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## **BENEFITS OF SOCIAL TRUST IN THE CONTEXT OF THE SUBJECTIVE QUALITY OF LIFE**

**Abstract:** The quality of life has been a key idea in debates led by representatives of various international, nationwide and regional institutions. A particularly rapid increase in interest in the research centred on quality of life has been observed on various levels of local government administration. Initiatives targeted at diagnosing the quality of life and discovering mechanisms conducive to the well-being and prosperity of individuals and communities, conducted from various perspectives and using various methods, have been ever more frequently appearing.

This article attempts to provide an answer to that question about the role of social trust in the context of both the individual and communal quality of life. Its main goal is to assess the linkage between social trust and the subjective quality of life understood as psychological well-being happiness, and satisfaction, using city residents as an example. The reflections will be based on the results of representative studies conducted in the Łódzkie Voivodeship.

The studies quite clearly indicate a positive relationship between exhibiting social trust in the analysed dimensions matters and a general assessment of life and its individual aspects. The study proved that people with a high level of social trust are more satisfied with life than people with a medium or low level of trust.

**Keywords:** Quality of live, social trust, subjective quality of life, towns.

### **Introduction**

People have always been looking for directions on how to achieve a high quality of life. For centuries it came down to a search for answers to questions about the meaning of existence, happiness, and the good life, at the same time focusing on matters related to the meaning and value of life. Although numerous thinkers have reflected on the quality of life, the secret of a good and happy life has always remained difficult to divine, and so questions about this matter have been by nature existential and extremely inspiring.

The issue of quality of life has been important and intriguing enough to become a focus of interest in many academic disciplines, including psychology, sociology,

economics, pedagogy, medicine, *etc.* Each of these areas of study employs its own approach to exploring the quality of life and the formulation of adequate concepts. The quality of life has also been a key idea in debates led by representatives of various international, nationwide and regional institutions. The interest in quality of life is evident not only on the macro- and meso-social level, but also at the micro-social level.

A particularly rapid increase in interest in the research centred on quality of life “has been observed on various levels of local government administration, since the belief that a high quality of residents’ life is the overarching aim in the development of every territorial administration unit has been gaining in popularity” [Rogala 2015, p. 60]. Initiatives targeted at diagnosing the quality of life and discovering mechanisms conducive to the well-being and prosperity of individuals and communities, conducted from various perspectives and using various methods, have been ever more frequently appearing.

Research findings allow one to draw the conclusion that the perceived level of life satisfaction is an outcome of many factors, including socio-demographic features and traits related to mental well-being, one’s life story, and past experiences [Rutkowski 1988; GUS 2013; Mularska-Kucharek 2014; CBOS 2015; *Diagnoza społeczna* 2015; Rogala 2015]. Socio-cultural factors have been increasingly more often listed among the mechanisms shaping the quality of life. One essential such factor is social trust, which in today’s “risk society” [Beck 1992] has become an extremely useful, valuable and at the same time indispensable feature. It is linked to benefits of an economic, political, psychological and other nature. It should not therefore come as a surprise that Luhmann [1998] perceives trust through the role it plays in society. Trust exhibited is related to almost all kinds of human activity, as was presented in a quite intuitive, although functional, way in the introduction to Sztompka’s work “Trust”. This raises the question: what is the meaning of trust in the context of both the individual and communal quality of life?

This article attempts to provide an answer to that question. Its main goal is to assess the linkage between social trust and the subjective quality of life understood as psychological well-being, happiness, and satisfaction, using city residents as an example. The reflections will be based on the results of representative studies conducted in the Łódzkie Voivodeship.

## 1. Social trust

An overview of the literature and empirical research on social trust supports the conclusion that as the contemporary social forms have developed, social trust has become an essential element of contemporary society [Sztompka 2007]. This corroborates the suggestion made by Luhmann at the end of the 1980s, who predicted that “one should expect trust to be increasingly in demand as a means of endur-

ing the future complexities which technology will generate” [Luhmann 1979, p. 16]. The concept of trust has since been quite thoroughly analysed and theorized in the humanities and behavioural and social sciences. Even though so much has already been written about it, trust still remains an intriguing topic of reflection and research. The interest in it stems from various sources, as shown in numerous empirical and theoretical studies. These include: a shift from fate-oriented societies to those based on human subjectivity, global interdependence, the heterogeneous social structure, the emergence of new threats and dangers, the unpredictability of human actions, the limited transparency of social environment, the ever-growing anonymity of people who affect our lives, *etc.* [Sztompka 2007]. We are affected by generational and demographic changes, as well as the increasing importance of the media [Hardin 2009, p. 19]. This results in uncertainty about the actions other people may take, a lack of orientation in the world of computerisation and globalisation, and a fear of the negative consequences civilisation and technological achievements may bring, *etc.* Trust becomes an essential resource allowing one to cope with the variability of social life, the more so because it is “an aspect of all social interactions and systems” [Barber 1990, p. 133]. So what does this trust mean and how is it defined?

Undoubtedly, the wide range of definitions used throughout the areas of science devoted to the exploration of trust makes it impossible to ascribe an unambiguous and universal meaning to this concept. As Sztompka [2007, p. 70] puts it, “trust is a bet on some uncertain future actions of others”. This may mean we accept the risk inherent in this type of interpersonal relations [Shepard, Sherman 1998] and we are confident that “that no party will exploit another’s vulnerability” [Sabel 1993, p. 1133]. Trust would then become a “system of communication” between individuals and social systems [Luhmann 1995]. Fukuyama understands trust in a slightly different way. He states that “...trust is a mechanism based on the premise that other members of a given community are characterized by honest and co-operative behaviour based on norms” [1997, p. 38]. However, trust is also of pragmatic value. It is then defined as an “informal norm” which reduces the costs of economic transactions, and therefore the costs of inspection, conclusion of contracts, dispute resolution, and the execution of formal agreements [Inglehart 1997]. In Coleman’s approach [1990], trust is directly related to the problem of risk, described as a result of a time shift in situations of exchange and lack of full information. In his opinion, the attitude of a potential trustor “is nothing else but the reflection of a rational individual making a decision on taking a bet” [Coleman 1990, p. 99]. This means the need for trust is a consequence of a growing awareness of risk. The more complex life is, the greater the risks, and the greater is the need for trust, as researchers representing social sciences and other disciplines attempt to prove.

The focus on social trust among representatives of various academic disciplines is to a large extent related to its functionality. The benefits of social trust are visible in many areas of social life. “The political benefits of increased trust consist of

stabilizing the social system and legitimizing the ruling class” [Domański 2009, p 143]. According to Paxton [1999], a high level of social trust is extremely important in a democratic system, because individuals must place the authority in the hands of “the people”. Trust towards those who represent society is an important factor shaping voting decisions. As Inglehart claims [1999], there is an unbreakable bond between trust and a stable and permanent democratic system. Therefore, it may be said that by shaping civic attitudes, social trust forms an essential element of political culture.

There is also an economic dimension to trust. This is proven by Fukuyama in his book “Trust. The Social Virtues and Creation of Prosperity”, where he develops the thesis that a country’s welfare and competitiveness depend on the level of trust in its society. It should not therefore come as a surprise that trust is increasingly more often becoming a subject of analysis in the world of business. In this context, it is viewed as something calculable and becomes a part of companies’ rational policies. In one of his works, Sprenger proves that, firstly, trust is the key factor of importance in a company; secondly, it forms the basis of the management-employee relations; and lastly, it allows to obtain values which would otherwise remain out of reach [Sprenger 2007].

However, the benefits of social trust are not limited to politics and the economy. They are also evident in everyday life. When we trust others, we feel a sense of safety and distinctive emotional comfort. According to Cook, trust acts as the glue which makes co-operation, solidarity, and altruism possible. People who distrust others are less inclined to co-operate and exhibit altruistic attitudes. Trust brings people closer together and is a starting point for relationships. Therefore, trust may act as a building block of social solidarity, while its absence may contribute even to a societal split [Cook 2001]. As psychologists say, the more people distrust others, the less likely they are to interact with them [Yamagashi 2001]. Lack of trust makes people wary of one another [Kramer 1999] and makes them exhibit antisocial behaviours [Gurtman 1992]. Trust is therefore important for an individual’s correct functioning, and it influences optimism and life satisfaction [Freitag 2003].

## **2. Quality of life: subjective dimension**

An overview of research on the quality of life shows that the so-called ‘subjective quality’ pertains to terms such as psychological well-being, happiness, and satisfaction. All these terms are equated with a positive attitude towards life, active coping with difficulties, satisfaction with life, striving to achieve important goals, finding a satisfying balance of positive and negative life experiences, domination of positive feelings and emotions over negative ones, and joy of life [Czapiński 2003]. In other words, the subjective perception of quality of life is related to individual criteria of assessment. According to Czapiński [2001, p. 68], subjective standards of measurement include “assessment of life and its individual aspects, individual experiences of

stress and mental adaptation problems, a value system, and other personality traits conditioning one's attitude towards life, life activity, and the ability to adapt to social changes.”

Contemporary theories and studies on quality of life ascribe an ever-growing importance to subjective indicators [Diener 1984; Veenhoven 1984, 1994; Cantor *et al.* 1991; Kowalik 1993; Klonowicz 2002; Oleś *et al.* 2002; Zalewska 2002]. Diener [1984], elaborating on the concept of well-being, limits them to the sphere of experiences; while Veenhoven [1991], defining life satisfaction as the extent of one's positive global evaluation of life, underlines the subjective nature of the assessment. According to the concept proposed by Cantor *et al.* [1991], every subject has its own criteria to assess life satisfaction. The authors do not identify any feature external to the subject, the extent of execution of which should serve as a standard of measurement for quality of life. It is rather the number of positive and negative experiences collected by individuals while completing their life plans.

The subjective nature of quality of life is also highlighted in Zalewska's [2002] studies and analyses. The subjective assessment of life is performed through a two-level evaluation: an emotional and a cognitive one. The emotional level includes questions about how the subject usually feels, what affects he/she experiences, what the ratio of positive and negative effects is, and whether he/she feels happy or not. The cognitive level considers what the subject thinks about his/her life, whether he/she feels satisfaction or not. Zalewska proved that these levels function independently of each other. Emotional and cognitive assessments of the quality of life may be conditioned differently. The author understands quality of life subjectively, as proven by the standards of measurement she used for determining it. On the cognitive level, these are: general satisfaction with life, work and its elements, and general assessment of health. Within the emotional dimension they include: general typical mood, general mood variability, general positive and negative emotions, typical mood and its variability at work, negative and positive emotions at work, general physical and psychological well-being at work [Zalewska 2002]. Similarly, in Klonowicz's studies [2002], the standards of measurement used for quality of life are proof of the researcher's subjective approach. These are: life satisfaction, subjective assessment of health condition, and extent of a feeling of hopelessness.

An overview of studies on the quality of life shows that the assessment of quality of life is performed mainly with the use of psychometric questions, popular in sociology and psychology, and taking into account three dimensions: cognitive, affective, and psychological. Affective well-being means experiencing positive feelings and emotions, and not experiencing negative ones. Cognitive well-being is in turn related to evaluating life as a whole or selected aspects, also called level of satisfaction. Psychological well-being includes aspects of functioning such as professed beliefs, self-fulfilment, or having a meaning and aim in life [OECD 2013]. This analysis is limited to cognitive well-being.

### 3. Methodological assumptions

As mentioned in the introduction, the aim of the analysis presented here is to assess the relations between social trust and the subjective dimension of residents' quality of life in the Łódzkie Voivodeship. Therefore, the data exploration aims to verify the hypothesis that social trust significantly influences one's subjective quality of life, that is satisfaction with life and its aspects.

The empirical basis for the analyses consists of survey studies completed as part of the "Human and Social Capital as Factors for the Development of the Lodz Region"<sup>1</sup> project. Representative studies were performed on a random sample of the Łódzkie Voivodeship residents aged 16–65. The basic data collection tool was a survey questionnaire. In total, all 2005 of the planned interviews were conducted. The article limited the examined variable as far as place of residence was concerned and explored social trust and quality of life of city residents (*i.e.* excluding residents of rural areas). As a result, the analysis covered 62% of the sample ( $n = 1243$ ).

The primary variable in the studies discussed here is social trust. As far as the completion of the main research objective is concerned, it acts as an independent variable. The empirical indicator of trust in the analyses presented here is sharing the opinion that "most people can be trusted", confronted with a belief that advises caution in contacts with others. This indicator has been used in numerous studies on social trust, both at the nationwide and international levels [*CBOS, Diagnoza Społeczna, ESS*]. The analyses also examines the so-called vertical trust, that is trust in public life institutions, including the city council, the mayor, municipal administration officials, banks, healthcare institutions, political parties, the Sejm (the lower house of the Polish parliament), the episcopate, *etc.* The respondents evaluated their trust using a seven-point scale.

The dependent variable in the study is subjective quality of life. Two of its aspects were analysed: general life satisfaction and satisfaction with individual areas of life. Questions about satisfaction with life and its individual aspects have been used by many research centres dealing with the issue of human mental health. For many years, studies of this nature have been conducted by, among others, the Public Opinion Research Centre [*Centrum Badań Opinii Społecznej, CBOS*], TNS OBOP, as part of the Social Diagnosis [*Diagnoza Społeczna*], as well as the European Social Survey. In the case of these studies, those surveyed were asked to evaluate their lives up to the time of the study using a scale whereby 1 stood for a terrible life, 4 – a neither good nor bad one, and 7 – an excellent life. A seven-point scale was also used to assess individual areas of life. Respondents were asked to evaluate the following aspects and areas of their

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<sup>1</sup> The study, whose data set was made available to the author, was performed by, among others, the Department of Rural and Urban Sociology of the University of Lodz in 2010. In this project, the methodology of research on quality of life, including the method of measurement, was based on the author's studies on the subject.



lives: contact with the closest relatives; financial standing of the family; contact with friends; possibility of meeting alimentary needs; housing conditions; level of available goods and services; own prospects for the future; own education; ways of spending free time; and job(s) performed at the moment of the study.

Due to the fact that both social trust and the subjective quality of life were treated as multi-dimensional terms, synthetic scales were constructed for both of them. This approach made it possible to place each surveyed person on a specific point along the scale, based on the information obtained from respondents. The higher the point total was, the higher the level of social trust and the better was their subjective assessment of the quality of their life. Synthetic indices of the analysed variables were constructed by summing up the values of separate variables constituting the synthetic variable.

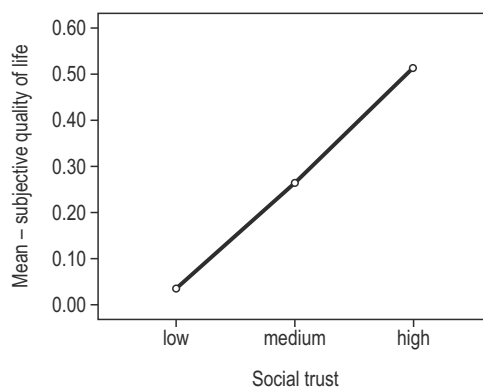
In order to assign the same weight to all the variables comprising the social trust scale and subjective quality of life scale, each scale was constructed by transforming all partial indicators to assign the same range of variability to each one (from -1 to +1). This classification was prepared based on values of estimators of parameters such as the arithmetic mean and standard deviation identified on the basis of the sample. This gave the examined phenomena a three-part form, consisting of a low, medium and high level. The same procedure was performed on the main variables. As a result, many qualitative original samples were transformed into ordinal variables. The analysis assumed a significance level of  $\alpha = 0.05$ ; when the  $p$  value was less than  $\alpha$ , the relation between the variables or differences between the populations was deemed statistically significant and marked with the \* symbol. The calculations were performed using IBM SPSS Statistics 22.0.

#### 4. Relations between social trust and subjective quality of life

Data exploration proved that there is a statistically significant correlation ( $r=0.458$ ,  $p<0.001^*$ ) between social trust (which includes institutional and generalised trust) and the subjective quality of life. There is a positive relation between the variables, which means that, on average, the assessment of one's subjective quality of life improves together with the increase in trust.

In order to obtain a fuller image of the relationship between the researched phenomena, a one-way analysis of variance, *i.e.* a parameter-based test allowing for a comparison of more than two groups, was used. Based on the level of social trust, the analyses identified three subpopulations, *i.e.* groups of people exhibiting low, medium and high levels of trust. The examination proved the significance of the difference between the populations in view of their subjective quality of life ( $p < 0.001^*$ ; Figure 1).

The difference between the separate subgroups (pairs of the subpopulations) was tested using the Bonferroni method. A graphic illustration of the obtained data shows (Figure 1) that the highest point on the subjective quality of life scale was



$$F(2, 1067) = 82.478 \quad p < 0.001^*$$

Figure 1. Social trust and subjective quality of life

Source: Own elaboration.

reached by people with the highest level of social trust. This means the residents of Łódzkie Voivodeship cities who exhibit the highest level of social trust, both generalised and institutional, are those most satisfied with their lives in general as well as with particular aspects of their lives. The lowest level of the examined quality of life dimension was exhibited by people with a low level of social trust. Based on the obtained research results and the theoretical assumptions relied on in this paper, it may be concluded that the least trustful people are also the least happy ones (Figure 1). Therefore, exhibiting social trust in relations with strangers and representatives of public institutions matters in the context of one's assessment of life in general and its separate aspects.

Nevertheless, from a cognitive standpoint, it is interesting to determine which type of trust carries more significance for the subjective quality of life and its dimensions, that is general and partial life satisfaction. Information allowing for an evaluation of the relations between the examined variables is presented in Table 1.

The performed analysis proves that both types of trust (generalised and institutional) are related (in a statistically significant way) with the two dimensions of sub-

Table 1

Types of social trust and quality of life dimensions

Social trust	Subjective quality of life dimensions	
	General satisfaction	Partial satisfaction
Institutional	S=0.396; p<0.001*	S=0.287; p<0.001*
Generalised	S=0.434; p<0.001*	S=0.256; p<0.001*

\* p – empirical test of significance; S –value of Spearman's rank coefficient

Source: Own elaboration.



jective quality of life. However, as the data contained in Table 1 shows, generalised trust, *i.e.* trust in the majority of people, is much more significant both for general life satisfaction and for satisfaction with the aspects of life included in the study, *i.e.* the so-called partial satisfaction. Nevertheless, this type of trust is more significant in the context of the first dimension of the subjective quality of life (Table 1). This means trust exhibited in other people is positively correlated with general life satisfaction.

It should be noted that the results obtained in the case of the examined sample considering the relationship between social trust and subjective quality of life are compatible with the results of representative studies conducted among Lodz residents [Mularska-Kucharek 2013]. Furthermore, the diagnosed relations between the researched social phenomena do not apply only to these communities. Helliwell and Shun [2010] come to similar conclusions in their studies, as well as Japanese scholars who prove in their works that a high level of social trust is strongly correlated with quality of life [Tokuda *et al.* 2008]. This confirms the thesis that a positive relationship between the researched social phenomena is universal regularities and is not unique to the residents of the Łódzkie Voivodeship.

## Conclusions

An overview of the research and literature on quality of life supports the conclusion that factors conditioning mental well-being are as ambiguous as the definition of quality of life itself. And although no definitive answer to the question about the mechanisms which determine a good life has yet been found, both theoreticians and practitioners continue to undertake new initiatives aimed at discovering them. This is also the idea behind this text, which attempts to evaluate the relationship between social trust and the subjective quality of life.

In response to the needs of the search for potential determinants of quality of life, the study considered both generalised trust (in the majority of people) and institutional trust, that is trust in the regional and national public institutions. The studies quite clearly indicate a positive relationship between exhibiting social trust in the analysed dimensions matters and a general assessment of life and its individual aspects. The study proved that people with a high level of social trust are more satisfied with life than people with a medium or low level of trust.

The collected data confirms the importance of trust in human life, especially in the contemporary world, so full of insecurity, chaos and variability. One could state, echoing Sztompka [2007], that social trust plays a key role in the contemporary reality. The world we live in is anonymous, full of threats and dangers, and enormously varied; with segmented roles and a range of potential choices, *etc.* Trust acquires a special significance in this context. According to Luhmann [1998], it is the “glue” which keeps society together. It is needed in every aspect of life to cope with the sur-

rounding reality in a better and more effective way, both on the individual and the systemic levels. Lack of social trust makes people withdraw from many spheres of life, feel that they cannot find their place in life, and remain passive because they fear the risk. Distrust brings anxiety and insecurity into human existence. Naturally, this is reflected in social relations and in the functioning of individuals in society. Distrustful people tend to withdraw from social life and rely mainly on themselves. Such an attitude impacts their lives in both direct and indirect ways. This has significance not only from the point of view of a particular individual but also in relation to social systems. Distrust may lead to wariness and anxiety in society, or even to questioning the rule of law, plummeting civic engagement and strengthening authoritarian attitudes, “distinctive for tribal or feudal societies rather than modern democracies” [Kozłowski 1995, p. 37]. The conducted research shows that the subjective quality of life depends both on trust in the majority of people and institutional trust. As one can see, these dimensions of social trust should be strengthened in order to increase the subjective quality of life. In addition, conditions conducive to freeing the potential of social capital should be created at various levels of social life, mainly due to the fact that the level of trust in the majority of people and institutions in the examined community of Lodz and in Polish society in general still leaves much to be desired. It should therefore be hoped that acknowledgment of the relationship between social trust and quality of life will, apart from the cognitive dimension, also be of practical value and will become a guideline for all those who launch initiatives aimed at improving the well-being of individuals and communities.

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