

DISCOVERING THE 7 FORMS OF COMMUNITY WEALTH

- **Individual capital** is the capacity to get things done. If someone in the community has a great idea, do they or someone else around them have the skills to carry out that idea? Do they have the health and physical ability? Mentally, are they empowered and confident enough to make their idea happen? Improved individual capital will give people and communities more capacity to create positive changes in their lives.
- **Intellectual capital** is the knowledge and creativity available to people within a community. It's not just about what one person in the community knows, but how that knowledge gets shared with others who might need or benefit from it. Improved intellectual capital will give people and communities better access to the information that they need to create positive changes.
- **Social capital** is the trust and relationships that exist within a community or group of people. Can people within the community rely on each other for mutual support? Social capital is very closely connected to cultural capital, which helps to create strong bonds and trust among communities of people. Improved social capital will help people and communities work together, or work with new or outside partners, to create positive changes in their lives.
- **Natural capital** includes all of the natural resources that contribute to the well-being of communities. Do the region's natural resources contribute to people's health, happiness, and ability to make a living? If the resources are polluted or misused to the point where they have a negative impact on the community, we consider that a depleted stock of natural capital. Improved natural capital will protect or restore natural resources that will allow people and communities to make positive changes in their lives.
- **Built capital** is all of the infrastructure that supports a highly functioning community. Built capital might include things like good roads, safe spaces for people to meet and work, and internet access, as well as infrastructure that is specific to particular sectors or industries. Improved built capital will make it easier for people and communities to participate in activities that will lead to positive changes in their lives.
- **Political capital** is the power that people have to influence decision-makers in the community or region. When resources are being divided up, does the community have a voice in how they are distributed? Political capital goes beyond just government. Organizations, institutions, and businesses all have policies that determine how they use their resources. Improved political capital will allow people and communities to make positive changes in the policies and procedures that impact their lives.
- **Financial capital** is money that can be invested in the region or in the work being done. Household savings and endowments at community foundations are good examples of money that can be invested. Income doesn't count as financial capital, because it may very well be needed to cover debts and expenses. It may not be available to invest. Improved financial capital will provide the investment that is necessary for people and communities to create positive changes in their lives.