The issue at hand is to find a framework that captures the multi-dimensional nature of community life.
AN OVERVIEW OF THE SEVEN COMMUNITY CAPITALS
We offer the following as a more extensive description of each of the seven capitals

NATURAL CAPITAL

Natural capital refers to “the landscape, air, water, soil, and biodiversity of both plants and animals” (Flora and Flora, 2008) – in other words, our environment. It is also referred to in the literature as “natural amenities” (McGranahan, 1999) – assets that are linked to a particular place, such as weather, geographic location, natural resources, and natural beauty (Emery and Flora 2006). Since people and the communities of which they are a part are embedded in the environment, one could argue that natural capital undergirds several of the other capitals. A healthy and functioning environment provides valuable ecosystem services, such as food, timber, wildlife habitat, flood control, and recreational opportunities, which are essential for human life. Moreover, people and their communities are unable to thrive in areas where natural capital is neglected and depleted.

CULTURAL CAPITAL

The concept of culture provides a frame of reference for understanding the fabric of community life. This fabric is often connected by a common language, symbols, gestures, beliefs, values, and resources. In a classic textbook definition, culture consists of the material and nonmaterial aspects of a way of life, which are shared and transmitted among members of a society (Rogers et al., 1988). Culture is viewed as a “tool kit of symbols, stories, rituals, even the world-view that shapes individuals” (Swidler, 1986) It includes the values and symbols reflected in clothing, music, industry, art, language, and customs. It also encompasses events, materials (paintings, books), festivals, museums, and other activities occurring in communities (Flora and Flora, 2008).

HUMAN CAPITAL

In its simplest form, human capital reflects the investments that people make in their education, on-the-job training, or health. Such activities translate into improved knowledge, skills, and health status for individuals – factors that increase their human capital stock. As stocks improve, productivity levels increase, resulting in higher earnings for these workers. Human capital also refers to efforts by individuals to enhance their interpersonal and leadership skills in hopes of strengthening their ability to become active contributing members to the civic health of their communities (Flora and Flora, 2008).

The benefits of human capital investments are not accrued solely to individuals. Communities with good shares of educated, healthy, and skilled workers also benefit, especially in their capacity to remain resilient during periods of economic uncertainty. Places with a good base of creative/knowledge-based workers, for example, tend to experience economic growth or stability. Why is that the case? Simply put, creative/knowledge-based workers serve as engines of innovation and entrepreneurial activities, actions that help create a good number of high paying jobs in communities and regions (Henderson and Abraham, 2005; Metcalfe and Ramlogan, 2005; Munnich and Schrock, 2003). Similarly, the expanding interest in STEM-related occupations (those associated with science, technology, engineering and mathematics) is due, in no small measure, to the fact that STEM-related jobs have outpaced non-STEM jobs by a factor of 3 to 1 in the U.S. over the span of the last decade (Langdon et al., 2011). But, communities that want to gain ground in terms of expanding their creative/knowledge or STEM-related sectors will be unable do so without the presence of a sizable pool of workers with strong human capital credentials.
AN OVERVIEW OF THE SEVEN COMMUNITY CAPITALS

We offer the following as a more extensive description of each of the seven capitals

**SOCIAL CAPITAL**

Social capital represents the “glue” that holds a community together and whose presence can spur the type of economic growth that brings benefits to the entire community. In communities where good things are happening across the spectrum – in education, in job creation, in health care, in community services – a broad-based corps of civic-minded people and organizations is often in place to undergird these important activities. Social capital consists of “bonding” and “bridging” activities that occur within the local community setting, as well as “linkages” that tie community members to organizations and resources located outside the community (what is sometimes referred to as vertical connections). Bonding represents the strong interactions and ties that people have with family, friends, neighbors, and close work associates. Bridging reflects the linkages that individuals have with people and groups within the community with whom they have only limited interactions or with individuals and organizations outside of the locality. These types of relationships are what Granovetter (1973) labels as “weak ties” that can be accessed in times of need.

The third element, vertical linkages, offers an avenue for local people, organizations and communities to gain access to valuable resources and ideas from outside the community that can be used to support and guide local initiatives. According to Woolcock (2001), the presence of various combinations of bonding, bridging, and linking social capital can have positive impacts on the range of social and economic outcomes that are possible in communities.

**POLITICAL CAPITAL**

There are several dimensions associated with the concept of political capital. The first relates to individuals who are in positions of power and influence in the community. As Flora and Flora (2008:145) note, it is “the ability to affect the distribution of both public and private resources within the community.” A second dimension has to do with the ability to gain access to individuals and organizations – the so-called power brokers or movers and shakers -- with the resources to influence important decisions (Flora et al., 2004). A third aspect of political capital refers to efforts that are made to develop new leadership in the community, and/or expand the engagement of citizens in discussions of important community matters through the use of various strategies, such as deliberation forums. By focusing on these various aspects of political capital, we can gain a better understanding of what people and groups are calling the shots in a community, and what groups are having little influence or role in shaping local decisions (Flora and Flora, 2008).

How can you determine the nature of political capital in your community? A good bit of it requires careful monitoring of how and by whom decisions are made in a community. For example, drawing upon a rich literature on community power, we know that when key decisions are made by only a handful of people, you tend to have an elite leadership structure in place in the community. On the other hand, if decisions tend to be dispersed across a variety of people and groups, depending on the issue being discussed or debated, then you may have the presence of a more pluralistic leadership structure (Aiken and Mott, 1970). Other hints of whether influence is shared or held tightly by a small group of elites is when you see (or fail to see) the launching of local leadership development programs, community/town-hall meetings, or public deliberation sessions, features of a community that suggest that local leaders are open to the involvement of a larger group of people weighing in, and actively taking part, in tackling important local issues.
AN OVERVIEW OF THE SEVEN COMMUNITY CAPITALS
We offer the following as a more extensive description of each of the seven capitals

$ FINANCIAL CAPITAL

Financial capital represents resources needed to fund the provision, construction, and implementation of a variety of programs, projects, and assets that advance the community's economic, social, and infrastructure development. A stable and vibrant community life depends on the availability of reliable financial capital institutions. These include community development banks, credit unions, loan funds, venture capital funds, and microenterprise loan funds. These entities serve as potential sources of a wide range of products and services, including housing, community facilities, small business loans, and other community services that can serve to revitalize economically distressed communities. Their primary role is to bring financial and business resources to communities in order to stimulate economic growth and foster a stable regional economy.

The availability of financial capital can contribute to wealth creation and to community economic development activities, especially in low- to-moderate-income households or communities. Community development financial institutions (CDFIs), for example, can provide a wide range of financial products and services for people and communities that are often by-passed by traditional financial institutions. So too, can grant-making foundations whose activities are intended to address a wide array of local needs and opportunities.

IS THERE A SUBSET OF COMMUNITY CAPITALS THAT SHOULD BE GIVEN PRIORITY ATTENTION OVER THE OTHER CAPITALS?

Built capital (also referred to as the built environment) is the man-made infrastructure that supports human society – our roads, bridges, airports, water treatment facilities, buildings (factories, schools, offices, stores), communication technologies, and public places. The built environment also includes design factors and land uses, i.e., how our neighborhoods, communities, and cities are laid out. The built environment can have a significant impact on an individual’s physical and mental well-being and on community life.

CONNECTING THE CAPITALS
THE SPIRALING-UP OF COMMUNITY CAPITALS

Table 1 (page 5) provides a synopsis of the seven capitals, noting how each is defined and examples of the type of assets that can be linked to each of the capitals. Most communities would find it very challenging to pursue simultaneous investments in the seven capitals. So, the question is this: “Is there a subset of community capitals that should be given priority attention over the other capitals?” The answer depends on the unique strengths and needs of each community. In other words, there is no one size fits all when it comes to which of the capitals should be given precedence over others in any community.

What we do know from community studies is that pursuing positive change in one type of capital can create opportunities for improvements in other community capitals (Emery and Flora, 2006). Assume for a moment that local leaders in a community have reached out to a diversity of people in the community, seeking their input on a new strategic blueprint for the community. The effort to touch base with more people has strengthened communications and dialogue between local leaders and residents. In fact, local leaders have decided to meet every three months with
<table>
<thead>
<tr>
<th>Natural</th>
<th>The quality and quantity of natural and environmental resources existing in a community.</th>
<th>Parks; lakes; rivers; wildlife; forestland; farm land; mountains; other natural resource features.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cultural</td>
<td>The values, norms, beliefs and traditions that people inherit from the family, school and community. Also includes material goods produced at a specific time and place (such as paintings, books) that have historical or cultural significance.</td>
<td>Cultural events/festivals; musical heritage, libraries; museums; multi-lingual populations; historical associations.</td>
</tr>
<tr>
<td>Human</td>
<td>Attributes of individuals that provide them with the ability to earn a living, strengthen community, and otherwise contribute to community organizations, to their families, and to self-improvement (Flora et al. 2004). It includes access to education and knowledge development, training and skill building activities and efforts to build and expand local leadership.</td>
<td>Formal and informal educational institutions; workforce training programs; adult and youth leadership programs; lifelong learning activities.</td>
</tr>
<tr>
<td>Social</td>
<td>Connections existing among people and organizations that help make things happen in the community. Includes close ties that build community cohesion (bonding) as well as weaker ties with local and outside people and organizations that help promote broad-based action on key matters (bridging).</td>
<td>Activities that build trust among people and groups of different races and ethnic backgrounds; citizen involvement in community discussions and events; community celebrations or parades; involvement in civic and service groups; organizations that link diversity of people and organizations together.</td>
</tr>
<tr>
<td>Political</td>
<td>The ability to influence and enforce rules, regulations, and standards. Access to individuals and groups with the power to influence decisions. Participating in civic discourse on difficult public issues.</td>
<td>Elected and appointed government officials; citizen participation in issue forums; Congressional representatives and staffers; political organization leaders; voting rates in local, state and national elections.</td>
</tr>
<tr>
<td>Financial</td>
<td>The variety of financial resources available to invest in local projects or economic development initiatives. Efforts to build wealth to support community development activities.</td>
<td>Community foundations; grants; micro-loan programs; revolving loan funds; community development financial institutions; banks.</td>
</tr>
<tr>
<td>Built</td>
<td>Represents the infrastructure of the community – the basic set of facilities, services and physical structures needed by a community.</td>
<td>Broadband and other information technologies; utilities; water/sewer systems; roads/bridges; business parks/incubator facilities; hospitals/health care buildings; main street buildings; housing stock.</td>
</tr>
</tbody>
</table>

various neighborhood groups as a way to continue to secure input and feedback from local people. This activity has brought about positive changes in two capitals – political and social. Let's further assume that citizens urged local leaders to help retain and expand local businesses and to invest in new entrepreneurial ventures so that exciting new innovations could be seeded in the community. So, the local leaders ended up launching a new business retention/expansion program, focusing on improving the skill levels of business owners who were at risk of losing their business, an effort to improve the human capital skills of these individuals. Working with local banks and the community foundation, the local leaders were able to establish a small loan program designed to invest in new entrepreneurial ventures. The focus on entrepreneurship helped retain some of its best educated and creative workers in the community. In addition, the financial capital resources available to support local economic development activities were expanded. This story – which began with the need to build stronger political and social capital – created positive shifts in the human and financial capital assets of the community. This scenario highlights the spiraling up effect that can occur when you begin to invest in one of the community capitals. That is, when a community works to build assets in one of the capitals, this fosters the growth of other capital assets.

CONCLUDING COMMENTS

In most communities, efforts to develop and sustain a strong, vibrant community are a long-term process. The community capitals framework offers local leaders, organizations and residents a deeper understanding of the multi-pronged approach that is needed if communities hope to create the foundation necessary for them to survive and thrive over the long-term. While it may appear overwhelming to give attention to all seven community capitals, the reality is that communities should start by focusing on a smaller set of community capitals, and then give attention to the other capitals over time. Before you know it, the spiraling effect noted earlier in this document will begin to take hold, resulting in visible improvements in the community.

REFERENCES


REFERENCES continued


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