Capital and Subjective Wellbeing in Small States

by

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Abstract:

Several studies have considered measures of social networks as important proxies for social capital. However, relatively less is known about the effects of social capital on wellbeing in Small States. We use data on two Small States to examine the question: what is the impact of social capital measured by trust and social networks on subjective wellbeing? Using data from the World Values Survey (WVS) on Singapore and Trinidad & Tobago, we provide empirical evidence on this relationship, and show that social capital is an important factor in improving quality of life. These findings entail high policy relevance in ethnically diverse small states.

Keywords: Social capital, subjective wellbeing, Singapore, Trinidad & Tobago

1. Introduction

Subjective wellbeing has become a benchmark to measure quality of life globally, and thus understanding the determinants of subjective wellbeing has been the focus of a large body of literature in psychology and economics (see Dolan et al. (2008) for a review). This growing importance of subjective wellbeing as a measure of quality of life has peaked interest among policymakers as well, and thus, various measures of subjective wellbeing are being used to monitor progress and evaluate policy (Fujiwara & Campbell, 2011; Sachs, Bechetti, & Annett, 2016).

Starting with Easterlin (1974), economists have examined various factors that could influence subjective well. Based on the commonly used definition of subjective wellbeing, which is an individual's general evaluation of their life satisfaction and moods (Diener, 1984), Easterlin (1974) used data on self-reported life satisfaction of individuals to examine the relationship between income and subjective wellbeing. Easterlin found a positive relationship between income and wellbeing where individuals with higher levels of wellbeing are associated with higher income. Following this pioneering work, a relatively large body of literature has examined various determinants of wellbeing including social capital (see, e.g., Awaworyi Churchill & Mishra, 2017; Hudson, 2006; Winkelmann, 2009; Zhang & Zhang, 2015). However, relatively less is known about the effects of social capital on wellbeing in Small States. This chapter attempts to contribute to the literature and policy by examining the association between social capital and subjective wellbeing focussing on two Small States namely, Singapore and Trinidad and Tobago (T&T).

Social capital is considered as an important resource derived from social ties and networks (Coleman, 1988), and thus several studies have considered measures of social networks as important proxies for social capital. Further, given that trust is an important element that promotes social networks, it has also been widely used in the literature as a measure of social capital. Accordingly, the literature focusing on the impacts of social capital have often used

trust and social networks as important measures. Within this literature, it has been argued that social capital is essential in any social setting (Helliwell & Wang, 2011), and thus it affects several outcomes including economic performance. Indeed, the conclusion from Arrow's (1972) seminal work sheds light on this. According to Arrow (1972, p. 357), "virtually every commercial transaction has within itself an element of trust, certainly any transaction conducted over a period of time. It can be plausibly argued that much of the economic backwardness in the world can be explained by the lack of mutual confidence."

Similarly, social capital is relevant for subjective wellbeing. On one hand, social capital characterised by social relationships which promote happiness are valuable and enhance individual life satisfaction. Further, strong relationships and networks built upon trust have the potential to avert stress and depression, thus promoting wellbeing (Biswas-Diener & Diener, 2006). Further, social support, another important component of social capital, may be a source of mental health and wellbeing as it can influence how individuals cope with stress (Pinquart & Sörensen, 2000). On the other hand, some social networks or relationships may be a strain on individual's resources and could therefore carry negative consequences including negative effects on wellbeing (Ingersoll-Dayton et al., 1997).

In this chapter, use data on two Small States to examine the question: what is the impact of social capital measured by trust and social networks on subjective wellbeing? Using data from the World Values Survey (WVS) on Singapore and T&T, we provide empirical evidence on this relationship, and show that social capital is important to improve quality of life. The remainder of the chapter is structured as follow. Section 2 provides an overview of the data and methods. Section 3 presents the empirical results while Section 4 discusses these results and concludes with policy recommendations.

2. Data and Methods

The data used is drawn from the fourth, fifth and sixth waves of the World Values Survey (WVS). The WVS is a nationally representative survey that captures changing social values and how they influence various socioeconomic and political outcomes¹. Given data availability issues, we focus on the fourth to sixth waves of the WVS, and on two Small States namely Singapore and Trinidad and Tobago (T&T).

To achieve the focus of this chapter, which examines the impact of social capital on wellbeing, we estimate the following regression model;

$$SWB_i = \alpha + \gamma_1 SC_i + \sum_n \beta_n X_{n,i} + \varepsilon_i$$

where i indexes the individuals, γ_1 and β_n are parameters to be estimated, and ε is the random error term. SWB is our outcome variable, self-reported subjective wellbeing. The measure of subjective wellbeing adopted is consistent with the existing literature and captures individual's positive evaluation of their life with regards to satisfaction of life or good feelings (see, e.g., Awaworyi Churchill & Mishra, 2017; Pinquart & Sörensen, 2000). Specifically, the WVS asks the question: "All things considered, how satisfied are you with your life as a whole these days? 1 means you are "completely dissatisfied" and 10 means you are "completely satisfied" where would you put your satisfaction with your life as a whole?"

¹ For details, see <http://www.worldvaluessurvey.org>

SC represents our main explanatory variable, social capital. Our main explanatory variables capture two dimensions of social capital. The first dimension is trust and the second dimension is social networks. Trust is a commonly used measure of social capital in the existing literature. We measure trust based on the WVS questions on “generalized trust”: “generally speaking, would you say that most people can be trusted or that you need to be very careful in dealing with people?” Using a dummy variable, we code respondents as trusting if they agreed with the statement that most people could be trusted.

The use of social network as the second measure of social capital is informed by Putnam’s (2000, p. 19) definition of social capital, which indicates that, “social capital refers to connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them. Thus, we draw on questions from the WVS that capture the involvement of individuals in various social groups. Our measures of social capital are therefore dummy variables which reflect respondents’ involvement in various groups. Specifically, we have five measures of social networks. The first is a dummy variable which equals to one if respondent belongs to a religious group (*Social Network 1*) while the second is a dummy variable which equals to one if respondent belongs to a sports group (*Social Network 2*). The third, fourth and fifth are dummy variables that capture respondents who belong to educational groups (*social network 3*), political parties (*social network 4*), and self-help groups (*social network 5*), respectively.

X_n is a set of control variables described earlier consistent with the existing literature, and have been shown to influence an individual’s wellbeing (see, e.g., Awaworyi Churchill & Mishra, 2017; Biswas-Diener & Diener, 2006; Helliwell & Wang, 2011). These covariates include age and its quadratic term, income, gender, marital status, unemployment, religion, and other socioeconomic factors.

Description and summary statistics of these variables are reported in Appendix A1. Focussing on our outcomes variable and key explanatory variables, the summary statistics reveal that average wellbeing is slightly higher in Trinidad and Tobago compared to Singapore. However, with regards to the measure of generalized trust, we find that the level of trust is higher in Singapore than in Trinidad and Tobago. Focusing on measures of social networks, we observe higher levels of networks along the lines of religion and self-help groups for Trinidad and Tobago compared to Singapore. However, the opposite is observed with regards to sports group, educational group and political party memberships.

Average income is slightly higher in Singapore compared to Trinidad and Tobago. The gender balance is about the same in the sample for both countries but there are relatively more married people in the Singapore while there are more divorcees in the Trinidad and Tobago sample. The unemployment respondents are higher in Trinidad and Tobago and so is the average age of respondents.

3. Empirical Findings

Table 1 presents results for the association between social capital and subjective wellbeing. Column presents evidence on the association between trust and wellbeing, while columns 2 to 6 present evidence on the association between various measures of social networks and wellbeing.

Quite robustly, there is evidence of a positive association between all measures of social capital and wellbeing. From column1, we find that the coefficient on the generalized trust question is 0.108 implying that if respondents were to agree that people can be trusted, their

ordered log-odds of being in a higher life satisfaction category would increase by 0.11. Turning to the relevant standardized coefficient, we find that a standard deviation increase in trust is associated with a 0.02 standard deviation increase in wellbeing.

From column 2, we find that belonging to a religious organization contributes to wellbeing with a coefficient of 0.254, implying a 0.25 increase in the ordered log-odds of being in a higher individual life satisfaction, on a scale of 1 to 10, when individuals belong to a religious group. Here, a standard deviation increase social networks is associated with an increase of 0.06 standard deviations in subjective wellbeing. Similarly, from column 3 and 4, the coefficients on social networks are 0.305 and 0.342, respectively. These imply a 0.31 and 0.34 higher individual life satisfaction if respondents belong to sports and education groups, respectively. The associated standardized coefficients here are 0.08 and 0.09 for participation in sports and education groups, respectively. Lastly, from columns 5 and 6, the coefficients on the social network variables are 0.392 and 0.452, respectively. These results suggest a 0.39 and 0.45 higher life satisfaction if individuals belong to political parties and self-help groups, respectively. Standardized coefficients associated with participation in political parties and self-help groups are 0.10 and 0.12, respectively.

Based on the results from Table 1, we find that although all dimensions of social capital examined have a positive effect on subjective wellbeing, the effect of trust on wellbeing is the weakest. Thus, in the context of the two Small States examined in this chapter, the role of social networks in influencing wellbeing is stronger than the role of trust, although both components of social capital play important roles. Focussing further on the individual measures of social capital, results suggest that the effects of participating in self-help groups on wellbeing is stronger than the effects of participating in other groups including religious, sports, education and political groups. Further, the coefficient on the Singapore dummy suggests that wellbeing is relatively lower in Singapore compared to Trinidad and Tobago.

Turning to the effects of the control variables, result suggest that income is positive associated with subjective wellbeing, a finding consistent with the pioneering work of Easterlin (1974). Males tend to reported relatively lower levels of wellbeing compared to females while respondents that are married tend to enjoy higher levels of wellbeing. Unemployment is associated with lower levels of wellbeing. Further, the result show that age is negatively associated with wellbeing, but this is not the case with the quadratic term, thus confirming a U-shaped relationship between age and wellbeing. Lack of financial freedom and food security are associated with lower levels of wellbeing while perceiving religion as an important factor in one's life improves wellbeing. The effects of feeling unsafe because of crime and dependence on friends and family are mostly statistically insignificant.

Compared to other control variables, we find that the effects of social capital are relatively weak (in standardized coefficient magnitude) compared to effects of income and age. However compared to other covariates which are statistically significant including gender, employment status, food and financial security, the effects of social capital is consistently stronger.

In what follows, we compare the effects of social capital on wellbeing in the two countries. Table 2 presents results for Singapore while Tables 3 presents results for T&T. From Table 2, we find that all dimensions of social capital are positively correlated with subjective wellbeing. However, in the case of T&T, results from Table 3 suggest statistically insignificant relationships between all dimensions of social capital except social networks based on self-help groups. In the case of Singapore, with the exception of age, the effects of

social capital on wellbeing appear to be the strongest. Given that the average wellbeing in T&T is higher than in Singapore, these results suggest that other forces either economic or social play a stronger role in promoting wellbeing in T&T, and results from Table 3 confirm this. Specifically, we observe that, with the exception of age, the strongest determinant of wellbeing in T&T is income.

A number of arguments could be advanced for these findings. On various fronts, Singapore is considered more developed than T&T. For instance, the human development index (HDI) ranks Singapore far ahead of T&T in terms of development and this important distinction could explain the reported results. Specifically, focusing on the findings for T&T, individuals with higher income have higher levels of wellbeing than those with higher social capital. This supports the higher importance of economic factors in promoting wellbeing compared to social factor in the case of developing countries. This finding is consistent with existing literature in the context of developing countries that have found income as a stronger determinant of wellbeing than social factors such as religion and social capital (see, e.g., Awaworyi Churchill et al., 2017; Awaworyi Churchill & Mishra, 2017).

On the other hand, the results for Singapore confirm existing findings that in developed countries social factors are stronger determinants of wellbeing than economic factors like income (Easterlin, 1995). Thus, as argued by Awaworyi Churchill and Mishra (2017), individuals who have attained the desired level of income (for instance individuals in developed countries) tend to seek life satisfaction in factors other than income. Thus, from this category of people, satisfaction may be attained from social elements like trusts and relationships stemming from social networks.

Maslow's (1943) framework provides additional insight to explain these results. Particularly, in the case of developing countries such as T&T, higher levels of income lead to greater life satisfaction given that the desire to attain physiological needs is the primary focus, and thus has priority on an average individual's hierarchy of needs. However, for a country such as Singapore which has attained a higher level of income moves down to other needs on the hierarchy and thus attain higher wellbeing from social capital.

4. Conclusion and Policy Implications

Social capital characterised by social relationships such as trust and networks promotes happiness and enhances individual life satisfaction. These relationships have the potential to avert stress and depression, thus promoting wellbeing (Biswas-Diener & Diener, 2006). Further, social support, another important component of social capital, may be a source of mental health and wellbeing as it can influence how individuals cope with stress (Pinquart & Sörensen, 2000). On the other hand, some social networks or relationships may be a strain on individual's resources and could therefore carry negative consequences including negative effects on wellbeing (Ingersoll-Dayton et al., 1997). In this chapter, we use data on two Small States to examine the question: what is the impact of social capital measured by trust and social networks on subjective wellbeing? Using data from the World Values Survey (WVS) on Singapore and Trinidad & Tobago, we provide empirical evidence on this relationship, and show that social capital is important to improve quality of life. These findings entail high policy relevance in ethnically diverse small states.

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Table 1 – Social Capital and Wellbeing

VARIABLES	(1) Trust	(2) Network 1	(3) Network 2	(4) Network 3	(5) Network 4	(6) Network 5
Social capital	0.108* (0.059) [0.023]	0.254*** (0.059) [0.062]	0.305*** (0.059) [0.081]	0.342*** (0.063) [0.090]	0.392*** (0.068) [0.101]	0.452*** (0.078) [0.120]
Income	0.107*** (0.013) [0.118]	0.111*** (0.013) [0.122]	0.111*** (0.013) [0.122]	0.112*** (0.013) [0.123]	0.116*** (0.013) [0.127]	0.113*** (0.013) [0.124]
Male	-0.083* (0.049) [-0.022]	-0.079 (0.049) [-0.021]	-0.107** (0.049) [-0.028]	-0.090* (0.049) [-0.024]	-0.097* (0.049) [-0.026]	-0.085* (0.049) [-0.022]
Married	0.304*** (0.063) [0.081]	0.306*** (0.063) [0.081]	0.315*** (0.063) [0.084]	0.319*** (0.063) [0.085]	0.302*** (0.063) [0.080]	0.294*** (0.063) [0.078]
Divorced	-0.040 (0.124) [-0.006]	-0.033 (0.124) [-0.005]	-0.022 (0.124) [-0.003]	-0.018 (0.124) [-0.003]	-0.039 (0.124) [-0.006]	-0.038 (0.124) [-0.006]
Unemployed	-0.238** (0.110) [-0.035]	-0.222** (0.110) [-0.033]	-0.224** (0.109) [-0.033]	-0.225** (0.109) [-0.033]	-0.224** (0.110) [-0.033]	-0.246** (0.111) [-0.036]
Age	-0.028*** (0.007) [-0.254]	-0.028*** (0.007) [-0.253]	-0.027*** (0.007) [-0.250]	-0.027*** (0.007) [-0.245]	-0.029*** (0.007) [-0.264]	-0.028*** (0.007) [-0.254]
Age squared	0.030*** (0.008) [0.246]	0.030*** (0.007) [0.247]	0.030*** (0.007) [0.250]	0.030*** (0.008) [0.245]	0.032*** (0.008) [0.264]	0.031*** (0.008) [0.255]
Dependence	0.255* (0.133) [0.025]	0.228* (0.133) [0.023]	0.204 (0.135) [0.020]	0.216 (0.135) [0.022]	0.205 (0.134) [0.020]	0.195 (0.134) [0.019]
Food	-0.152 (0.092) [-0.040]	-0.182* (0.093) [-0.048]	-0.191** (0.093) [-0.050]	-0.202** (0.093) [-0.053]	-0.210** (0.093) [-0.055]	-0.306*** (0.096) [-0.081]
Money	-0.228*** (0.084) [-0.059]	-0.236*** (0.084) [-0.061]	-0.257*** (0.084) [-0.067]	-0.263*** (0.083) [-0.068]	-0.266*** (0.084) [-0.069]	-0.307*** (0.085) [-0.080]
Unsafe	0.180** (0.084) [0.047]	0.129 (0.084) [0.034]	0.106 (0.085) [0.028]	0.089 (0.085) [0.023]	0.083 (0.085) [0.021]	0.087 (0.084) [0.023]
Religion	0.364*** (0.060) [0.073]	0.308*** (0.062) [0.062]	0.350*** (0.060) [0.071]	0.347*** (0.060) [0.070]	0.342*** (0.060) [0.069]	0.342*** (0.060) [0.069]
Singapore	-0.367*** (0.062) [-0.094]	-0.335*** (0.060) [-0.086]	-0.433*** (0.062) [-0.111]	-0.451*** (0.063) [-0.115]	-0.499*** (0.065) [-0.128]	-0.350*** (0.060) [-0.090]
Observations	5,340	5,340	5,340	5,340	5,340	5,340

Ordered Logit Regressions

Robust standard errors, adjusted for heteroskedasticity in parentheses

Standardized coefficients in brackets

*** p<0.01, ** p<0.05, * p<0.1

Table 2 – Social Capital and Wellbeing (Singapore)

VARIABLES	(1) Trust	(2) Network 1	(3) Network 2	(4) Network 3	(5) Network 4	(6) Network 5
Social capital	0.194*** (0.068) [0.052]	0.386*** (0.073) [0.107]	0.475*** (0.081) [0.138]	0.508*** (0.087) [0.149]	0.857*** (0.094) [0.253]	0.876*** (0.100) [0.258]
Income	0.090*** (0.016) [0.112]	0.095*** (0.016) [0.118]	0.099*** (0.016) [0.122]	0.103*** (0.016) [0.128]	0.112*** (0.016) [0.139]	0.115*** (0.016) [0.143]
Male	-0.116* (0.062) [-0.034]	-0.114* (0.062) [-0.034]	-0.133** (0.062) [-0.039]	-0.112* (0.062) [-0.033]	-0.130** (0.062) [-0.038]	-0.115* (0.062) [-0.034]
Married	0.269*** (0.083) [0.079]	0.266*** (0.083) [0.078]	0.286*** (0.083) [0.084]	0.296*** (0.083) [0.087]	0.242*** (0.084) [0.071]	0.259*** (0.083) [0.076]
Divorced	-0.084 (0.194) [-0.010]	-0.054 (0.194) [-0.007]	-0.044 (0.193) [-0.005]	-0.020 (0.192) [-0.002]	-0.062 (0.193) [-0.008]	-0.054 (0.192) [-0.007]
Unemployed	-0.215 (0.166) [-0.028]	-0.216 (0.166) [-0.028]	-0.191 (0.166) [-0.025]	-0.209 (0.165) [-0.027]	-0.224 (0.166) [-0.029]	-0.233 (0.169) [-0.030]
Age	-0.027*** (0.008) [-0.263]	-0.027*** (0.008) [-0.266]	-0.027*** (0.008) [-0.265]	-0.026*** (0.008) [-0.260]	-0.029*** (0.008) [-0.284]	-0.025*** (0.008) [-0.251]
Age squared	0.030*** (0.009) [0.257]	0.031*** (0.009) [0.258]	0.031*** (0.009) [0.263]	0.031*** (0.009) [0.260]	0.035*** (0.009) [0.293]	0.031*** (0.009) [0.260]
Dependence	0.079 (0.145) [0.009]	0.064 (0.145) [0.008]	0.020 (0.147) [0.002]	0.041 (0.148) [0.005]	0.009 (0.148) [0.001]	0.020 (0.147) [0.002]
Food	0.180 (0.128) [0.053]	0.062 (0.129) [0.018]	0.046 (0.128) [0.013]	0.016 (0.131) [0.005]	-0.141 (0.133) [-0.041]	-0.139 (0.134) [-0.041]
Money	-0.177 (0.109) [-0.052]	-0.204* (0.109) [-0.060]	-0.258** (0.110) [-0.076]	-0.258** (0.108) [-0.075]	-0.298*** (0.110) [-0.087]	-0.337*** (0.111) [-0.099]
Unsafe	0.189 (0.119) [0.056]	0.098 (0.118) [0.029]	0.058 (0.120) [0.017]	0.041 (0.120) [0.012]	-0.036 (0.121) [-0.011]	-0.026 (0.119) [-0.008]
Religion	0.340*** (0.070) [0.083]	0.264*** (0.072) [0.064]	0.318*** (0.071) [0.078]	0.317*** (0.071) [0.077]	0.299*** (0.071) [0.073]	0.295*** (0.070) [0.072]
Observations	3,393	3,393	3,393	3,393	3,393	3,393

Ordered Logit Regressions

Robust standard errors, adjusted for heteroskedasticity in parentheses

Standardized coefficients in brackets

*** p<0.01, ** p<0.05, * p<0.1

Table 3 – Social Capital and Wellbeing (Trinidad and Tobago)

VARIABLES	(1) Trust	(2) Network 1	(3) Network 2	(4) Network 3	(5) Network 4	(6) Network 5
Social capital	-0.046 (0.252) [-0.004]	0.118 (0.101) [0.023]	0.112 (0.088) [0.025]	0.146 (0.091) [0.031]	-0.066 (0.105) [-0.012]	0.315*** (0.114) [0.072]
Income	0.134*** (0.023) [0.126]	0.135*** (0.023) [0.126]	0.132*** (0.023) [0.123]	0.129*** (0.023) [0.121]	0.135*** (0.023) [0.127]	0.129*** (0.023) [0.121]
Male	-0.086 (0.084) [-0.020]	-0.079 (0.084) [-0.018]	-0.104 (0.086) [-0.024]	-0.093 (0.084) [-0.022]	-0.085 (0.084) [-0.020]	-0.080 (0.084) [-0.019]
Married	0.405*** (0.095) [0.094]	0.406*** (0.095) [0.094]	0.407*** (0.095) [0.094]	0.405*** (0.095) [0.094]	0.407*** (0.095) [0.094]	0.388*** (0.096) [0.090]
Divorced	0.009 (0.144) [0.002]	0.009 (0.144) [0.002]	0.012 (0.144) [0.002]	0.011 (0.144) [0.002]	0.009 (0.144) [0.002]	0.007 (0.145) [0.001]
Unemployed	-0.162 (0.129) [-0.026]	-0.153 (0.128) [-0.025]	-0.165 (0.128) [-0.027]	-0.166 (0.128) [-0.027]	-0.160 (0.129) [-0.026]	-0.165 (0.129) [-0.027]
Age	-0.032** (0.013) [-0.258]	-0.031** (0.013) [-0.254]	-0.031** (0.013) [-0.251]	-0.031** (0.013) [-0.251]	-0.031** (0.013) [-0.257]	-0.032** (0.013) [-0.260]
Age squared	0.037*** (0.014) [0.293]	0.037*** (0.014) [0.288]	0.037*** (0.014) [0.289]	0.037*** (0.014) [0.288]	0.037*** (0.014) [0.292]	0.038*** (0.014) [0.294]
Dependence	0.231 (0.335) [0.017]	0.220 (0.334) [0.016]	0.219 (0.336) [0.016]	0.229 (0.335) [0.017]	0.232 (0.334) [0.017]	0.203 (0.331) [0.015]
Food	-0.089 (0.123) [-0.020]	-0.089 (0.123) [-0.020]	-0.091 (0.123) [-0.020]	-0.093 (0.123) [-0.021]	-0.089 (0.123) [-0.020]	-0.246* (0.137) [-0.055]
Money	-0.358*** (0.128) [-0.077]	-0.354*** (0.128) [-0.076]	-0.351*** (0.128) [-0.076]	-0.352*** (0.128) [-0.076]	-0.361*** (0.128) [-0.078]	-0.398*** (0.128) [-0.086]
Unsafe	0.069 (0.116) [0.014]	0.066 (0.116) [0.014]	0.063 (0.115) [0.013]	0.057 (0.115) [0.012]	0.073 (0.115) [0.015]	0.004 (0.115) [0.001]
Religion	0.442*** (0.142) [0.061]	0.411*** (0.144) [0.056]	0.444*** (0.141) [0.061]	0.445*** (0.141) [0.061]	0.439*** (0.141) [0.060]	0.432*** (0.141) [0.059]
Observations	1,947	1,947	1,947	1,947	1,947	1,947

Ordered Logit Regressions

Robust standard errors, adjusted for heteroskedasticity in parentheses

Standardized coefficients in brackets

*** p<0.01, ** p<0.05, * p<0.1

Appendix Table A1 - Description and Summary Statistics of Variables

Variable	Descriptions	Overall Mean	Singapore Mean	T&T Mean
Wellbeing	All things considered, how satisfied are you with your life as a whole these days? 1 means you are “completely dissatisfied” and 10 means you are “completely satisfied” where would you put your satisfaction with your life as a whole?	7.19	7.08	7.38
Trust	“Generally speaking, would you say that most people can be trusted or that you need to be very careful in dealing with people?” Dummy variable equals 1 if respondent agreed with the statement that most people could be trusted.	0.19	0.28	0.03
SN 1	Dummy variable equals to 1 if respondent belongs to a religious group	0.70	0.67	0.76
SN 2	Dummy variable equals to 1 if respondent belongs to a sports group	0.49	0.58	0.34
SN 3	Dummy variable equals to 1 if respondent belongs to an educational group	0.45	0.54	0.30
SN 4	Dummy variable equals to 1 if respondent belongs to a political party	0.37	0.47	0.19
SN 5	Dummy variable equals to 1 if respondent belongs to a self-help group	0.51	0.48	0.58
Income	Scale of income	4.91	4.92	4.90
Male	Dummy variable equals to 1 if respondent is male	0.46	0.46	0.45
Married	Dummy variable equals to 1 if respondent is married	0.53	0.56	0.48
Divorced	Dummy variable equals to 1 if respondent is divorced	0.09	0.04	0.18
Unemployed	Dummy variable equals to 1 if respondent is unemployed	0.08	0.05	0.14
Age	Age of respondent	40.19	37.94	44.11
Age squared	Square of age/100	19.14	17.19	22.54
Dependence	Dummy variable equals to 1 if respondent depend on friends, family or relatives as information source	0.96	0.96	0.97
Food	Dummy variable equals to 1 if respondent has in the past gone without food	0.57	0.54	0.63
Money	Dummy variable equals to 1 if respondent has in the past gone without money	0.61	0.56	0.69
Unsafe	Dummy variable equals to 1 if respondent has in the past felt unsafe from crime	0.61	0.55	0.72
Religion	Dummy variable equals to 1 if religion is important to respondent	0.83	0.78	0.90