SOCIAL CAPITAL
STORIES

HOW 12 AUSTRALIAN HOUSEHOLDS LIVE THEIR LIVES

Edited by
Martin Stewart-Weeks and Charles Richardson

THE CENTRE FOR
INDEPENDENT
STUDIES

Policy Monograph 42

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FOREWORD

One of the central planks in the philosophy espoused by the Centre for Independent Studies is the importance of an autonomous and free civil society. In recent times, voices from all points on the political spectrum have been telling us that civil society is under attack, and that 'social capital' – the networks of trust and community spirit that help to hold society together – is being depleted and not replenished.

Yet the debate seems to take place in a bit of a vacuum. Despite the different threats identified by different groups (globalisation/parochialism, big government/small government, the internet/moral relativism/economic rationalism), society still survives. People in Australia and elsewhere continue to go about their lives, work at their jobs, socialise with friends and family, pursue hobbies and interests.

In other words, people with various agendas are competing to put their own 'spin' on civil society and social capital, but few of them are looking at what is really going on out in the community.

Last year, the CIS launched its *Social Matters* program, in an effort to find out just what is happening with social capital. What is it? Where does it come from? Is it growing or declining or changing its form, and is that a good thing? What are the implications of social capital for public policy, for democracy, and for the role of the state in society?

This book is the second publication from the Social Matters program. It presents the stories of 12 households in New South Wales who were the subject of in-depth interviews by ACNielsen on behalf of the CIS. The stories focus on their social capital: who they trust, who they call on for assistance, how they participate in the life of their communities, how they support or get support from their neighbours, family and friends.

These 12 households are a diverse lot. They are separated by age, lifestyle, geography and socio-economic status. But, as the interviews bring out, there are also many common themes to their stories. One important aspect of this book is the way it displays the rich diversity of Australian life. The participants live in ways that some readers will find strange, but their ideals and aspirations are often strikingly similar.

Many important topics in the social capital debate are touched on in these stories: the urban vs. rural divide, the problems of welfare dependency, political activism, the role of charities, migration, changes in the workplace. But instead of being discussed in the abstract, these

issues are presented through the eyes of ordinary Australians. We see how their lives are affected by change and how they try to preserve their connections to others.

The stories in this book leave no doubt that social capital is important. On their own, they cannot give us any precise results about how it is faring or what that might mean for society. However, in addition to being fascinating reading in their own right, the stories of these 12 families offer a wealth of suggestions for questions that need to be explored and directions that further research might take.

The CIS is therefore pleased to present these stories as an important contribution to the debate on social capital and civil society, and as a forerunner to further work on the issues that they raise, whether undertaken by the CIS itself or by others.

A word on the presentation. An introductory chapter provides a brief review of the social capital debate and the role of the *Social Matters* program. This is followed by the stories themselves, and a presentation of some of the key themes that emerge from them. The concluding chapter helps to situate them in the broader debate, aided by an extensive bibliography for those interested in pursuing the subject. An appendix provides details of the research methodology used in the interviews.

The CIS is grateful to Jane Rothman and her colleagues at ACNielsen for their work on this project, and to Martin Stewart-Weeks and Charles Richardson for editing the material and putting it in context. Most of all, we are grateful to the individuals who agreed to share their lives with the interviewers, and whose authentic voices can be heard in this book.

Greg Lindsay
Executive Director

INTRODUCTION

On Sydney's metropolitan fringe, a woman finds herself alone after leaving her second husband, who had became violent. She already has one child and is pregnant with the second. She gets access to emergency housing in what she describes as a 'war zone':

> ... the problem is they have housed too many people there with horrendous problems, both mental, physical, emotional, all together. It's just dreadful, plus the way they've planned the site, everyone is looking in on everyone else, they are right next to each other, there is no privacy. Also the stress and strain of the area, the poverty, all that, there is a very, very large drug and alcohol problem there with children who don't have people to care for them ...

Trying to create a safer environment for her children, the mother embarks on an exercise in practical social capital formation. She sets up what she calls her 'welcome garden' and puts her children's playthings and swings in the front yard. Soon, the children from the other houses come to her house to play. 'All the kids were welcome,' she explained, 'and it didn't matter I thought their parents were no good – a lot of them were drug addicts and alcoholics and very bad people, but the children, you can't blame them for the way they were.' A lot of the families started to look at her as a friend because she was kind to their children. Through the children going back and telling their mothers 'she's a nice lady,' a lot of families came out and said hello.

The incident comes from one of the 12 social capital stories in this collection. What it illustrates is the way community forms on the back of small outbreaks of trust and human connection. In other words, in case we needed reminding, social capital happens. Often, in the most inauspicious circumstances, people demonstrate the resilience of the human instinct for trust, for freely forming more or less formal associations with others that, in turn, make it more likely that viable and resilient communities will grow.

The social capital 'stories' that have emerged from this initial qualitative research under the CIS Social Matters program show that process at work more or less successfully in 12 different situations. The stories are taken from urban, suburban and rural locations in New South Wales. They represent a small but significant contribution to a debate that speaks directly to the central concern of the CIS with the foundations of a free and open society.

Social capital: an overview

Social capital refers to the quality of relationships between individuals that affect their capacity to address and resolve problems they face in common.

It is increasingly being recognised as a key ingredient in achieving both economic and democratic efficiency. Where social capital is high – manifest in trust, civic engagement and levels of voluntary association – it is easier to achieve broader economic, environmental and social goals.

In the context of globalisation and rapid change, the key to competitiveness lies in the ability of communities and economies to use information as the basis for innovation and to transform conflict into productive compromise. That will require institutions, both informal and formal, that can draw on high levels of trust and shared values, both of which are characteristics of social capital.

Social capital and civil society have always figured as central ingredients in securing the moral and political base of a liberal society. At least one dimension of the liberal project has been the search for more effective ways to achieve 'cooperation without coercion' (Axelrod 1990).

Liberalism has always been interested in the moral, political and legal foundations that make it easier for people who are free (in the sense of not being subject to the arbitrary will of other people or institutions) to associate for common or shared outcomes. Social capital, with its emphasis on the nature and quality of relationships between people, turns out to be a critical ingredient in the mix.

Liberalism's institutional framework is not, ultimately, a set of technical or legal prescriptions and proscriptions. It is, as writers like Michael Novak have pointed out, grounded first and foremost in a set of moral demands, values and expectations that are drawn from, and only make sense in, a social context. 'Mere individualism,' as Novak points out, is not (and has never been) enough. In this, he is echoing the observation by Adam Ferguson who, in his Essay on the *History of Civil Society* noted that:

> Man is, by nature, the member of a community; and when considered in this capacity, the individual appears to be no longer made for himself. He must forego his happiness and his freedom, where these interfere with the good of society.

But what is the 'good of society'? 'If the public good be the principal object with individuals,' Ferguson argues, 'it is likewise true,

that the happiness of individuals is the great end of civil society: for in what sense can a public enjoy any good if its members, considered apart, be unhappy?' (Ferguson 1767: 57-58).

In both a theoretical and practical sense, liberalism draws heavily on exactly the trust, the sense of mutual respect and recognition and the dense networks of civic engagement that have been identified as the principal ingredients of social capital. The purpose of liberalism's toolkit – the rule of law, property rights and contract, democratic government and the right to participate in making the laws, freedom of speech and conscience and freedom from arbitrary power and coercion – is almost by definition social, that is, ordering the relations and exchanges between people.

Far from being the kind of selfish, inward and radically individualistic doctrine that many of its detractors suggest, the central focus on liberty drives more, not less, concern with the needs and well-being of others:

> It would be a great misunderstanding of this doctrine to suppose that it is one of selfish indifference, which pretends that human beings have no business with each other's conduct in life, and that they should not concern themselves about the well-doing or well-being of one another, unless their own interest is involved. Instead of any diminution, there is need of a great increase of disinterested exertion to promote the good of others (Mill 1859: 144).

The early liberal theorists, such as Adam Smith, Adam Ferguson, John Locke and David Hume, were not engaged in a crusade to 'atomise' society. As Stephen Holmes (1993), for example, has pointed out, liberalism's grand design was to give people a chance to escape political and religious coercion so they could pursue a sense of purpose that reflected their own preferences. The pre-eminent concern is not economics or commerce (although pursuing commercial interests had some attraction as an antidote to the passionate and ruinous pursuit of power and glory) but rather to define and defend fragile institutions like freedom of conscience and the right to a fair and open trial.

Liberalism has never pretended that individuals can live happily and effectively without a sense of the social context in which they belong and to which their actions make a contribution. The author of the *Wealth of Nations* was unequivocal that 'man, who can subsist only in society, was fitted by nature to that situation for which he was made.' He goes on:

All the members of human society stand in need of each others assistance, and are likewise exposed to mutual injuries. Where the necessary assistance is reciprocally afforded from love, from gratitude, from friendship, and esteem, the society flourishes and is happy. All the different members of it are bound together by the agreeable bands of love and affection, and are, as it were, drawn to one common centre of mutual good offices (Smith 1759: 166).

In fact, the central role that 'sentiment' plays in Smith's analysis, and in the writing of other liberal theorists (including in Ferguson's essay), is precisely about the moral implications of our relations with those with whom we interact.

Those who have argued consistently for a free and open society, like the great liberal thinkers of the seventeenth and eighteenth centuries, have always made much of the social context in which a good life is both possible and useful. In that sense, the insights of contemporary social capital theorists and researchers draw on, and reinforce, an older tradition in which the pursuit of the conditions needed for individual liberty to flourish did not automatically lead to selfishness or social disintegration.

But the renewed interest in these issues does raise questions about the proper relationship between government, individuals and civil society; questions with which that same liberal tradition has always been centrally concerned. A coincidence of political, economic and technological transformations have conspired to present some profound challenges to that relationship. With its defining passion for a society that is open, tolerant and free, liberalism provides a robust framework within which to deal with those challenges. And insights about social capital sit comfortably at the heart of that task.

The *Social Matters* program

The Centre for Independent Studies combines a research focus on the social and moral as well as economic foundations of a free and open society with a concern for practical policy prescriptions.

The *Social Matters* program is one response to the growing focus in all advanced industrialised countries, including Australia, on issues of social policy and public governance more broadly. How our social infrastructure should be designed and delivered in such a way that it can be afforded over the long term and, at the same time, nurture the values and institutions of liberty has become an increasingly central

and often contentious policy debate.

At the heart of that debate is a renewed interest in civil society and social capital. Putting definitional issues to one side for the moment, these concepts seem to have a wide appeal (or at least fascination) to the extent they hold out the prospect of being part of a new social policy framework. People feel instinctively that ideas about the way ordinary people cooperate and interact are growing more important, as some of the inherited assumptions about the strength and resilience of our communities show signs of considerable wear and tear.

It is against that background that the CIS established the *Social Matters* program. Through a mixture of research, analysis and practical prescription, the intention is to make a significant contribution to the Australian response to these important debates and to influence both formal policy and the perhaps more important, but messier, processes of institutional evolution.

The first CIS event under the *Social Matters* program resulted in a successful CIS publication late last year (Norton et al. 1997), which continues to generate positive and challenging responses from people in government, business and the third sector of voluntary associations. In a way, it lays the foundation for the current research and for later initiatives within the program.

Building on that initiative, and with the generous support of the National Australia Bank through its CommunityLink program, the CIS engaged the research company ACNielsen to undertake a limited round of in-depth, qualitative research. This methodology is an appropriate way to engage the range, depth and complexity of issues involved.

We were aware that others in Australia (for example, Dr Jenny Onyx at the University of Technology, Sydney) are searching for ways to apply quantitative measures and techniques to the challenge of calibrating our stocks of social capital. That work is already generating some interesting insights and provoking a new round of debate and contention. The CIS wanted to tackle another dimension of the debate by trying to get 'beneath the skin' of the social capital concept at street level. Qualitative research transcends some of the limitations of quantitative research – although it is more time-consuming, it provides an opportunity to get beyond the 'numbers' that can leave a sense of frustration at their often significant unanswered questions. It can explore not just what people think and feel, but to some extent why they feel that way and how. It offers a research approach that can be tailored to the specific needs and sensitivities of different audiences

and participants. Perhaps most importantly, the issues that emerge from qualitative research reflect more closely the experiences and the values of the respondents. They, to a large extent, set the agenda and they define and articulate the issues as they see them.

The methodology we used and the specific interview formats are all explained in more detail later in this book. Copies of the various research instruments have also been included.

The 12 stories that are reported here do not, of course, prove one way or the other whether Australia is more or less social capital 'rich' than it was (or was perceived to be). They do not provide the policy prescriptions that will tell governments (or the rest of us, for that matter) how to secure rising stocks of social capital into an uncertain and demanding future.

But they do offer a rich store of insights into the way in which the social capital and civil society debate is playing in at least some of the streets and communities in contemporary Australia. They also provide the basis for more research and exploration.

Some issues and implications

Social capital is one strand in the current Australian and international policy debate about how we respond to three persistent dilemmas.

The first dilemma is predominantly economic. How do we respond to the pressures and possibilities of globalisation and the more complex and demanding task of securing what we might term 'sustainable prosperity' into the twenty-first century?

The second dilemma is predominantly social. How do we regenerate the instincts and institutions of civil society – basically, our sense of cohesion as communities and our capacity for voluntary association to pursue common purposes – in the face of a pervasive (if sometimes synthetic) feeling of fragmentation, anxiety and social dislocation?

And the third dilemma is predominantly political. Given the first two dilemmas, what is the role and purpose of government? How should the formal institutions of government at national, state and local level relate to individuals and the associations of civil society, including the market? What exactly is it we expect government to do and to accomplish in the post-modern era as it struggles to transform the institutions and habits of what some have called the industrial state into something that fits a new, post-modern set of demands and needs?

These three dilemmas are dimensions of the same fundamental problem inherent in any attempt to evolve a 'constitution of order in

human society' (Ostrom 1994). What the current debate reminds us is that, unless the moral and institutional foundations of a political economy are in place (trust, mutual respect, the ability to cooperate without coercion), any solutions we come up with will be sub-optimal at best and, at worst, unstable and destructive.

The concept of social capital is not without its risks and potential downsides. High levels of social capital and a strong civil society can reflect fragmentation in which groups or sectional interests can further their passions at the expense of the common good.

Some critics also are concerned that what they see as the underlying structural, political and institutional causes of poverty, social dislocation, environmental degradation and economic decline will be obscured by a romanticised notion that 'generalised social trust' can disguise or even transcend the inherent conflicts in society.

Especially since the publication in 1993 of Robert Putnam's book on democracy in Italy, there has been a surge of interest in social capital – what it is, how it is formed and how it might add value to the search for solutions to a wide range of specific contemporary public policy problems.

Portes and Landolt (1994) identify James Coleman and another sociologist, Pierre Bourdieu, as the ones who first used the term social capital. Bourdieu first used the term in the 1970s to refer to the advantages and opportunities accruing to people through membership in certain communities.

In her review of the problems of urban planning in America, Jane Jacobs (1961) introduced the significance of social capital as the 'casual enforcement' of 'an intricate, almost unconscious network of voluntary controls and standards among the people themselves, and enforced by people themselves.' In this 'intricate ballet' of individuals who play a part in composing the 'orderly whole,' the central value is trust, or what she calls 'a feeling for the public identity of people, a web of public trust and respect.' The absence of this trust – anticipating the concerns of many of the social capital theorists who followed her – was potentially disastrous in terms of the outcomes people wanted, including safety, contact, diversity and efficiency.

Generally, though, Coleman's use of the term, in a book (1987) and an article (1988) that looked at the impact of social capital in education, is used as a starting point for the contemporary social capital debate. Coleman's thesis is that social capital is a critical ingredient to making human capital (knowledge and skills) effective. This is how he (1988) describes social capital:

> Social capital is defined by its function. It is not a single entity but a variety of different entities, with two elements in common: they all consist of some aspect of social structures, and they facilitate certain actions of actors ... within the structure. Like other forms of capital, social capital is productive, making possible the achievement of certain ends that in its absence would not be possible ... Unlike other forms of capital, social capital inheres in the structure of relations between actors and among actors (S98).

> Social capital, however, comes about through changes in the relations among persons that facilitate action.

> All social relations and social structures facilitate some forms of social capital; actors establish relations purposefully and continue them when they continue to provide benefits. Certain kinds of social structure, however, are especially important in facilitating some forms of social capital (S105).

In his later book (1990), Coleman makes a number of other important points about social capital. Its value is both intrinsic (improving the quality of relationships between people) and instrumental (helping people achieve objectives and outcomes they share and which can only be achieved by acting together). Some of the crucial functions of social capital include creating obligations and expectations, its information potential, setting norms and creating effective sanctions. Social capital is important in providing an organisational framework that can get things done together that would otherwise not get done or would cost more to get done any other way.

Coleman links social capital to the notion of obligations. He argues that social capital arises when people incur an obligation from someone else in order to achieve a specific outcome. What happens when that obligation is incurred, he argues, is that a 'drawing fund' of social capital is created. If someone can solve their problem through 'aid from an external source (for example, a government agency) without incurring an obligation, he may do so – and thus fail to add to the social capital outstanding in the community.'

Later in his analysis, Coleman claims that:

> Despite the public-good aspect of social capital, the more extensively persons call on one another for aid, the greater will be the quantity of social capital generated.

Coleman concludes with an important warning:

Social capital is one of those forms of capital which depreciate over time. Like human capital and physical capital, social capital depreciates if it is not renewed. Social relationships die out if not maintained; expectations and obligations wither over time; and norms depend on regular communication.

Perhaps the other best-known definition of social capital has emerged from the work and research of Robert Putnam. Putnam's thesis goes beyond the narrower and more 'technical' definition that Coleman developed and starts a process of inflating the concept to accommodate some additional important and more normative ideas. Although this is not the place to tackle the issue, Putnam's work is part of a broader tussle of what might be called 'definitional capture.' What that involves is the way definitions of social capital are being amended to reflect the range of other norms and values that people want to see encompassed (or excluded) from the basic concept itself. The problem that emerges is that the technical definition of what social capital *is* becomes confused by the normative debate about what it *does.*

Putnam focuses on three key ingredients – trust, civic engagement and networks of voluntary association. In his report on a 20-year study of Italian democracy (Putnam 1993a), he came to the conclusion that in those regions of Italy in which social capital was most in evidence, the processes and structures of democracy worked better and economic performance was better as well. Where trust, civic engagement and voluntary association (choral societies, football clubs, etc) were measurably higher, so too were the symptoms of superior political and economic performance.

In his own words:

In all societies ... dilemmas of collective action hamper attempts to cooperate for mutual benefit, whether in politics or in economics. Third-party enforcement is an inadequate solution to this problem. Voluntary cooperation ... depends on social capital. Norms of generalised reciprocity and networks of civic engagement encourage social trust and cooperation because they reduce incentives to defect, reduce uncertainty, and provide models for future cooperation. Trust itself is an emergent property of the social system, as much as a personal attribute. Individuals are able to be trusting (and not merely gullible) because of the social norms and networks within which their actions are embedded (1993a: 177).

And, to reinforce the central observation, Putnam reminds us that:

> Voluntary cooperation is easier in a community that has inherited a substantial stock of social capital, in the form of norms of reciprocity and networks of civic engagement. Social capital here refers to features of social organisation, such as trust, norms and networks that can improve the efficiency of society by facilitating coordinated actions (1993a: 167).

Later, as he turned his attention from Italy to America and applied some of the lessons of social capital to his own society, Putnam voiced growing concerns that social capital was eroding. As a consequence, America's capacity to set and achieve high goals of political, social and economic performance was under threat. This is a typical description of his perception of the challenge:

> It is one of history's real ironies that at the very moment when liberal democracy has swept the battlefield, both ideologically and geopolitically, growing numbers of citizens here at home are questioning the effectiveness of our public institutions. In the United States ... there is reason to suspect that this democratic disarray is linked to a broad erosion of civic engagement that began a quarter-century ago (Putnam 1995b).

The Civic Practices Network, a learning collaborative for civil renewal in the United States, defines social capital in ways that resonate with a mixture of both Coleman and Putnam:

> Stocks of social trust, norms and networks that people can draw upon to solve common problems. Networks of civic engagement, such as neighbourhood associations, sports clubs and cooperatives are an essential form of social capital and the denser these networks, the more likely that members of the community will cooperate for mutual benefit ... (http://www.cpnorg/sections/tools/models/social_capital.html).

Closer to home, Onyx (1997) has identified a number of specific features of social capital that form the basis of an attempt to measure Australia's stocks of social capital. These are some of the key dimensions of social capital she identifies:

- Valuing self and others

- Trust, both interpersonal and generic

- Connections: participating and networking
- Multiplex relationships
- Reciprocity in relationships
- Empowerment as an outcome variable.

Eva Cox's work as part of the Civil Circle at the University of Technology, Sydney (and linked to an international project, including Putnam, looking at comparative analyses of social capital), is exploring the extent to which social capital is primarily about helping people to address difference and conflict.

From this brief review of some of the definitional issues in the social capital debate, several important points should be noted:

- The core of the social capital concept is about the extent to which the quality of relationships between people (especially drawing on trust) make it either easier or harder to achieve outcomes that demand shared or 'social' action.

- Putnam's work focuses not so much on the quality of the relationships between people as on the institutional and cultural settings of civil society within which those relationships are more or less effective in terms of instrumental outcomes like a stronger democracy and better economic performance. This is the focus, too, of Fukuyama's analysis of the impact of trust and social capital on economic prosperity (Fukuyama 1995). In that sense, he broadens the Coleman definition, which others in the debate see as too narrow and instrumental.

- The social capital debate is blurring into a wider concern about the health and effectiveness of our inherited institutions of public governance and social order. At least one dimension of the interest that social capital is attracting from all points of the political compass (a feature that, in itself, breeds at least a measure of scepticism in some people) is the significance with which it has been invested as a major, if not central, part of the solution to a panoply of economic, social and environmental problems.

SOCIAL CAPITAL STORIES

A s explained earlier, ACNielsen was commissioned by the Centre for Independent Studies to conduct in-depth, qualitative research on social capital. This chapter and the next are an edited version of the two-volume report prepared by ACNielsen.

Research Background and Objectives

This research project was unique in focusing on social capital from the vantage point of the individual. Using this perspective, we have focused on the voluntary connections between people that operate to empower individuals in parallel to the governmental and civic sphere. Several aspects of social capital were identified as worthy of exploration within the overall framework of:

- individual involvement in groups and associations;

- the individual's networks and connections;

- the individual's motivations/perceived benefits;

- the importance of place and other connections; and

- the role of norms, interests and values.

These included:

- the impact of variables such as the respondent's life stage, location and socio-economic class/financial status on the creation and use of social capital

- the extent to which social capital can be 'stored' or lie dormant, to be activated when it is more salient to individuals. That is, what amount of elasticity is present under various situations in relation to social capital and what conditions/types of relationships promote this elasticity?

- the impact of increased or decreased work time flexibility, including the impact of work time flexibility that aims to permit greater integration of paid work with unpaid family and civic commitments.

Within this context, the research objectives were to conduct in-depth case study interviews with 12 persons/families to provide some Australian social capital stories from the 'street level', and provide a basis for more extensive research and analysis of the social capital debate and its impact on various aspects of Australia's social, economic and cultural development. The respondents interviewed covered a wide range of socio-economic and educational levels.

It was important to ensure that all respondents were operating with a common understanding of the issues being investigated within the context of the term 'social capital'. It was therefore necessary to establish a common definition that would be accessible to all respondents. For the purpose of providing a context for discussion, social capital was defined as *'the things that allow you to rely on other people, trust other people, help or get help from other people'*.

The research was carried out via face to face in-depth interviews. Interviews were conducted after identifying an appropriate mix of respondents using the CIS's and ACNielsen's existing networks.

Details of the research methodology and the interview proformas used will be found in the Appendix to this book.

The profile of the study participants was as follows:

Outer Western Sydney	Inner Sydney	Regional NSW	Northern Suburbs (Sydney)
• Single Mother (Unemployed), Resident Less than 2 Yrs • Young Single Adult Under 25 • Family with Young Children, Resident 5 Yrs+	• Gay Couple • Double Income Couple /no children • Single (male) in the City	• Young Couple with Children – New to Area • Old Established Family (Retired) • Single Female	• Empty Nesters • Community Activist • North Shore Family with Teenager

STORY 1

Single Mother – Western Sydney (Housing Commission)

This woman lives in a tidy housing commission house. There is a large backyard with swings and slides and the beginning of a garden. Some of the houses in the neighbourhood are very well kept with fences and gardens. Others have been vandalised. She is a very warm and friendly person, in her late twenties or early thirties. She moved into this house with her two children, who are aged about nine and eighteen months. Before this move they lived in a scruffier housing commission area where she felt very unsafe. Her previous suburb is known as a violent area and she lived in one of the most notorious streets in a town house. The town houses are difficult for the tenants because the house is quite a distance from the garage, there are many steps and the children cannot be supervised from the windows of the house.

The woman has been married twice. Her first husband died unexpectedly about six years ago. Her second marriage lasted about three months. The man became violent and she left, pregnant and without any money.

The family moved into this house just before Christmas. She plans to stay for quite a while.

> We are very fortunate, it's a lovely house for the girls to be brought up in. It's still a housing commission area, but it's a lot better – you don't have to mix with everybody, but you can mix with whoever you choose to mix with, and the home is just like as you make it. I'm happy to be out of [the previous suburb] with the girls.

Her experiences in the previous suburb were still in the front of her mind.

> Because he left us in a terrible financial state, took everything from me, I had to ask for emergency housing. Half the crisis centres have stuff in [the previous suburb] – I was a bit naive and I was assured we would be very safe there, but it was like moving into a little war zone, that is the only way I could describe it
>
> It is a group of what they call box townhouses, four level townhouses, the rooms are built on top of one another. They

> *aren't bad accommodation-wise, the price you have to pay*
> *when you are in trouble, it's very very good, but the problem*
> *is they have housed too many people there with horrendous*
> *problems, both mental, physical, emotional, all together.*
> *… The lady who helped me, from the Housing Commission*
> *who got us this place here, said 'I've only worked here for 11*
> *weeks, you don't have to explain to me about the area or*
> *what is happening, my opinion of the place is it's worse than*
> *the ghettoes in the Bronx, 100 times worse, horrific here'*

The woman played an active role in bringing about change in the area. She wrote masses of letters and contacted Members of Parliament. Some of the families that caused problems were moved out but the emotional damage done to the families involved remains.

This woman grew up in Surry Hills and Greenacre. She remembers both places as safe and community-minded, where children could roam the streets because everyone knew each other and kept an eye out for all the children:

> *there was never any of this, you can't go to the park without*
> *Mum – now I have to say to the children 'you have to wait*
> *until I come to the park, because there could be syringes in*
> *there or glass, and you have to wear this sort of clothing, and*
> *you can't go when it's dark' – the freedom we had when we*
> *were children and we never realised that when we were*
> *little.*

She speaks with her parents every day and maintains close contact with her grandmother. She also sees them regularly.

> *We phone everyone all the time. [My sister] rings once every*
> *fortnight at least. [My other sister] rings at least twice a week,*
> *I probably ring her a couple of times as well. I'm always on*
> *the phone every day to Nan and to Mum. Mum gets lonely*
> *and in the miseries with everything. On the weekends I'm*
> *going to Mum one day and then try and get to Nan's in the*
> *afternoon*

The following quotes outline the way the respondent coped with her previous housing situation where she felt that she and her children were in danger. She recognised the need to build social capital in the area and purposefully set out to build social capital among the neighbours. She was very successful in achieving this. The neighbourhood became a safer place and a community was created where people looked out for each other and shared when they could.

> *I still keep in touch with a few people I know over at [the*

previous suburb], they were very good to me over there. Over there we had a very– the situation was you had to say 'hello' to people you didn't want to say hello to, to be friendly, so that people didn't take a set against you. ... And it's so much better now. The families now, the children come out there now and they will play. What it is it's the enclosed street. The houses face the street, so all the children play now in the front without any grown ups. When I first moved there, all the families used to take chairs and we had to sit in there where the kids played on the street, to watch that the kids were safe.

The change has come about because families got together. A lot of people were very wary when I first moved in and said hello to everyone and smiled at anyone, and that was something no-one ever did over there and a lot of people over there are Islanders and they get a bit wary of people. When they noticed me opening the gate, I used to put the play things, swings and things in the front yard, which is really our backyard, but where the oval was there were too many bad people. So all the kids came to our yard because of the swings. So I ended up putting a table and plastic chairs outside and I used to call my garden 'The Welcome Garden' and I used to say to them 'you can't go inside, there are too many of you, I'll bring the biscuits and drinks down and you can have a party and play down here'– so all the kids were welcome. It didn't matter I thought their parents were no good – a lot of them were drug addicts and alcoholics and very bad people, but the children, you can't blame for the way they were. And they used to come in the yard and play – that way a lot of families looked at me as a friend then, because I was kind to their children. So through the children going back and telling their mother, 'she's a nice lady' a lot of families came out and said hello. In the end when I left there, people were crying, because I felt sorry to leave those families there, even though I knew it was best for the girls. I knew the trouble that happened there and they had to stay there.

I'm still quite close friends with five or six families there. A Samoan family I knew, they came over and had a barbecue and we went there the other day and I took a box of fruit over and they shared it with the family. They used to do that too,

> *I was on my own with children and family oriented, not into drugs and alcohol and going out every night with men, or I had my family there, Mum and Dad or my grandmother, or my sister, or I went to stay with my sister, so they all knew I was only there for the family or for the kids. And when they went out to the markets they'd often bring me back a bag of apples or bananas and oranges, I would do the same when I could afford it, and give them a bag of biscuits.*
>
> *... It was a very conscious decision to mix with them, when I first went there I said we can't mix with anyone here, but then a lot of Samoan families started to move in. They lived very much like us, the children come first, there is respect for elders, that sort of thing, and that made it a lot easier to talk to them. In the end they were very watchful of us 'what are you doing out so late' and you'd say 'I'm just taking the rubbish down' and you knew they were caring. And if I came in after 7 they'd say 'what are you doing out this time of night' and they'd be sitting outside having a drink or something and I'd tell them where I'd been, they were caring.*
>
> *... A lot of times good things happened for everyone, because we shared, but if you didn't share or come out and be friendly you would have been miserable over there. Even when you went inside your house at night time and closed your door, you still felt alone there, and it was a little box of a thing and night time was when the trouble happened.*

In both of the housing commission areas where this mother and children had lived she has made a point of getting to know the local shop keepers and service providers. As well as meeting her product and service needs, this helps her and her children to feel safe and part of the community.

> *[In the previous suburb] I made a big point of making friends with the people at the shops and the Doctor, we were friendly with too. It was like a family sort of way, and the Chemist would give the kids a lolly when he saw them, and he would greet the kids and know them, and we've got to know the people in the shops here.*

Despite her experiences this woman says that she still finds people trustworthy, although she is not as positive about public figures.

She attends church regularly and her daughter was recently confirmed. Her relationship with the local nuns is a further example of

the role social capital plays in her life.

> *Sister K, she helped [my daughter] through the Holy Communion, we had so many problems with the baby being sick and Mum being sick last year, she missed out on going to the normal lessons, but also they were very caring towards us over at [the other suburb]. Often they came just to see if we were alright, Sister M, I was close to and Sister A and Sister T.*

She is very friendly with the people in her sister's church, the Salvation Army and everyone in her own Catholic church.

As a matter of principle she tries to get to know the parents of her daughter's friends. The crossover for her is the importance on family. She uses the local community centre for finding activities for her elder girl, who is learning to play the piano and tennis. She cannot work at the moment because of her second child's medical condition, however she is confident that she could get work.

When asked about voluntary work she mentioned that she does meals-on-wheels occasionally. At Christmas time she helps the St George Christmas Society make up bags of lollies and clean up second-hand toys. She also helps with toys for the children's hospital. She believes that helping people is just human nature, that if people are asked they will get involved.

She also feels that behaviour of the people in the suburb she had recently left is affected by their surroundings. She notes that the graffiti, broken windows, and so on made you depressed and contributed to feeling unsafe.

> *And constant violence towards children over there. The families over there were dreadful, I think because of the financial problems, because they didn't know any better. They used to be just so violent towards their children. And when you see that on a daily basis you do get very sick inside. And when you got to come inside your house, you feel like you are in a prison, because you have to close your door to all that.*

The woman believes that she learnt a great deal about social capital from her mother and grandmother. However, she also noted that many of the people who lived in the dangerous street that she had recently moved out of had learnt about social capital from her example.

> *Yes, an Australian family across the road, a New Zealand family, a Chilean family, Maltese and an Australian family down here, all of them wouldn't come out of their houses to*

say hello to anybody, mostly because they felt daunted by the Samoans. But I'd yell at somebody 'hey didn't you hear me say hello?' ... And that's how I do it but I do it in a joke. I'd never be nasty to anybody. And it got that way that everybody knew me and knew my daughters, knew how I lived ... Yes, and then they started to say 'my husband can cut your grass for you' when they'd see me pushing the lawn mower. But I say 'It's okay. I borrowed this from [a neighbour]. I've got to lose a bit of weight' ... But because I borrowed the mower I did it myself, but it was nice of them to offer. And I said 'it's very nice of you to offer. Next time if I can't get the lawn mower, he can do it. Tell him he can have a rest today.' That's how I'd say it. And then she laughed and it was all right. She didn't feel insulted that I said no.

The respondent is constantly exchanging social capital with others. She feels that if someone helps her she should help them back but this is part of her overall approach of helping when she can. Her current approach to social capital is greatly affected by her economic and social position. She sees that by cooperating with each other the people she knows can have an easier life. She believes that the social capital between her immediate neighbour and herself grows quickly because they help each other and because they talk about what is happening in their lives. She agreed that helping others was a form of insurance because it means that people know you and know that you have helped others.

In her effort to get on with the neighbours she had to spend time with people whose approach to children is different to her own. She disapproves of leaving children to play on the street for extended periods and of swearing/shouting at them. However, in order to promote social capital in the street, she makes an effort to smile and say hello to these families.

When asked who she seeks help from, she replied that she usually tried the person who was closest to her. In her previous house this was because she usually needed help quickly. In her present home it is her immediate neighbour because she is so friendly with her and feels comfortable about asking her for assistance.

There are rules about the type of social capital that can be accepted from different people. The respondent has only once asked anyone other than family for money and that was under the most dire circumstances and she needed to get to hospital.

I have lent friends money, but they have given it back to me,

so I've been lucky in that instance. But I would never go and say I need money, although they always say to me 'do you need something this week?' It's just me. I just can't accept money. I can accept someone bringing me a box of food because I know I'm going to cook dinner and they eat a meal with me

She did seek help from a neighbour when her second husband became violent. She knew the family reasonably well but had not built up a social capital bank to a great degree. She asked for help because she was desperate and needed help quickly and from someone close by.

In her changed circumstances the woman has been pleased to find the level of support that is provided by the government at all levels. The level of available help has helped her to remain in control.

It is comforting to know that there are organisations out there that can help with a wide variety of things. From helping you with psychological things to food and shelter right down to occupying your kids, helping them do something. Craft or sport or child minding, things for little babies, playgroups, that's a big comfort to know.

STORY 2

Single Female – Western Sydney

This young woman lives at home with her parents and sister. The area is mostly new housing but there are some well established trees in the gardens. Their house is a two level brick house. There is a vegetable patch out the back and a small boat in the garage She is a very slight, friendly young woman, aged about 20.

The family came from Argentina in the late 1970s. They bought their home in 1980. They have been back to Argentina twice to visit but would not go back to live because of the living conditions and the inequities in the system.

She feels an affinity with the suburb where she lives, rather than Sydney as a whole.

> *but I go to the City ... and when I say [where I live] they ask where that is, they have no idea. I say it's near Camden/ Campbelltown. I don't say Campbelltown too much any more, ... when I said Campbelltown before they look down at you, and look as if you might steal something from them, so now I say [the name of the suburb].*

The family, especially her parents, still retains some Argentine customs but has adapted to Australian ways. They have a large extended family in Argentina, some of whom she is quite close to. However, she finds that she has different expectations and goals from many of her relations.

> *My Mum's family we don't stay over there too often, she has nine brothers, and there are now seven over there, but they are not lower class, but they can't afford as much, and because I know it's really slack, but we call them rabbits, because they grew up in a house with so many kids, like all her brothers and sisters and you would think they wouldn't have as many kids because it might help them have more stuff, but they have seven or eight kids, and there are cousins my age with a child or two by now*

The only relations from Argentina they have in Australia are her mother's brother. She has one sister who is a year younger. The two girls are quite good friends but she finds her sister's friends difficult to deal with because they are very particular about how they dress and how they look whereas her friends tend to be happy to wear jeans/

shorts/shirts.

Many family celebrations are actually spent with South American families they met when they first came from Argentina. However, her parents did not want to become part of a South American community in Australia. They chose not to live in the Smithfield area where there were a larger number of South American families settling into Australia. Similarly they do not go to the Marconi Club regularly.

This young woman has many friends in the area. There are two particular groups; the people in the street that she grew up with and a close group of girls she knew at high school.

Some of them are still friends from kindergarten and high school. One girl I'm still speaking to I have known since pre school, I don't speak to her as much as the group I was in at school, but I'm with three other friends from kindergarten, we always talked and went to each other's birthday parties and then in Year 7 we met another group of girls and through classes etc we formed a group and so there were then about 12 of us and now only about seven of us.

This group speak with each other during the week and go out during the weekend when work schedules allow. Most of them have part time jobs which may involve weekend work. Two years ago the group made friends with a group of boys from another suburb. This has led to several day long outings with both groups going to bands or whatever. One romance has formed but the girl involved has assured the rest of the group that she will not let this interfere with her friendships with the other girls.

Outings with her group of friends now involve: the local Catholic Club, drive-in movies, dinner, occasionally the city – especially Newtown, pubs, bands – generally chatting and catching up. The group of girlfriends help each other to make decisions, encouraging each other and giving advice.

The young woman works part time as a receptionist at a physiotherapist's. She sees some of her workmates socially, mostly at concerts. She also works as an actress and is doing a teaching degree. She has two particular friends in her course and they occasionally phone each other, but because they live a long way away and have busy lives themselves, they do not see each other except at university.

The respondent belongs to the Catholic Club but is not very active, making only occasional visits. She is also an occasional church goer. The family does not like the local priest who she says is old fashioned and demanding. During her last year at high school she was a prefect.

She liked the power this brought, especially letting her friends go to the front of the bus queue.

She decides if she trusts people by telling them a little about what she thinks and sees how they react. If they are responsive then she adds a little more. Some of her friends do what they say will do and she always trusts them to do whatever they undertake, others need to be pushed and one hardly ever does what she says she will. Overall she is not sure about trusting public figures.

Among her family and friends there appears to be a lot of support that this young woman can plug into.

> *I talk to my friends a lot more about things, but I talk to my Mum a lot, we are really open, my friends can't believe a lot of the things we talk about – things regarding sex and so on. My friends and that have started to be sexually active, one just went to the Doctor, had her own Medicare card and went, the other went first and then her Mum brought it up – but when I was 16 my Mum and I were talking about sex and Mum said, I'd really like you to wait until you are 18 and I'd really like you to wait until you are married. She would say I don't really like the pill much, but you come and talk to me when you want to do it, friends have been amazed. Things like that I talk to her about and problems.*

There are several communities that she feels part of and other places where she feels more like an individual. The neighbourhood community involves going to weddings, etc and knowing what is going on in the families around you. The work community involves the patients (which include whole sports teams) and the physio-type language used by the staff which is often not understood by non staff.

She feels more like an individual when she is out of her home territory, at university and acting.

> *I go there [to university] by myself and meet these other girls and other people, so more of an individual there, I will go to the library myself and do something, friends might sit there and talk – and when I do some other work I do, like acting and so on, because I go there by myself, no-one else has an interest there at all.*

Her ambition is to become an actor and she is doing the teaching course as a back up. At the moment she is an extra in a film and this involves many days' work.

> *I think I just like being someone else, I just liked it better than dancing, being able to express myself, being able to act*

crazy, go nuts and be a character

There is not much interaction with other people involved in the industry, mainly her agent. However there is some crossover.

The young woman reports that the initial interview and her current university subjects have made her more aware of how she relates to others.

there are so many more things behind things – why people do certain things and why they say things like that and why you can't exactly blame them for it sometimes too.

I'm aware I'll say something to someone and think 'wow', whereas before I wasn't thinking about why I said it, but now it's like from when you told me how people relate with each other, I didn't take any notice of it, I just talked to people because they were there

She believes that people learn to practise social capital from their family and friends.

if you are brought up as a kid being beaten by the ones you love or the ones you trust and are reliant on, you are thinking 'this is my family and they are doing this' well it won't be good for other people. So I think you are taught, not directly by OK this is how it is, but just by your experience.

One of her friends had needed, and been given, help in the form of time and patience. This was given without hesitation even although the young woman was not sure that she could provide the assistance needed.

I know a friend of mine was going through a bad patch, she was having a midlife crisis at 19 – it was like 'what am I doing here on earth, why am I put here, is the next stage really where we live' and she was really deep and meaning-ful but no-one needs it – just go 'I never thought of that' and just the meaning of life and stuff. Then I told her I'd like to help her, but I didn't know that myself.

The woman has turned down opportunities to be involved in movements like the Red Shield Appeal, usually because she lacks the time and does not really enjoy those sorts of activities. She chose to be a prefect because of concerns about the way the bus queue worked.

Most calls for social capital originate within her group and are sorted out within the group or within her family. The flow of capital between herself, friends and family is not seen as something that needs to be closely monitored and weighed.

I would take help and say thank you, I'm really glad you

were there. You probably would say 'I have to make it up to you' and you might take them out to dinner or something like that, and say they were the main people and stuff, but I wouldn't feel I had to help them. I would help them later, because that is always in the back of your mind, but you do it because you want to, not because you have to.

She sees helping other people as an essential part of living happily in society. The contact and flow of goodwill is seen as an essential component of a happy life.

The young woman is strongly of the opinion that it is not acceptable to be friends with people because they may be useful to her. She finds that it is no effort to keep up with her friends and does not run an internal monitor on whose turn it is to make contact. There appears to be a group practice among her core group of 7 to keep up with each other but this largely means passing on each others' news.

The young woman did not see that she was limiting her social capital. She noted that it was inappropriate to ask people you did not really know to help you while she and her friends trusted and relied on each other.

However, she does use other groups of friends to bounce issues off. These groups are not as intimate as the core group but people she knows through acting or university. They all live much closer to the city than she does and contact is pretty much restricted to work or study.

… [we] tell each other your private things and they tell you their ideas and you know that is as far as it's going to go and they will give you their point of view with no advice for you, because they don't know your friends and their opinion is just from what they see and because they don't know anyone, what they see is usually a clearer picture.

The young woman does not think that she would be friendly with anyone that she could not trust and rely on. Therefore she sees the two concepts as closely related. She enjoys strong, trusting relationships among her core group. She notes that calling on social capital builds it because it lets other people know they are trusted, assuming it is being used for a real need.

It builds it, like store it, through how you meet people and you basically do the same things and talk to them, and you build on it. Then the friendship goes and keeps on going, and chips away at it when you have bad experiences.

Her relationships with the wider group that includes boys from another suburb are not as trusting. Mostly because the boys appear to

be less able to deal with emotional issues and because she does not feel that she can trust them to keep her secrets. However she believes she can rely on them in other ways and trusts them to help her where they are able.

The young woman said that people from higher socio-economic groups may transfer social capital to poorer people via charity donations. She also felt that social capital is affected by the way you live. Her first thought was that poorer people may have a greater need for help but that richer people may have access to better networks for obtaining help. The respondent also noted that richer people may be more cautious about giving help because they have more to lose and are thus more suspicious of people. Finally she decided that the main factor in determining a person's use and stock of social capital is their degree of self sufficiency.

The respondent reported that her levels of participation were dropping in some areas but growing in others.

> *It's decreased a lot in sports and that, now I'm at Uni, but now it's increased towards the acting and I'm going to camera classes with 11 other people in that. But it's decreased with sport, I don't talk to so many people any more, but increased in the way that I've made new friends and when I go out now it's because, I might go to places where I might meet a few new people and then with that person you might meet a whole group of people, because they are with their own group as well.*

Whether or not new contacts become part of her extended group depends partly on the level of common interest, music being the most probable link. If the relationship lasted a while and if they began to exchange personal details and views of the world, then social capital would begin to build between them. However, if a reasonably new acquaintance asked for help she would consider giving it as she would assume they must be having difficulty in finding help elsewhere.

Couple With Children – Western Sydney (Housing Commission)

This couple live in a housing commission house with 4 of their 5 daughters. The eldest is at university. One girl is in year 8, another has just started primary school, another in kindergarten and the little one started pre-school this year. They have lived in the area for 15 years. They moved there from a housing commission town house in the same suburb. He works as a courier and she is not in paid work.

> *… we just found out a few weeks ago that someone torched half the townhouses up in the end of our [old] street. It is definitely a lot better here, we were living in a townhouse before, we had no access by car. We can drive a car up to the doorstep here, and there we couldn't we had to carry down steps or up the other side …*

The suburb is very confronting to drive around: groups of young men in the street drinking beer in the afternoon, very young pregnant girls, rubbish and graffiti everywhere, kids on the streets, stray dogs, no gardens. The houses appear to have been dumped on site. Their house is at the end of the property – the land is actually quite big with a reasonable lawn, but the house faces the back fence and has no outlook, whereas the carport faces the lawn and has a bit of a view.

They both think of home as the general area they now live in . He grew up in a nearby suburb. She grew up in another capital city. She left home when she was young and does not express any attachment to that city. Her mother and sister are still there and she occasionally rings them. They are both close to his mother whom they see every week.

He has two brothers whom he keeps in contact with. He is closer to the younger of his brothers, they talk about a variety of topics, especially music and politics. He also has an uncle that he is close to. He notes that he can argue with both his brother and uncle and remain good friends.

> *Last Sunday he was here when we got home from Mum and we argued about gun control, becoming a republic.*

She notes that her husband's uncle is discreet, this seemed to be important to her.

You can talk to him and he doesn't go around telling everyone about it ...

The couple get on well with a few of their neighbours but keep their distance with others. They are resentful about the number of Samoan and Tongan families that have moved into the area.

Mainly we talk to next door. The chap over there is a nice bloke, we were over there the other night. Around here, compared to where we were living before are a lot better, we can go away and tell them over there we are going away and next door and the other side, and they all keep an eye on the place ...

There are several people who work in the area in welfare roles whom the couple regard as friends. One is a Sister who runs a drop in group and is very active in the suburb. Another is a lay minister with the Uniting Church who was involved with the local youth group. The minister's name did not come into the conversation until we were talking about getting things done but they appear to be almost as friendly with him as they are with Sister M.

In addition to this the male has some friends he made at work and they regard at least one set of neighbours as friends.

I met [friend] at the place I used to work at Greystanes, we had a common interest in computers and games, we've been friends for say ten years. We don't see a lot of each other now, but when we can sort of thing, usually at Christmas time, he will come over here or we will go other there and have a barbecue or something ...

Most of the people here are not really friends. I define friends as someone who will give you a hand if you need one, and they are few and far between ...

The couple do not belong to any organisations. She played softball for a little while but stopped when she was pregnant. When asked about groups they belonged to she mentioned Sister M's place. The Sister is part of a group who are based in the suburb and provide support for families in the area. They have also had her to tea. However, they do not go to church, although he did while he was growing up.

The couple do use some local services but it does not appear to contribute strongly to their sense of community. They have tried to support some of the local businesses but the atmosphere in the local centre is increasingly unwelcoming to them.

The only reason we still go down there is the guy with the

> *newsagency is a really nice bloke ... the supermarket, milk*
> *bar and bottle shop whatever is there, it's a pretty poor*
> *atmosphere there anyway. I go to the doctor who used to be*
> *there, I kept on with him because I found him a really nice*
> *bloke ...*

At various times the wife has made an effort to be part of community action but she has not found it rewarding.

> *When you go to meetings, you think 'Oh there are other*
> *people there who show up who like to get things done to make*
> *the area nice and you go there thinking, alright, we'll get it*
> *all done', and we are all happy because they are going to get*
> *it done for us. But then when you leave you find they aren't*
> *doing anything, and then you stand there like nothing ever*
> *got done. That is how I feel. Then you get the other people*
> *they feel the same, but they get angry about it. Then they just*
> *destroy the place anyway ...*

He does not really feel part of the community, despite feeling at home in the area. His wife has got involved with the younger girl's primary school, but they have not made strong friendships through their children and the schools.

The sources of help that came to mind when asked about getting things done are: yellow pages, doctor for medical, principal for school. They then recalled a lay minister in the Uniting Church, a nun and the husband's mother.

> *We ask my mother a lot of legal things, she was a legal*
> *secretary for a long time and one of her friends is a bigwig*
> *in the legal profession, so we can ask her.*

The man has looked for work in the newspaper. He has not had any luck with CES or job agencies and does not believe it is worthwhile to try them. He has asked the youth worker's wife if she knows of any jobs. He is positive about his ability to find employment.

> *I left, I still had two weeks pay owing to me, and I had just on*
> *two weeks off and then got this job, which isn't really*
> *working out because basically of the travel, it's spending too*
> *much on petrol to get to work. It takes about an hour and 20*
> *minutes, it's at Lane Cove. The job itself is a good job, it's a*
> *nice place to work, but it's too far from here and too*
> *expensive ...*

The couple was not very happy about people bringing their personal problems to them. The wife has found that it often involves back biting.

We try and stay out of other people's business as best we can
...

She had been involved with the Youth Group when the lay minister was the Youth Worker and gets involved in some of the Catholic Sister's projects. In response to the show card, she remembered that she had done some craft courses and that he used to be involved in Scouts when he was growing up. Her husband recalled playing cricket.

> *I used to play cricket, playing cricket Saturday was fun but they all got too serious, I gave it up four or five years ago. I just wanted to play and have fun. Their attitude was to get out there and win ...*

He was also prompted to recall belonging to the AMWU (Metal Workers Union) – he left because they did not provide any support when they were fired. They also noted that two of their daughters did karate at a local centre.

Part of the difficulty of living in the area is the design and layout of the suburb. The husband notes that this was apparent in the early housing commission areas such as Macquarie Fields and that the Department have gone on reproducing the problem even when they could see it was not working. Another difficulty they identified is the problem of getting things done in the community.

> *Everyone knows [the suburb's] bad press – and as I said to [Catholic Sister] the other day, I said the major problem with [the place] is the apathy of the people living up here, and people up here don't want to get anything done. They are not prepared to get out there and do anything. They have all these little street clean-ups and things and then a week later it gets to be a brothel again, a few weeks ago it was woeful. It's not just the people, it's the Department of Housing as well being very spasmodic doing maintenance mowing lawns and things, so I can understand that a bit. A lot of people up here seem to think they are owed everything. Their attitude is 'I have a TV it's broken, I'll throw it in the street, the Housing Commission will fix it up' – if you want to live in a street like that, it's fine I suppose ...*
>
> *The amusing thing is when we were moved from our place down there up to here, we were told 'you have to keep the lawns neat' and that, but you drive around here, people have that much garbage in their backyards, three or four cars pulled to pieces ... We were hoping to get out of here, but*

obviously not ... [The suburb] has a bad name and that goes back, as I said to [my wife], [it] has to get rid of this bad name and get some good press. One of the things was a few years back they were talking about the violence up here and then started talking about the shops about bars all around them, that is common just about everywhere in Sydney, shops have bars around them.

They note that the police are not seen as a great help and give several examples of instances when the police were called and did not come or came much too late. This contributes to the general feeling of being under threat or unsafe.

The couple see themselves as people who will give help to others and do not necessarily expect to get this help back

I suppose it's a bit like Christmas time when they have food drives and things like that. You go and donate tins of food and things like that but you don't expect anything back. That's the same sort of principle. And it is nice though when you need a hand to do something you can't do on your own, to be able to go to someone and say 'give me a hand'. I suppose it is a two way street in some respects ...

There appears to be a regular traffic in social capital on the husband's side of the family. He helps his parents, uncles and aunts with various jobs especially those requiring transport and strength. His mother helps them out financially. His parents and uncle helped them to move house.

However, they also harbour some bitterness that help is not always reciprocated when they need it.

You know, with family you don't mind so much. I know there has been a lot of people I've helped out and when it comes to the crunch and you really need a hand with something, they all sort of evaporate, they disappear ...

When the woman was in hospital after giving birth to their youngest daughter one of her friends offered to come around and cook and clean for the rest of the family. He declined this offer of help because he did not like the person concerned and felt that he was perfectly capable of looking after the house and children without help. A further disadvantage in accepting social capital from this woman was that they do not like feeling obligated to her.

The big fuss she made over this christening cake she did for me. She whinged and complained.

There are other examples of relationships with the couple's

friends proving to be more volatile than was conducive to building social capital.

> *We took [our daughter] to a specialist last week for her eye and we had a friend of ours with us, and she sat outside while we took [our daughter] in and she turned around to this friend and said that [our daughter] has to have an operation on her eye ... She goes 'What do you expect after getting hit by a car?' And I thought how could she do that and say something like that ...*
>
> *But the way she was saying it, it was [our daughter's] fault. She should have known better than to run in front of a car. I fronted her and she tried to say she didn't say it. I used to talk to her and she used to talk to me about all sorts of things. So I don't tell her anything any more ...*

Family and friends have helped them in times of difficulties, including the woman they lent money to. In addition they are sure that his brothers would help if they could and they would feel comfortable about asking some immediate neighbours for help in times of difficulty (such as driving to hospital). In this part of the discussion the male respondent noted that it was a bit funny that he would in fact ask for help from a neighbour that he did not normally trust – that sometimes the boundaries blurred.

They initially stated that they did not monitor contact with friends but as the conversation progressed it became apparent that they were aware of how often people contact them. They recently realised that they had not seen his brother for several weeks and they then checked with him to make sure that he was all right.

The couple were not aware of maintaining contact with anyone because they may be useful to them. The husband chooses not to see people whom he does not like, even if they could help him in times of need. He also has no compunction about not getting involved in things that do not sound as if they would suit him. For example a friend recently asked him to help him with his rally car but he felt that it would be a waste of his time.

The male respondent's family has a store of social capital that crossed generations. For example when he spoke of his brother and the brother's long standing girlfriend:.

> *They are mentioned in our wills, if both of us were to die in a car accident, they get the kids and all the money and everything else from insurances to bring the kids up. Because we trust them that much that we'd know they'd get a*

good education and they'd be loved and they'd be looked after. Yes, we trust them ...

His wife feels that she is getting more involved in the community, largely through a group run by one of the local nuns. The group meets once a fortnight and has lunch, a talk and discusses issues important to them. Over a period of months she has been one of the main supporters of this group, bringing new members and encouraging attendees to participate in the discussion.

Yes, well the lady that used to live here before us, she shows up there and everybody looks at her the wrong way because she's got tattoos all over her. But they are only looking at the outside, they don't see the inside of her. And she is a nice person. And we do paintings and all sorts of things and she drew one of her in the beginning and then her now. She is all in black in the beginning with frowns and crying, and in the one now she is brightened up and happy ...

Yes, and I think I was the only one that – I don't know how to put it – made her feel she was part of the group sort of thing ...

Gay Inner City Couple

This couple is made up of two males in their late twenties. One works as an academic in gay studies at University. The other works in a government department. They were comfortable identifying as gay and indicated that they sometimes found it difficult dealing with heterosexual males who were often antagonistic to them. While at first their social capital story appeared to be strongly related to their sexual orientation, further investigation revealed the importance of family as an influence in forming attitudes and behaviours related to social capital.

This couple have lived together in their current premises for approximately 3 years. Their choice of the inner west as a place to live was affected by a number of things, including the appeal of the area.

> *It's a nice balance between living in the city and having*
> *some sort of suburban existence ... It has a little village*
> *atmosphere and we're not that far away from Newtown ...*

In addition, the fact that siblings lived in the area influenced the initial choice of location.

Both young men were now in the process of redefining 'home' as being separate from the physical location of their family of origin. For one of them, the home of his family of origin no longer existed due to his parent's separation.

> *I go to see my family ... but I don't think of it as going home.*
> *But I think home is something that has a sense of familiarity*
> *and feeling comfortable with where you're located. If it's not*
> *strange or foreign it's much more easy to call it home ...*

While both respondents felt that they were 'locals' to the extent that they were recognised by local shop keepers, this was not an important feature or benefit in terms of a feeling of identification with the area.

One of the couple had quite a lot of friends who live in the area. The two men did a great deal of their socialising separately. They both reported being quite comfortable with this. One was an academic researcher and much of the time he spent socialising was spent in venues associated with his research project.

> *Lately all my socialising has been around work because*
> *we've been doing observation work which involves going out*

*and socialising with the work team. There are four of us ...
It's fun but it's weird. I haven't actually seen anyone in a
going out way for a couple of months ...*

The other member of the couple maintain regular contact with his
close friends. A combination of phone messages and e-mail was used
to maintain contact with friends and family. Also, the couple tended to
run into friends who live locally in the street. Little contact was reported
with neighbours. Contact with persons in their neighbourhood existed
because they were friends prior to living in the same area.

Friends tend to be gay or lesbian. This was particularly true of the
member of the couple who is an academic in the area of gay studies.
Their socialisation patterns were seen to be affected by changes in their
primary relationships, and also by their need for personal space, space
as a couple and work situation.

*I guess I'm partly to blame for a lot of it because I tend to
make my own private area, a place to get away from the
outside world. So I would discourage people ...*

There was a feeling expressed that there was a degree of elasticity
in their friendships and that they could easily be re-activated.

*I've still got this idea that there'll be a time when I will see
them more often and they're not really holding it against
me. There are people I went to high school with and we keep
in contact very irregularly, once a year, but I know these
people would come to my funeral ... they would be there if I
needed them.*

Both men indicated that there was a degree of 'work' required in
relating to non-gays which made socialising with gays attractive. It was
suggested that at some stage or another straight friends were likely to
be curious and ask what it was like being gay. It was mentioned that
this issue also came up for other minority groups with a high media
profile (e.g. Aborigines).

*There are questions that straight people ask gay people a lot
and you become accustomed to that ... I work with an
Aboriginal woman and she was saying the other night that
she is so sick and tired of people immediately launching into
what they think of Mabo and things. [It happens] when
people discover you are not part of the mainstream ...*

The men indicated that they were currently less involved in
voluntary organisations than they had been in the past. Nonetheless,
one of the couple was still quite active in a voluntary capacity in gay
and lesbian organisations.

It was interesting that, despite their stated strong involvement with the gay community, the couple said that they didn't necessarily feel 'part' of that community.

It's about being able to contribute. The gay community is something I think I can fit in and out of, it's not something I'm in all of the time ...

The motivation for undertaking voluntary work, when this had been done, was reported to be tied up with a personal need to widen their social network.

With the counselling service, it was an ad in the gay press about setting up a new service and they were seeking volunteers. The reason I was interested in doing that was that I'd been overseas the year before and I'd actually made use of a lot of gay organisations when I was away, ring up and find out where to go out, stuff like that. So I was aware of how useful and handy they were and also I think I was interested in making new friends at that time, which I did ...

With more social 'comfort' (and being settled in a relationship), interest in voluntary work was seen to have lessened.

Both men see each other as their main source of help and support. Alternatively, they would seek out family or a friend.

I'd go to a friend. It really depends on the problem as to which friend it would be ...

Being gay was seen to affect the way that support and information was available.

Yes, I think it is important. One of the things I think of when you're gay is your options, the people you can turn to, to talk to is more limited, more concentrated. There's a sense of being able to get a lot of things done within the gay community network, it makes the choice easier. If you had to find someone to move house for you, you can go to the gay press and you'll find three or four instead of the 60 or 70 you would find in the Yellow Pages. You wouldn't do that all the time ...

It's about feeling comfortable. When I was working at Mardi Gras we had a lot of tradesmen coming through. We actually had a welder come in and he was heterosexual and he was a perfect example of this type of person who was totally amazed that we could use power tools and that a gay man could drive a nail in with a hammer. So it's good not to have to go through that, leave all that re-educating of people

behind ...

Connections through organisations and voluntary activities were seen as sources of new information and skills. They were also seen as potentially important in enabling these men to meet persons who could benefit them in their careers. Networking and associations with others were also seen as offering feelings of solidarity. Again, there was an opinion expressed that their associations and networks could lie dormant and be reactivated when needed.

There was a discussion about the extent to which the gay community was being absorbed into the mainstream. The general feeling was that this was only possible to a limited extent.

> ... I used to think that it wouldn't matter – being black or white, gay or straight, tall or short, it shouldn't matter. But it will always matter ...

The extent to which issues arose that affected the ability to relate to the wider community varied.

> It depends on who's got the issue. Someone can have an issue with something without the other person realising that there is an issue at all, which might be the case with straight people going to dance parties. They don't realise it is an issue but it is an issue for the gay people. I think there'll always be this sliding around of what is an issue and what's not. If we wanted to have a kid, that would become an issue for us. If we don't want to, it's not an issue ...

There was a definite feeling expressed that it was far easier to be openly gay and lead a 'normal' (whatever that is for anyone) life in a large metropolitan city like Sydney than it was in rural or less metropolitan locations in Australia.

One respondent has parents who were deaf and from a migrant background. He said that he was very aware of his parents depending on social capital and that having to ask for help so much as a child had made him averse to doing so as an adult. He did say, however, that he felt he could access social capital if necessary.

In comparison, the other member of the couple had a large extended family and had experiences of exchanging social capital which were relatively more positive.

> There was also a fairly big Church thing my family was part of, which largely provided social support and also options for the kids to go and do things, get them out of the house.

As a result of this experience, he had a fairly strong sense that if he helps someone he is able to ask them for help. Both men indicated

that there was a strong current of obligation which ran through their families.

One of them perceived there to be 'a thing' about volunteering in the gay community where a lot of people (particularly from certain social backgrounds) end up doing a certain amount of volunteer work. These persons were said to be mainly middle class with time to spare. He also said that it was quite common for people to get to a certain point where they don't want to do it any more.

> ... *there are limits to social capital, it's not an endless resource. You do actually come up against the limit of how far it can be stretched and how far it can be relied upon.*

One of the main perceived benefits of the generation of social capital was that it helps the respondents to connect with other people. The exchange of social capital was also seen as an opportunity to demonstrate commitment to a relationship. It also added a deeper, more meaningful dimension to a relationship.

> *Your friendship doesn't just become based around meeting and chatting and talking but actually about doing things together.*
>
> *In a way I'm a bit more interested in friendships based around doing stuff like that, rather than just meeting and chatting and having coffee, stuff like that.*

One of them said that social capital generating behaviour was a mixture of 'the right thing to do' and providing some insurance for a time when they might need assistance.

> *It's also a moral thing. And you never know when you will need someone's help, do you?*

His partner said that (other than a small group of regular contacts), they were not particularly fastidious in maintaining contacts. The main criteria for maintaining contact amongst close friends were location and lifestyle. One of them said that he feels he has drawn extensively on social capital while being a student and he was looking forward to being able to respond in kind and 'draw less'.

> *I feel I've drawn on a lot, over the last 10 years and feel that it's about time I could be in a position to be able to offer, to have resources.*

One of the men said that he was aware of the way he has held on to contacts that are important for work, including maintaining contacts with potential referees. His partner indicated that there had been particular friends whom he had supported in times of emotional crisis and he would expect similar support from them if the situation arose

where it was required. It was noted that when their contemporaries started having relationships with other people (i.e. coupling) that initially impinged on how much friends saw each other and were 'there' for each other.

> *You are friends with someone and then they go into a relationship, that really shifts the extent to which you can draw on them for all sorts of things.*

One of them had lived in a smaller community and speculated that in smaller areas communities relied more on social capital. He felt, however, that he would be more reluctant to draw on social capital in a rural situation.

> *The more involved you are, the more exposed you are, the more people know about you – so there is a kind of, like, there is something around gossip, or something, that, and also the involvement of other people in your life that I think in that kind of situation I would want to keep a bit of a check on.*

Because of a stated need for privacy and a degree of anonymity, he preferred an urban to a regional centre lifestyle.

There was also a discussion about social capital and personal wealth. There was a feeling expressed that wealthier people were in a position to offer assistance at little personal sacrifice. Social capital was also seen to be dependent to some extent on the ability to have a face to face relationship.

> *To me the examples I can think of or draw on, providing social capital they've almost all involved being together with someone else, or in the same place as them*

Changing jobs was another situation where location affected the ability to access social capital. It was seen to provide a new work environment or new set of work colleagues, and thus a whole new avenue to social capital. This led to a discussion of leaving one job for another and deciding which links were maintained and which were left behind. As one of them knew his research grant was coming to an end and he would be leaving his current work environment this issue was salient for him. He said that people in his current work environment were telling him that they would be providing support for him when he was no longer there on a full time basis.

His partner is currently working in a government department that is downsizing and this was affecting the way that persons were treating each other.

During the first interview the couple indicated that they had

become less socially active since becoming a couple. While they had fewer social connections, they recognised that they had more work based connections than they had when they were younger and single. Thus, while in the first interview they said that their range of contacts were contracting, in the second interview they thought that they were changing more than they were increasing or decreasing. They also observed that the quality of their social contacts had improved.

> *I'm not as young as I used to be, so quite often when people talk about social networking, things like that, I keep thinking of wild parties, falling over each other in a drunken stupor and things like that, which doesn't happen, I'm not interested in doing that much any more. I don't think that is necessarily the case, so it's perhaps the quantity has decreased, but better quality – it's improved.*

Finally, they commented that being involved and engaged with other persons made them feel good. They recognised that they were now in a period of consolidation in relation to social capital.

STORY 5

Inner city Double Income Couple with No Children (DINKs)

This couple have married fairly recently. They are in their mid-twenties. They are both professionals, and she is undertaking part time studies. He is Australian and she is from the United Kingdom. They met through his employer (who is also a friend) when she was on holiday in Australia. Their courtship was described as 'a bit of a whirlwind'. They were married in the United Kingdom and lived there on a 'working holiday' for approximately 15 months. They returned to Australia six months ago and had been living at their current address for three months at the time of the initial interview. While originally this couple felt that they had low social capital, it became apparent in the second interview that this was not the case to the extent they originally thought.

Neither member of the couple considered their flat 'home'. The wife still related to the United Kingdom as home, although she was beginning to identify more with Sydney.

I suppose home for me is still Scotland where my family and all my friends are, but then I feel more adjusted here. This flat to me doesn't feel like home, it's just a place to live, but I think Sydney is becoming more my home ...

The couple indicated that they enjoy travel and could feel settled anywhere. The concept of 'home' was seen as associated with being settled.

If you're happy somewhere and know you're settled there, then I guess you can call that home ... Knowing you're planning on being there for a while ...

Their current flat was not seen as 'home' because they had a definite deadline date fixed in their mind about when they would be leaving to buy their own home. While family and friends were seen as important ingredients in defining where home was, workmates, sporting associations, the shopping facilities and services were seen as less important.

The husband indicated that he did not consider his work mates as 'real friends'. This appeared to be associated with his still living in the city in which he grew up and was educated.

Work is work, they're not really friends ... If I moved to another job on the other side of the world then they'd be people I knew, workmates, some I'd be quite close to. But friends, my friends are from school and uni and people I've known all my life, they're important ...

While he was in touch with his family every day, his wife was currently out of touch with her family due to a conflict caused by her marrying and coming to live in Australia. She is, however, in touch with her UK friends via e-mail.

When asked about contact with neighbours, it was indicated that the couple had some limited contact. The building they were living in was a relatively new building. The unit next door was still empty. On the other side, the neighbours had only moved in about 3 weeks ago.

When asked how friendships and the links with current friends got started, school and university were said to play a major role. This was true for both members of the couple.

My closest group of friends are mostly people from university and then I'm still in touch with some old school mates but that's probably less of a contact ...

The impact of the temporary move to the UK was discussed in terms of its impact on the husband, who is Australian. While it was reported that he lost contact with a lot of Australian friends, new friends were made in the UK. One of these friends now lived close by to the couple. Most of the people they associated with in the UK were the wife's friends.

It was great for me and my friends. I saw a lot of them while we were there. Not so much in Bristol, but we went through a stage of going up [to Scotland] to visit or they'd come to see us, we saw them a lot ...

It was indicated, however, that they always planned on coming back to Australia.

These moves had a significant impact on the wife's career. She said that she remained in university studying medicine initially, but when her partner got his job, the couple was only able to see each other on weekends. This led to her deciding to drop out of university.

It was awful [not seeing each other]. I went down for the summer and didn't go back for third year. We got married and I left and just got a temporary job ...

She then worked in medical sales, which was seen as a very in-between position, just to fill in time. She is now practicing as a lawyer and studying at University at night.

When asked about voluntary associations, the husband said that he has a sister who has cystic fibrosis. As a result, he has always been involved in activities which raise money in support of cystic fibrosis research. He also said that he supports the Salvation Army via charitable contributions.

The husband indicated that he always looks upon people sceptically at first, always being a bit wary, and then once he became more familiar with them and 'sussed them out' he decides whether or not to invest his trust in a particular person. This assessment process was more focused on observable behaviour than personal background. Interestingly, the wife indicated that she did not trust anybody in her workplace.

> *Socially I'm probably a lot friendlier, but when it comes down to business and work ... My associates are quite ruthless with each other ... they're absolutely selfish, it's in their nature ... I don't want to get trampled on, especially being a woman ...*

The issue of trust in relation to public figures was seen to depend on what sector of public figures were being considered. There was general agreement that politicians were generally not trustworthy, with Ted Mack being cited as an exception to the rule. Business leaders were also not seen as particularly trustworthy.

> *I'm very sceptical of what people in positions say and I won't believe it straight away. I want to check it and make sure they're right when they're talking about policy. I always want to check it and question them ... in business there's always a benefit to lying and in politics there's a benefit to lying. So for most people in the public arena there's always a benefit to lying so I think you always have to be careful ...*

The initial reaction to the concept of community was negative, conjuring up images of 'cliquishness' for the couple.

> *If you're an outsider ... although I'm Scottish and I'm not from Sydney, I'm still White Anglo-Saxon and so I am part of the bigger community which seems very easy to fit into ... but when I think of the word 'community' I immediately think of places like Leichhardt with the Italian community, or the community of Mosman ...*

That said, there were seen to be some benefits in communities.

> *In Leichhardt you have this great Italian atmosphere, nice Italian restaurants etcetera. And there's the gay community ... all these groups. But I don't like people to not fit in and I*

> *see communities as somewhere where people can get ex-*
> *cluded ...*

However, feeling part of Sydney was seen as a different matter. Overall, there was an initial reluctance on the part of the husband to say he belonged to a community as defined by his definition. It was recognised that perhaps mainstream Australian life was not seen as a community because the couple was part of it.

> *Because you're a part of it, maybe you can't see it as a*
> *community. Whereas if you are outside that you would*
> *think that was very much a community. It's hard to step*
> *outside and look at it ...*

It was recognised that the world in which the couple lived was by and large white Anglo-Saxon.

> *We don't have any Asian friends. We wouldn't call ourselves*
> *racist but we just don't have any occasion to meet them in*
> *our community. It comes down to educational background*
> *as well and our friends are from university. We're not*
> *intellectual snobs but the fact of the matter is this is our little*
> *group, our little community ...*

When asked about participation in activities, the husband indicated that he had recently become involved in sport through a friend.

> *We were just sitting around talking one night saying it*
> *would be nice to play cricket again. He made a few calls,*
> *rang the Balmain Cricket Club which is a high grade of*
> *cricket played. Spoke to a guy there who told us to ring*
> *someone else so [he] rang them. He is the guy we met in*
> *London but he's actually a mate of a guy I went to university*
> *with. So that was through friends ...*

When asked about how they spent their spare time, it was revealed that spare time was minimal and at a premium. The week days were taken up with work and study. There was also some cleaning.

This couple appeared to see themselves as fairly self-contained in terms of getting their emotional needs met. The idea of possibly having to venture further for support appeared to be somewhat daunting to them.

> *I don't know where I would go if I needed any external help.*
> *That is a bit of a worry actually. If we were really desperate*
> *and needed professional help, I don't know ... I'd have to tell*
> *somebody close initially and then maybe get recommended*
> *on to somebody who's been in the same boat ...*

The husband particularly had a family model of seeking help and

support within the family unit.

> *I've never thought about it. Never done it either, I'm not really sure ... The thing is I think I can deal with most things myself anyway ... I look at Mum, with Dad dying, she never saw a social worker and never sought any help ...*

When asked to indicate involvement in groups or associations, the cricket club was mentioned. Interestingly, there was no unaided mention of the involvement in cystic fibrosis fund raising activities.

> *I've played sport all my life. This cricket club is recent, yes, a few weeks. [When probed] I've been involved with cystic fibrosis for about 15 years ... When they have fund-raisers, Swimathons, I used to do a lot of swimming for them. I've helped them with their craft fairs. There was a group that had a craft fair and I always helped them set it up and dismantle it at the end of the day, behind the scenes. And also raffles and things like that. [Wife] sold pins for them recently at work. So if there's something going we usually put a hand in and help ...*

While the husband is involved in his professional association and keeps up with university events, the involvement was seen as peripheral.

There was some cross over of contact between persons they knew in various situations.

> *Some people I work with I see at Uni in the evenings. And also at professional meetings ...*
>
> *Engineering is quite a small group of people so at engineering firms and other companies, you tend to bump into people you went to university with, so your work group and your university group do sometimes overlap ...*

When asked to think of any relationships or links they had made with people, such as someone from work whom they had become good friends with, the wife cited her aerobics instructor.

> *I started aerobics and she was lovely and afterwards she told me I was the only one who smiled in her classes, and we got chatting and really got to know each other well. Then went out for dinner. And now we e-mail each other all the time and she's coming out here for a holiday with us ...*

The husband cited his boss at work as an example of someone with whom he had multiple connections. He indicated that they had gone on holiday together and they are now 'good mates' who sometimes go out together. Relationships with multiple connections

were not necessarily seen as more important than single connection relationships. The issue was seen as being more about the depth of the emotional connection they had with a person, rather than number of connections with a particular person.

In discussing activities and motivations for involvement in current activities, the couple said that they were struck by how limited their voluntary activities were at present.

> *I used to be so involved in things at Uni, lots of clubs and societies and I'd do charity work and always give blood and was part of the Red Cross. Now that's just all gone. And I used to go hiking and play sport ...*

They attributed this lack of involvement to a number of factors including their recent marriage and the fact that they were working full time for the first time. Free time was limited and to be savoured rather than filled with activities.

The current period was seen as one of career consolidation where extracurricular activities would have to 'take a back seat' for a while. They were consciously choosing to have a 'selfish stage' of their life at present where they did not have to deal with the demands of children.

Both respondents indicated that the first interview had made them think about how they connected with things, and made them more aware of the connections they had. The husband indicated that he felt that social capital generating behaviour was something that is learnt.

> *A simple example I'd give would be charities. Charities your family have always given to. Mum has always walked down the street and given to the Salvos, so now whenever I walk past the Salvos I give to them as well.*

His wife also felt that there were some individuals to whom social capital came more naturally. Such people were described as very spontaneous and giving, but on the whole she saw social capital generating behaviour as learnt. It was suggested that, while there may be a small group of people who go out and give because they enjoy contributing, most people expected some level of return on their effort.

When asked about the motivators which encouraged them to give support to others, the husband identified most strongly with the statement 'it's just the right thing to do'. The wife suggested that subconsciously she could be motivated by a possibility of reciprocal behaviour in the future. She indicated that she did make a conscious effort to maintain contact with friends in Scotland. She also was aware of working at her relationships with work colleagues. She provided a career based example of someone with whom she maintained contact

who had been helpful to her in establishing her current career.

> *I was given her name by a friend of the family and told to contact her if I wanted to find out about the industry ... I phoned her about trying to get into the patent industry and she gave me some advice, and then I got the job and so I phoned her again and asked her out to lunch, and I've spoken to her a few times ...*

The couple also indicated that the husband's mother, who has been recently widowed, is moving house. This has involved the husband working to get the house in order including resealing the tiles on the roof, cutting down trees, moving rubbish, spackling the walls, tiling the kitchen and rendering the kitchen.

He felt motivated to pitch in and help his mother in part because she and his father had been generous to them in a way that was in touch with their needs at the time.

> *She bought [sister] and me a car when we were at university so we could travel around, which was handy at the time ... they may have had a bit of spare cash at the time, so they could afford to – but the fact that they chose to do that with it rather than take themselves away on a holiday ... they have always been there for me. If I've ever needed them, there has always been someone there to help.*

Another characteristic of his parents was that they always offered help without being asked.

> *If someone can see you need a hand, that you don't have to go and ask for help, it's better for yourself.*

It was apparent in considering this and the first interview, that the concept of social capital was not all that 'top of mind' for this couple. When, however, they articulated this instance of social capital, other examples came to mind.

> *The other day another one of our friends [the one who lives locally with whom he plays sport] said 'by the way I've organised to get the work utility, the weekend you're moving – so you can borrow that for the weekend'.*

This led to a discussion that both members of the couple were now part of a local netball team.

> *Yes, we have a team – and they are a good bunch and we socialise mainly with them. We do help each other out.*

The wife was very aware that she was limiting her social capital in her home country by having moved to a new country. She indicated that her social capital was also being limited at the present due to time

constraints.

> *I'm just so busy. Any spare time I have I'm working – I have*
> *a backlog at work, and also I have exams and essay and a*
> *big study at the moment ... I do make some effort with work*
> *people. I just don't have time.*

This recognition of the impact of time on their ability to engage in social capital generating activities was echoed by her husband. The result of this situation was a recognition that they focused on a few people who they felt they could rely upon.

It was considered easier to approach someone for a favour if you knew them well. Relatives were generally on the list of persons who were easier to approach, as were 'good friends'. Both of them were able to relate to situations where there was a transfer of social capital from one person to another. It was seen as frequently occurring between family friends.

> *I'm thinking of my first job. The company was owned by a*
> *friend of Dad's and they interviewed me and employed me.*
> *They wouldn't have employed me if I hadn't been suitable*
> *for the job, but I might have got the interview because of the*
> *connection, because they knew Dad ...*

Another example of the transfer of social capital was cited in terms of the way that siblings had been incorporated into the couple's social network.

> *... We have a lot of respect for [friend] ... he is a great bloke*
> *and by all chances his sister would be too, she is, but that is*
> *because we knew him in the first place.*

It was agreed that when social capital was borrowed it had to get 'topped up' or it would be depleted. The wife again echoed her dislike of accepting favours and reiterated the modelling provided by her mother.

> *She would give you the coat off your back ... She is extremely*
> *generous, but she would be mortified if people did what she*
> *does to people, back, and I think that is obviously where I get*
> *it from. She is worse than me.*

As previously mentioned, she found the impact of location (i.e. migration to a new country) had an enormous influence on her social capital. She also mentioned that the city she came from in Scotland was very friendly and people generally helped each other.

> *It's an unusual place, they are so friendly. I don't know why*
> *they are, but unbelievably friendly. Just talk in the street and*
> *anybody would help you ... we got on a bus, we wanted to*

get into this Museum and … you didn't need a map, you just need to step out on the street and ask someone. The whole bottom deck of the bus offered to get off with us and show us [how to get there]. …

It's a very poor city and after the shipping industry collapsed. It was once a very wealthy city and then the shipping industry collapsed, and they went really poor and I guess a lot of poor people don't have a lot else except their good nature …

The couple indicated that age and life stage did impact on the whole issue of social capital. They said that their social participation had decreased in recent years because they were now working full time and studying. In addition, the husband was doing shift work. Being married also contributed to reduced socialising, and has impacted to some extent on the number of people they can call on.

Young Male – Single in the City

This man is about 25 years old. He graduated from university 3 years ago with a Bachelor of Science. He had moved out of home about 12 months ago and was sharing a flat in an inner city suburb with a room mate. He reported that one of the major advantages of his new living arrangements was having his own space and not having to follow parental dictates on issues such as housekeeping. Another benefit of living in the inner city was reduced travel time as he reported working long hours and was also currently doing a postgraduate degree. The respondent became aware, in the second interview, that he wanted to become proactive in improving the quality of his social capital.

His motivations for moving out of home were a need for greater independence from his family. This, and a wish to reduce the time he spent travelling, were mentioned as key factors in his move.

> I guess for me home is very much a lifestyle thing as opposed to a location or an image or anything. Home fits your lifestyle, so for me now home is single, go out a lot, study, work a lot. So being in a place which is quite small and not really flash doesn't really bother me.

The man indicated that he was still very close to a younger sister who lived at home with his parents. Their interaction was one of the few things he missed from his family home.

He reported that he and his roommate do not live communally. They lead quite separate lives despite working in the same office.

> If you cook, you cook for yourself. Leave it up to each other to clean or not clean as the case may be, it's pretty relaxed ...

He reported that having an easy relationship with his flatmate (current and previous) was integral to him having good feelings about his current flat as home.

> This is very important because you don't want to have stress when you come home.

A lot of his friends are work friends and quite a few of them lived in the same suburb.

> ... Friday nights we quite often go to [local area] and it's actually quite good because you can just wander home from the pub.

He also played sport locally, as well as in his home suburb. The local facilities including local shops and services were seen as quite an important benefit of living in the area.

> *[Suburb] is a great suburb for all that, the village atmosphere, walk up to the shops*

The man saw his younger sister who lived at home about once a month. He tended see his friends and workmates every day and most weekends as well. He maintains contact with overseas friends mainly by e-mail, supplemented by the occasional phone call.

He indicated that he only saw his school friends about once a year. He maintained more frequent contact with some of his university friends (a couple of times a year). He defined 'close' friends as people who he could be with and feel an easy acceptance.

> *We really enjoy each other's company and that's what defines our relationship. We can hang out all day, have a good time, crack jokes ...*

His contact with his immediate neighbours is minimal. There were, however, people who lived across the road (whom he has got to know travelling to work) who he felt he could ask to do 'neighbourly' acts such as letting a tradesperson into his flat if he could not be there.

The respondent's friends were reported to be sources of mutual support. That said, friends could come and go and even disappear for a while. That did not preclude their being close friends. The key issue to friendship seems to be a non-judgemental attitude towards each other.

The key to friendships and associations appeared also to be related to a commonality of focus in terms of life direction. Where people actually lived was said to be less important. In this context, he had been uprooted because of his parents' move to New Zealand from the ages of 13 – 15. This made it difficult for him when he came back to Australia in years 11 and 12 of high school.

He indicated that he sponsored a few children through World Vision. He also used to do volunteer work at the Children's Hospital when his place of employment was close to the hospital and he was not doing university part time.

> *I used to go down there once a week and do Radio Bedrock. I used to go on the radio, walk around the wards, talk to the kids, hold competitions ...*

He became involved in activity at the Children's Hospital through a casual contact he met at a party. She mentioned the radio work to him and it sounded like a 'fun, interesting' thing to do.

The respondent indicated that he relied heavily on 'gut feelings' in determining who he did and did not trust. Within this context, he felt that he was learning to be more selective about who he did and did not let his guard down with at work.

When it came to public figures, there were not many persons who he felt were worthy of trust. Trust to this respondent appeared to be strongly related to philanthropic activity.

I thought Mother Theresa was trustworthy, probably Fred Hollows was trustworthy. Charitable type people, people who are charitable and sacrifice a lot of their own life ... Politicians who get paid a lot and have a vested interest in decisions that are made are mostly arrogant and self-loving.

He also considered that business people were not necessarily trustworthy.

The man uses the Yellow Pages as a starting source of information if he needs information to facilitate getting things done. He also mentioned that local community bulletin boards were a source of information, along with the Internet and friends.

If the man was considering changing his job he would initially look through the newspaper. He would also put his name down with several management consultants.

You build contacts over time, give them a call, see if there's anything out there, let them know you're ready for a change. There's always jobs out there ...

If he was considering changing his career, he indicated that would take more planning and time.

The man indicated that his friends and his sister were his main sources of support. He did not consider his parents as a primary source of support because he considered them to be highly judgemental and critical of him.

He indicated that he became involved in sporting activities because of the friendship it offered and because he enjoyed the activities. He got involved with the Children's Hospital because he wanted to give something back to the community. The involvement in the hospital was also chance, through a casual meeting as previously mentioned.

In response to a query as to whether the initial interview had impacted on his view of himself and social capital, the respondent said that he had been thinking about the issues raised and has been reading literature related to male sex roles in our society. As well as reassessing the way he related to his friends, he was reassessing the way he has

related to former girlfriends and his parents.

He indicated that the book he was currently reading put a lot of emphasis on the parent / child relationship and that had led him to try and build bridges with his parents. He indicated that while he was trying to change, he realised that nothing had changed in his interrelationship with his parents from their perspective. He also realised that changing the dynamics of his relationship with his parents would probably take time and not occur overnight.

The man was also re-evaluating his ability to rely on current friends. He indicated that, in the past, he had taken for granted his ability to rely on 'mates'. He expressed concern that, as he changed the way he related to people, some of these 'mates' might have difficulty accepting the 'new' him.

> ... *it's like how far can you go, how far do you have to change before they don't – if you keep this image and they like that image and are friends with that image you've created and if your actual person moves away from this image and they see something else, – how far do you get away from this image before you aren't friends any more.*

In discussing how people learn about social capital and whether it has to be taught versus being innate in someone's personality, this respondent thought that people who had effective family models of providing and receiving social capital within their family of origin would be more adept at working within the system.

> *I think you have to be taught how to give or receive social capital. Obviously your family is the first place you learn how they support you and then first they look after you and slowly you return that.*
>
> *Growing up in my family, I didn't have a strong identity in myself of who I was. I was a very weak, shy sort of a child, not very talkative, found it very hard to communicate with other people ... my parents whether they mean to or not have a very negative focus – they always look at the bad things ... they have got a very tight idea of what you should do in life.*

Within this context, he said that his parents did have a circle of friends with whom they socialised and with whom they would exchange 'acts of social capital.' He said that his parents were less forthcoming to him than to friends. He indicated that it was more important to be disciplined and 'under control'. It was important to be good at school. There was less concern about the development of social skills in the wider community.

He has been actively thinking that he needs to generate new support systems. He is contemplating joining Alcoholics Anonymous to find support for his desire to reduce his alcohol consumption. He is also contemplating joining a male support group.

He acknowledged that major changes had occurred in his life and his thinking since the initial interview. The interview concluded with the man articulating his new found appreciation and understanding of social capital.

> *... what social capital means, if you want me to summarise what I think it is, it's like having these islands of comfort and growth and usefulness. You have an island over here of friendship, one here of love, all these things and social capital is sort of the bridges you build to get across those and draw and get your wheelbarrow across to get a bit of that and a bit of that.*
>
> *It's all there, it just has to happen.*

Young Couple With Children – Regional NSW

The husband is 41 years old, the wife is in her early 30s. They have three children under the age of five and moved to a regional centre about three years ago. They made a conscious decision to leave Sydney, where they had been living, and the husband studied for a career which would allow them the mobility to do this. He started his career as a teacher, worked for agovernment agency and then most recently trained as a solicitor. She loves horses and owned a pet shop prior to coming to the regional centre. They both acknowledged that the issue of social capital had become much more salient for them since leaving Sydney and starting a new life in regional NSW.

The decision to leave Sydney was reported to be somewhat traumatic for the wife who had always been close to her family, both physically and psychologically. The couple had talked about leaving Sydney for several years prior to the move, but they described these discussions as 'vague'. Initially, the wife was going to qualify as a vet prior to the move to the country, but pregnancies and a business intervened. The husband's transition to law, and that whole period in the couple's life was described as extremely stressful.

> *I started a part time degree in the second half of 1989 at the Institute of Technology. So I did that. That took me until half way through 1993, four years in all, then I did a half year compulsory College of Law which I had to do as well to get admitted as a Solicitor.*

During this time, the couple and their three young children lived with the wife's family. It was after the husband's completion of his College of Law requirements that they were able to consider moving to the country.

> *I applied for jobs all over the place, applied for jobs on the Central Coast– I actually decided, we had been on a trip up through the areas we thought we might like, Bathurst, Orange, Dubbo, I hawked myself around the different offices and took CVs and left them where I could. That didn't produce anything. This job was advertised in the paper, and I rang them up.*

The husband moved to the regional location in October, the wife followed with their children in January. Part of the wife's preparing to

leave Sydney involved selling her business. The wife has not been working since moving to the regional location. This is in part because she has lost the support of family to look after her children.

While the wife was not sure where 'home' was at present, the husband felt his home was definitely where they were now living. This may in small part be due to the fact that his parents are separated and his home of origin no longer exists.

Networks of friends were extremely important to the couple, especially as they had no family where they were now living. Joining APEX when they arrived in town was seen as critical to making new friends. This was not the type of activity that the husband would have been part of prior to coming to a regional location.

APEX conducts activities to raise money any way it can and donates it back into the community for various causes. The local club owns a Merry-go-round, a Mini train and Jumping Castle. The Club has enough people to run these activities on a voluntary basis. This took up a lot of the husband's spare time. The couple was forced to leave APEX when the husband turned 40. He had not replaced his APEX activity with another community activity at the time of the first interview. He has, however, become active in the Australian Rules Football Club.

The wife had met most of her friends through her children's school.

> *When I go to school I might drop in at [friend's] place for a coffee on my way home, she has two girls, one is about [child's] age the other one is a year younger than [another child], I see [friend] more by myself I suppose. The others tend to be people from school. The school and the local church, the kids are at the Catholic school and the local Catholic church, the school has a couple of barbecues the church has functions, Christmas and Easter and so on.*

She was also invited to join a book club established by the local bookshop. The book club is made up mainly of females despite attempts to attract male members.

> *There was a bookshop opened in town and they had an opening night. Because [husband] was a solicitor they asked him, so I went as well. They said they wanted to start a book club, and I enjoy reading, so we go out to dinner once a month, and discuss the book we have read and have some food and some wine.*

The wife also did tuckshop duty and indicated that it tended to be the same groups of people whom she came into contact with

constantly in these school activities.

The one thing the couple noticed, coming from the Sydney and moving into a country town was the number of voluntary organisations there are. The wife mentioned that the lack of formal entertainment also fostered more community based activity. Services that were seen to be particularly lacking were counselling, health and school services. As a result, overall, it was felt that people had to be more self reliant.

This was even more the case at the Catholic school their children attended.

> *The Catholic School has to do it anyway, you are only a bit subsidised and you are paying school fees. And for school extras you have to earn money to pay for them. That is why for the Catholic Schools, even with the computers and things, all these fund raisers are done for something, they've just put a big shelter up, shade and rain multi purpose shelter, and so now it's just fantastic and the kids can actually sit outside.*

The couple indicated, when asked about support systems and not 'social capital,' that they also were part of a babysitting club of mothers in their group.

> *There are say 15 of us, and someone is secretary. You take turns and you can ring up and ask for a babysitter and you have points for how often you sit. It was working quite well until some people had children who got older and suddenly left, but we talked about combining it with the other babysitting club that had the same problem. ... [a benefit is] if someone is coming to mind your children you know them fairly well and feel happy leaving them with that person.*

The husband indicated that when he first came to the town, there was a period of about 6 months when he felt quite lonely because he didn't know anyone. When his wife joined him, however, there was a conscious effort by various people in the church and school group to invite her around for morning teas, the morning tea circuit, and that started happening. It was reported that after about four or five months the social contacts seem to take on their own momentum.

The respondents reported little contact with their immediate neighbours, whom they reported to be very quiet and very shy. Despite this, they reported that if they needed help, their neighbours would come to their aid.

> *Yes, I could do that. And they are good, they look after my animals, but they tend to be very quiet and mind their own*

business. I have chooks, sheep and dogs. I have horses but they are out of town on a property, but the sheep are here and the dogs … They are good in that respect and they are nice, but I talk to them and I probably would invite her in for a coffee, but we don't socialise, just chat over the fence.

The wife indicated that there were still a limited number of people in Sydney with whom she tended to keep in contact. These were a mixture of school and horse riding friends. The husband's Sydney-based friends were mainly university contacts made when doing his recent law degree.

In Sydney you tend to get in your little set group of friends and just don't seem to go anywhere else. This is what I've found happened. It doesn't seem to be that you get many new friends coming into that group, not like here. Here you are meeting people all the time and everyone is a lot more open and friendly and the opportunity to become friends with someone is far greater.

The greater ease in making friends was attributed to a series of aspects of country life including:

- Not being as hassled.

- Being less strained time-wise.

- Lack of traffic, resulting in greater ease in getting from location to location.

The wife indicated that, when she was working, she nominated two charities a year that she would sponsor. Contributions to local charities was more ad hoc and the demand was fairly compelling.

If we are down the street and someone is having a raffle you are forking out $2 there or 50 cents there for some local fundraiser, no matter who it is.

Both members of the couple considered themselves to be fairly trusting of other people. When it came to public issues, trust was more problematic. There was some distrust of the media and politicians.

… I don't trust politicians, I think even if they did mean what they said, they just can't do what they say most of the time for different reasons. They may come into politics really meaning well, but I don't necessarily believe everything they say.

The couple indicated that they felt more a part of their community than they had in Sydney, despite the wife missing her family.

I feel good about things, I've been to the group events where

*you meet people and talk to peoples' friends, and that is
something that has been lacking in my life and probably is
one of my personal needs and I feel good about the fact that
you know people and relate to them successfully.*

Being the local solicitor was seen to have made it easier to fit in
and be part of this new community.

*I think you are with the status of being a solicitor. When
people say, it does seem to be a big thing when people ask
what your husband does and when I say Solicitor, they say
'oh'.*

The stability of being a solicitor was also seen as a contributing factor
to community acceptance.

When asked how they would go about finding employment in
town, the wife said that she is currently investigating the opportunities
for part time employment. She intended to go to see a friend who
works at Centrelink. She was also relying on word of mouth contacts.
She said that, in a time of trouble, she would look to her mother for
support. She also indicated that she had some friends in town she could
turn to. The husband said that he might ring one of his close friends
interstate or his parents and sister.

When asked about participation in other organisations or associa-
tions, the husband indicated that he had some involvement in the Law
Society, but was less involved since moving from Sydney. They were
not involved in any political organisations or charities such as Meals on
Wheels. They were considering joining the local Arts Council. This was
initiated by one of the wife's friends in the book club. Associations with
people in one type of activity was reported to lead to activity in other
areas.

*The people from the book club are the ones wanting us to
join the Arts Council, so if it happens it will be because of
that.*

They said that the links and associations they had with other
people in several different situations were more important to them than
were single associations.

*Probably because you have had more of a chance to get to
get to know them, because you are seeing them at different
things.*

The wife said that one of her initial motivations for joining school
related activities was to make new friends. She was also following a
model of participation she had learnt from her mother.

... I always knew when the kids go to school I would go and

help, my mother always helped, on canteen, all that sort of
thing. I was so excited when Mum did things, I always knew
I would do things at the school if needed.

In the case of the husband, he commented that his father had not been involved in many community activities. The wife also said that having more time allowed her to participate in community activities. Being accepted as part of the community through these activities was important to the couple. They felt that living in a country town had improved their quality of life and their relationship with each other.

I think certainly we have been through a difficult time with
all the pressures that were on us during that period of time
I described. I think coming out here has certainly helped our
own relationship ...

This was compared favourably with the hassle of city living. Another benefit of living in the country was a reduced concern about home security and victimisation from crime.

The wife felt that she had learnt a lot about trust and relying on others from her family of origin.

[My mother] was also always at the school helping. It was so
exciting when Mum was on canteen, I remember how
exciting it was, and my sister said the same ... it was fun, she
was always at the schools for fetes and things, even though
she had so many children ... she had eight ... she was
always at school doing things and helping with things.

She said that, as the oldest of eight children, she was expected to set an example.

The husband reported that his family was often a haven for various persons.

Our house always had people coming into it, people staying
for longer periods, friends from overseas, or friends of
friends, people temporarily homeless for whatever reason.
That was the way my parents helped.

Going out into the community and participating in community events was not really something that was part of his experience as a child because his parents just didn't seem to do that. He indicated that this pattern of behaviour had affected him as an adult.

I've never found it a natural things to do, to become involved
with what I did with APEX. I think that sort of block very
definitely stems from the family experience.

... What I did find is that if you are forced into a situation
of actually going out into the community and doing these

things, although it might be unnatural to you or arranged for you, not your own initiative, but joining a group and sticking to the structure of the group, it really forces you to become involved. And I found not only was it very enjoyable to do that, even though it was an unnatural thing for me to do, but it was also rewarding, not only from the point of view that I was able to benefit from other people, but other people were able to benefit from me ...

There was some discussion and agreement that the increase in regulation of behaviour had made it more difficult for people to help each other as much as they had in the past.

[Wife's] father who is very much like that and how he perceives that is a bit of a nostalgic view of Sydney when he was a young man, back in the 50s and 60s ...

Dad would say, if he was building something and friends wanted to help, he would be inclined to say 'blow the Council, I won't bother telling them' because he would think it ridiculous that they should impose on his friends helping him, because when he was young they did all help each other.

The couple was currently looking after someone else's animals for the weekend. They were often asked to babysit and did so despite not wanting to. If the wife did not meet a request, she indicated that it would be related to 'the space she has.'

She said that she is now limiting the number of people she relates to.

When we first moved here we seemed to be making friends with lots and lots of people and there are definitely people now that I'm probably not so much making a conscious effort not to see, but just not making an effort to see them.

The husband was aware of the fact that he lacks family support where they now live and has to ask friends for assistance. He finds it awkward because he often does not get an opportunity to reciprocate. The wife said that, while the husband could not reciprocate, she did on their behalf. The husband indicated that he would feel better if he was the one to perform the return service.

It was agreed that social capital could be stored but that a reciprocal relationship was required.

It's like a person who never shouts a drink at the bar. You tolerate it for a while but if it keeps going, it's not tolerated any more. So to that extent, yes, I think it is stored.

The husband also saw the act of giving as enriching on a personal level.

As noted in the initial interview, the couple's move away from Sydney has increased their dependency on social capital. This involvement in social capital has made them feel better about themselves and their community.

> ... *as much as I like the friends I have in Sydney and I still do keep in contact with most of them ... I do find people here more reliable than in Sydney. Maybe we've got more time or are more aware. I actually think it is a time thing.*

The couple said that living in a new community had made them much more aware of the issues under discussion.

> *When you have been in both situations it is easier to look back on the other and to see ... like with anything, you don't know if you're happy unless you've been sad, to know what being happy is all about. I think this is the same sort of thing, you just don't realise that you're so busy and lacking time in the city for your family or your friends until you get away from it and look back on it and see what you've been doing*
> ...

STORY 8

Retired Couple – Regional NSW

As a farmer, the husband is semi-retired. He is close to 70. His family has lived in the district for several generations. His wife formally retired about a year ago from a management position in a community financial institution. She is 62 years old. She moved into the area about 40 years ago from Sydney when they married. They are both very active in community-based activities. They have two adult children who live in Sydney.

Both members of the couple had a strong sense of identification with the regional town. The husband's family settled in the area in 1873.

> *That's four or five generations of us in the one place, about as long as most.*

The wife indicated that she found it very easy to adjust to country living because of her husband's extensive social network with young married couples who were starting their families.

> *... in those days it was pre-pill days, there were a lot of young marrieds, we all had kids and we all got together and we were all on the one wavelength, one status level ... So coming in and having a lot of instant friends because he knew them all was just wonderful, far better than you'd get in the city.*

The couple was involved in a multitude of activities including the local Aero Club (the husband has an active flying license), restoring cars, a classical music group, a video group, a book reading group, and playing cards. The husband belongs to the fishing club. The wife is a keen gardener, a member of an embroidery group, Treasurer of the one community organisation and about to join another.

> *I already know everyone there. Fifty women ... it was on the list of things to do when I stopped working.*
>
> *... life is very good in a small country town. I knit and I'm also playing the organ again. I play at home, but I also play it at Church, only once a month in church.*

Some groups, for example the Aero Club and the card group, do not have many members who overlap in terms of membership.

The couple indicated that, because they live in a small country town and they have been in the town a long time, everyone knows

them.

> *If you are ever ill and you are at the hospital and probably*
> *going to know most of the Doctors there you feel you care for*
> *each other, and it's really good.*

The couple reported that there was less snobbery and more mixing at all levels of society because of the relatively small size of the town.

The couple's nearest neighbour was reported to live about 1 km from their house. They did not socialise with this neighbour but saw them in church on a monthly basis. The neighbour's son, who shares their interest in music, picks up the Herald for them on the weekend and drops it over. They socialise with their neighbour on another boundary, having dinner together every second month or so.

The couple indicated that the basis of their friends was the APEX Club, and things had 'just slowly expanded from there'.

> *Basically the club would have been the foundation for most*
> *of our friends. Even the ones who are now living back in*
> *Sydney and also retired.*
> *It's so much so that we even have an annual reunion of all*
> *those people we were friendly with when we first came. Every*
> *year we go for one together.*

The husband noticed little change in his life since retiring. The wife indicated that she had become more socially active.

The wife indicated that her involvement in the garden competition was both driven by her interest in promoting gardening within the town, beautifying the town and raising money for charity. The gardening competition was organised through a community group. The husband worked single handedly in maintaining their small local church.

> *We just support and maintain our own little church on the*
> *side of the road near where we live … It's a little old peasy*
> *building and it's the guttering and roofing and people keep*
> *breaking in, so we repair the locks on the windows and*
> *doors … I do it myself.*
> *When our daughter got married it was painted inside … It*
> *was a lovely wedding.*

The husband indicated that, through time and experience, he had developed a sense of whom he could and could not trust.

> *I have an immediate sensitivity with people and I do or I*
> *don't. My first impressions are generally right. Maybe be-*
> *cause dealing with people, selling chickens, it's there.*

The couple was not trusting of public figures and politicians.

The husband and wife felt very much a part of their local community. The husband gave his current involvement in managing the local Bushfire Brigade as an example of that involvement.

> *My involvement there has been fairly intense and I feel I've been relied on quite often, I suppose because a little bit of business acumen ... organising. Rosters of people for day work, night work, that type of thing ... I am the Secretary of the Bushfire Brigade. And the Treasurer. Nobody else wants to sign anything ... they rely on me. Mostly the fact that I'm older than most of them.*

The husband was also responsible, while involved with APEX, for starting a school for disadvantaged children. They said that they felt very supported by friends to the extent that when one of the couple's parents died (and they were overseas) friends attended the funeral on their behalf.

They reported feeling most connected with those friends with whom they shared multiple activities.

> *We have been fortunate, in that not only the friends in [country town] but the others we made 40 years ago, we are still in close contact with them as well.*

The couple kept in touch with these friends through phone calls, visits and the previously mentioned yearly reunion.

Much of the couple's activity was driven by friendship, being part of the community and giving something back to the community and a feeling of accomplishment. The couple, especially the wife, was also motivated by a drive to keep busy.

> *... just because I've given up work, I don't want to seem old like some of these other country farmers' wives who just make cakes and potter around, I can't do that. I still like to learn to do things, that is important. ... I'd be lonely on the farm, even with [husband] being there, my makeup means I'm not too good on my own for long. I really wasn't forced or shamed to get into it, but because I like to organise, that is why I do the newsletter for the Garden Club and I'm Treasurer of the [community organisation] and am involved with [community organisation], that is what I want to do.*

When asked about the impact of living in a country town, the couple said that they had more friends. They also felt that all their hobbies and interests were well catered for. They enjoyed the role they could have in shaping community life. They also felt that living in the

country gave them more time for social life and for their children when they were growing up.

> *I understand why they think it's a rat race compared to here. We have been lucky enough, because we have had ties with Sydney, we haven't lost track of what the city person is now and the children are involved in the city rat race.*

When asked about the impact of the initial interview, the couple reported that it made them aware of how lucky they were. It also acted to contrast their life with the life their grown children live in Sydney.

> *... the differences between the life when they're here and the way they live there and hoping they get as much satisfaction from their lifestyle ...*
>
> *Getting back to the values in a small town and having a sense of identity here. It's what we talked about before and what we were aware of but it has reinforced all that. Like we said before, if we get ill we're probably going to know the doctor, if it's not our doctor we will still know him ...*

The couple wondered about the extent to which their children's early life experience growing up in regional NSW had an impact on their current values. They felt that their values had affected their children.

> *[We have influenced] the jobs they're doing ... Our daughter has followed tourism I think because of her interest and our interest, possibly our influence, possibly even from the grandparents. And our son possibly has gone into engineering because I was mechanical and that has come right down through the ages, from carpenters way back ...*

The wife indicated that her family was 'very social'.

> *Dad always had friends that we did things with, ever since I was little we would do things out, golfing, swimming, boating, fishing, always with other families. Even holidays would be with other people, other families would come along ...*
>
> *He was in Rotary for a while. He was involved with the Yacht Club, he was Commodore for a while. So it was more community interests rather than social. He played golf and all those sorts of things, so I suppose you could say yes, he was involved. My mother not so much, no. Women in those days didn't do so much, and she didn't have good health either, she smoked and she died of emphysema, but she didn't get involved ...*

Her husband said that growing up in a remote area influenced his family's behaviour.

> *... we had to make our own entertainment basically at home. Sundays were a great day for music, sing songs, various things like that, with the family and visitors. Tennis was my parents' great game and his activity in the public life here in the little locality was the Progress Association, he helped build the little church when he was a little boy and his grandparents were involved in that type of thing. Church life was important to them in those days because it was a source of entertainment ...*

He said that he had become involved in the bushfire brigade both because of his father's involvement and because of the community dependence on his skills. He also indicated that, as one of the older families in the area, his family had long been associated with community support.

The husband thought that people were less inclined to help each other now than they had been in the past.

> *Getting back to what you were asking about friends and neighbours relying on each other to do all these things, in the old days they all relied on each other, APEX was very strong, there would have been at least forty people doing a lot of work within the community. And now that's all changing because APEX only has about 10 or a dozen people now and they're only able to do less work for the community and we have to rely on the government now ...*

The couple said that, although they had always worked long hours (being self-employed) they had always been able to integrate their work with community activities (unlike their children).

They remarked that one of the reasons they participated in community activity was that it was 'the right thing to do'. They said that the 'insurance' of mutual support was not a motivator. They said that, in most cases, help did not have to be requested. People were attuned to each other's needs and 'pitched in'.

> *If they know we're away and they see a problem they'll take care of it, that sort of thing. That's the neighbours ...*

The couple said that they usually rendered assistance when asked.

> *Most times we've done things and never thought any more about it. I guess you could classify us as being a charitable pair ...*

They said that once they had withheld information at the request

of a friend and were never thanked though the person had benefited financially. This was resented and they said they would think twice before doing it again. The couple felt that their friendship had been abused.

They could not think of a way in which they had ever consciously limited their social capital. However, they were aware that, living in a small country town, they had to be careful whom they asked for assistance.

They indicated that they were aware of patterns of providing favours and tried not to 'get into debit'.

I'd certainly be conscious if I felt I owed someone a return favour or something, always. But I don't really think about people owing me ...

They told of a situation where a friend of theirs did a favour for their daughter in Sydney because of their friendship.

She was flatting in Sydney and her flatmate was on drugs and she wanted the flatmate to leave and the flatmate was being difficult. So I rang up my friend in Sydney who is a policeman and he went around and helped her there ...

They felt that they now owed their friend a favour because they had asked the favour.

The couple reported, as mentioned in the initial interview, that they had become more socially active since retiring.

Put it this way, if we decided to sell the farm we would certainly become more involved, I would see to it that we did. We know for our mental health that we would need that ...

Single Female – Regional NSW

This young woman, aged 28 years, is a teacher in the local high school. She is also involved in numerous extracurricular activities. She initially became active in community activities when she moved from her home town (which is nearby) to the country town in which she now lives because she had recently ended her engagement and had not been 'single' for a long time. She disliked the 'singles scene' and wanted to be as busy as possible to numb the pain she was experiencing.

When she left home after high school and went to live in Sydney (working in a major department store), she reported becoming very ill and having to return home. She felt leaving home was the issue, she was too young to have left. She is now again contemplating moving to Sydney, this time to be with a new boyfriend whom she met through her sister.

Her current location has been more a place to get away to and to recover. As she lives about a half hour's drive from her family, she still sees them several times a week.

Depending on how busy I am at school I go over there once or twice a week. It's 30km, not far at all. I'll just pop over some days and say hello.

She met her former fiancé when she was at university doing her teaching degree as a mature age student (she started university at 22). She returned to her home town after university because her then fiancé got a job there.

Prior to going to university, this young woman owned and ran a sandwich shop in her home town.

I just decided I had gone as far as I could, or wanted to, go with my career in that area and I'd done it all before the age of 22, so I decided now was the time, now or never, to go and get my degree.

She ended her engagement in part over issues of trust and in part because she did not feel that she was being true to herself in the relationship.

... it wasn't that way when it started but when you enter into a relationship you think, well, it's not everything I've always wanted but there are certain things that I do like, but

some things that aren't in my whole make-up that I would like in a relationship and I think you end up saying to yourself do you leave this to go searching again. And I was really scared to be 27 and single ...

She met her new boyfriend about 12 months after she broke her engagement. She has started building a new life in Sydney in preparation for moving there when her three year contract at her current school is over at the end of this academic year.

... when I went down there for a month at Christmas I joined the local gym and that's where you start to make more contacts that way. And my girlfriend in [suburb] plays netball so I made sure I got into her netball team and I think you end up branching out that way. [Boyfriend] plays cricket so I've met a few of the girls who play cricket. And I'm the sort of person who will suggest we get a team together, a mixed one even, or something. I honestly believe you can't sit and wish it would come to you, you have to create your own networks I think. And people love being part of networks, they really do.

She was currently dealing with the frustration of not being able to join her boyfriend in Sydney for several months.

While there are no neighbours who live immediately adjacent to the house in which she now lives, she does play basketball with a neighbour who lives across the street. They met through basketball and she happened to be a neighbour. She also commented that she enjoyed the fact that school kids walked past her house and acknowledged her.

The school kids call out to us when we're out on our balcony here, and people walk past and call out g'day. If we're here on a Friday night we could be sitting watching tellie and a group of school kids will walk in and say g'day on their way to the Chinese or something and drop in and say hello.

The young woman has recently initiated the formation of the local high school's Triathlon Team. She mobilised support from local businesses and sponsorships for students. She was taking a team to compete in the Triathlon Championships.

The school will be supporting it, they don't know that yet but because these two have dropped out my funds have fallen behind, so I'll have to get the school to support it.

She did all this work on weekends and team training is done in her own time. She became involved because material about the NSW All Schools Triathlon Championships came to the school and it was

forwarded to her because her interest in sport was well known.

The respondent said that she enjoyed being an open and trustworthy person and expected everybody to be as open. She said that, in part, this attitude came from her family of origin. Despite her preference to trust most people, she did not feel that most politicians and public figures were worthy of trust.

That said, she thought all public figures were 'much of a muchness' and that there were degrees of trust she would give to a public figure.

> *If I asked for something to be done personally or as a committee I think they would do it. But I don't really think trust comes into it. They would do it to benefit themselves, they wouldn't do it to benefit you ... You know you're not going to get everything, but you may get some of it.*

She said that, in a small community, the fact of being invited to certain parties made her feel part of that community. This included the rugby scene or the Arts Council. Being a teacher also made her feel part of the community.

> *... as a teacher it's fantastic because everyone says hello to you in the street. Certain people you meet in the community, as a teacher in a small country town, we have quite a bit of status.*

The financial support she received for the Triathlon also made her feel part of the community. When asked when she felt isolated, she reflected on feelings of isolation when her former relationship was ending. She saied that she actively used affirmations and positive thinking to overcome periods of isolation or depression.

The woman said that, in making her move to Sydney next year, she may be unable to get a suitable transfer. In the event that this was the case, she would use old college contacts and probably do casual teaching. She also thought that she could return to the hospitality industry. She indicated that her sisters, mother, boyfriend and flatmates were all sources of support. Who she would seek out would depend on the degree of support required or what was wrong.

She is very active, playing netball with a group of Year 9 girls every Tuesday, playing basketball, and doing an Aerobics Instructor's Course. She is also part of the Arts Council which organises bands and exhibitions into the town.

In terms of ties and closeness, she said that circumstances to some extent determined who she was close to and what she did.

> *It's probably where I'm working at the time and who I'm*

*living with. I think I become really close to flatmates and I
was close to friends at university. It tends to be wherever my
life is, sharing things in common at the time ...*

She said that her prime motivations for going to university and for
coming to live in the country town were 'feeling lonely and deciding
to do something about it'. Her reason for becoming involved with the
Triathlon team was self-satisfaction.

Her involvement with the local bar where she worked was
motivated by a need for extra cash and building up a network of
friends. There was some overlap between persons she knows in
various situations.

*With people from the bar, I invite them to our parties if we
have a party. Being a small community you see people from
the bar at the gym, see them when you play sport, out
afterwards, that sort of thing.*

She also was motivated by 'always wanting to give things a go'.
Interestingly, she did not think she was motivated by giving something
back to the community.

When asked how her life had been impacted by growing up in and
living in a small town, the young woman said that she thought growing
up in a small country town made her more resourceful than someone
who grew up and lived in a metropolitan area.

*What happens when you grow up in a small country town is
that you network in your own area but you are always
forced to network in other areas, such as going away to
university, maybe having to go to the city for work, and I
think you are forced to become more resourceful and to
experience other communities and lifestyles.*

The fact that less time was spent in traffic was also seen as enabling
country people to 'pack more into a day'.

She said that she had thought about the content of the initial
interview to the extent that she was about to move from the country to
Sydney and realised that this would necessitate establishing new social
networks (social capital) in Sydney.

She considered that her family had a big influence on her
awareness of forming bonds with other people. Her mother works in
the area of palliative care and is very active within that sphere as well
as supporting people generally. Her father is an Assistant Principal and
is a member of APEX and Lions.

She also indicated that the regional location she grew up in, with
most people knowing each other, enabled her to trust people.

In a small country town you know their parents, you know their brother, there's a lot more trusting going on. Even to the point of booking up petrol when you run out of money, you book it up and say you'll pay tomorrow and they say yeah, righto, see you later. That sort of thing. I wonder how the hell I'm going to survive when I go to Sydney!

She felt, however, that there was an element of personal style that also impacted on a person's inclination to reach out to others. She pointed out that she comes from a large family and has a brother who isn't as trusting as she is.

The woman thought it was important to be confident in yourself to ask for assistance. She said that it would be easier to ask for help if you had rendered help in the past to that person. She also felt that her self esteem was lifted when she was seen by others to be of assistance.

The bottom line was that I felt great about doing it [preparing dinner for parent of child she taught who was a friend of her parents]. People saw me doing it, comment was made that I'm always thinking of other people, that sort of thing, and that's nice to hear. You don't want to be the martyr but it's nice to be known as a nice person ...

She said that age and life-stage impacted on social capital in that younger people could afford to be more self-centred as she felt it impacted less on others.

I was in business at the age of 19 ... at that age I just said this is what I want to do and I had nothing else to think about it. It was just me, I got a loan and in I went. If I failed, I failed. If I succeeded, I succeeded. I didn't have to think now if I fail what am I going to do. I didn't have to consult a partner, I didn't have children to worry about to feed, there was just me and if I had to eat rice for a week because the profits were down well then I'd do that. Not that it ever happened. But I only had myself to answer to.

The respondent said that she was becoming more socially active with a wider range of people. She commented that at home and at university she had been in a 'safe zone'.

A huge step for me will be to move here to Sydney. But then once again I still know I have networks. I have sisters there and I'm coming to a supportive environment ...

Empty Nesters – North Shore

This couple are both in their fifties and have two children who no longer live with them. The couple's home is a neat and tidy Californian bungalow on the lower north shore. They have busy professional lives which they enjoy. They are thoughtful, articulate people who answered questions carefully. During the interview they did not assume each other's answers.

The couple have lived in the same house for 26 years. It is the only house they have owned. They have a strong sense of 'home'.

> *I feel connected to [the neighbourhood]. I think that after 26 years I've been fairly connected to [the suburb], and the lower north shore and the harbour and the ferry trips. Even the shopping centres that we go to.*

They bought on the lower North Shore because they could not afford to buy in the eastern suburbs where they were renting.

The wife was born in Israel but does not feel that Israel is home. Her mother, sister and other family still live there but she disagrees with much of what Israel is doing and says that she does not belong there. Her husband came to Australia 45 years ago from Eastern Europe.

> *I haven't got any family in Hungary. [Here] I've got my children. I have a mother and her brother and his family and I have a cousin on my father's side. But I mean of course I had a lot more family but they all died.*

His mother is currently in hospital and he sees her every day. When she is not in hospital he rings her everyday. His cousin on his father's side has children and grandchildren. His uncle has four children. He keeps some contact with these cousins.

She talks to her mother twice a week and to her sister once a month. In addition, she corresponds with them by e-mail. Their daughter lives in Sydney and is married with one small child. Their son lives on the north coast and is unmarried. Both are in their twenties.

These empty nesters are very involved with their grandchild. They talk to their daughter, son-in-law and grandchild several times a week. Often the conversations are about child-minding arrangements

> *[Our daughter] is feeding, so whenever the baby sleeps here they also sleep. They would go out at night but would end up here so as to be able to feed him during the night. So they stay*

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here quite a bit.

The couple do not feel that their concept of home changed when their children left. This is partly because the children still visit and stay overnight. Relationships with their children have improved since they moved out.

> *Well, she's a very messy person and I mean her house is unbelievable. You have to wait till the things are on the floor. But I mean it's her house so it doesn't worry me at all but my house is nothing like that so it's a bit of either there was a bit of friction or you swallow it in. And with my son he was quite rebellious you know but I don't know if that was necessarily just living together but he finds, you know, the authority of the parental house sometimes a bit stark.*
>
> *The best, best times I've had with him is since he lives in the north and I often have to go north for work. And so I don't stay with him but I stay near him, we have dinner every night sometimes we spend time in the afternoon together, that's the best time*

At first the couple thought that most of their friends lived on the north shore. However, as the conversation progressed they recalled more and more friends and they appear to be spread around the city. They have a complex network of friendships that encompasses several groups.

The husband also has one friend that he associates with his early period in Sydney.

> *... she's from Hungary. She's the only one. We don't have any more from that time, only this one Hungarian friend.*

The various groups of friends are not mixed together a great deal because they would not necessarily get on with each other.

Family issues are a common theme in discussions with most friends. Depending on their friend's interests, they also discuss political issues and books. Some friends they speak with every couple of weeks, some every couple of months and others only two or three times a year. They still regard those they speak to a couple of times a year as close friends.

> *We see people a lot less since we had our grandchild because a lot of the weekend is spent with the grandchild. We used to see every film. Perhaps we see people a bit less but we certainly don't lose contact.*

The wife has made fewer friends through her work than her husband has. Much of the social contact that arises from her work takes

place at lunch time.

There's another form of socialising that I do a lot is going for lunch. I would say that I go twice a week. Yeah I do that quite a bit.

They are not particularly interested in sport, although they do swim each morning during the summer. She is interested in music and knits.

Every time I see Mahler concerts advertised I ring another friend and we go together, or she will ring me if she sees the advertisement first – but it's not that regular.

The couple feel supported by their friends but do not often actively seek support or help, it is built into the relationships.

... I don't recall a situation where we'd turn to somebody and say 'hey can you give me an hour to listen to.' But they'll ring all the time and it's good to talk so we talk to them but I wouldn't say we turn to them. ... I suppose in the unlikely event that I ever had a problem with [my husband] that we could not sort out together I might turn to someone for advice. Or if we were unwell and could not cope.

They do use a local doctor, because he was recommended to them. It is actually just as convenient for them to use professionals in the city but they have been referred to local ones by friends whose opinion they respect. They use local shops when it is convenient and go further as it suits them. They do not seem to have strong connections with the local shops.

They read the *Herald*. Often she only has time to skim the pictures and the headlines while he loves the last page of the paper – Stay In Touch. Generally they are interested in what is going on in Australian politics and world affairs.

They trust their children and their friends but not public figures. Both of them feel that the world is going in the wrong direction, that the values they have, and believe society should follow, are suffering a reversal. This makes them pessimistic about the state of the world. However, they are optimistic about the future their grandchild might have and are generally positive in their overall attitude.

I passionately believe in equality and no racism so I'm way out from the population.

It seems to be going in the wrong direction. I have been very depressed and alienated by the things that have happened in Australia over the last year or eighteen months and the changes are not ones that can be turned around. It will take

Australia years to recover if it ever does.

The respondents have both become more aware of the use of the term 'social capital' since our first interview. They note that the term is sometimes used to replace another term that refers to the same concept, for example 'community consultation' or 'networking'.

The husband believes that social capital is disappearing as we become increasingly self centred. They both suspect that the government is becoming interested in the concept because it offers a cheap way of delivering basic services.

He feels that social capital arises out of need but that society is not longer structured in a way that people can help each other. Furthermore he feels that even when there is a pool of voluntary labour there are no supports in place to ensure that this can operate effectively, that there is no decent government support to help voluntary organisations survive.

> *Say an old person in a country town – years ago that person would have most likely stayed in their house, and so they would have been given social capital when people looked after them. Now those things don't happen, and needs of social capital aren't met. Someone has to provide a nursing home and hospital and now there is a worry there are too many old people who can't afford homes. Our fear is we need to pay the taxes, and so there is a search for something which is voluntary and which is cheap. There is no incentive for people outside the proper nursing homes to help an old person unless it is their own family. We don't have any mechanisms for encouraging this.*

His wife is more positive about the pool of goodwill in the community and cites the example of a large number of people volunteering to donate bone marrow to a person who was featured on the television news. She was one of many who tried to contact the hot line to volunteer but was told they had more than enough. His response to this story was that people only volunteered when the need was dramatic or made attractive by the media.

Both their mothers are helpful people. She describes hers as a 'good soul', and a 'good person.' The following illustrates how three generations are involved in social capital.

> *[My mother] is a great visitor of sick people and taking food to them ... She has a lot of requests that come in from charitable institutions, that makes me think she must contribute. Would you call that social capital? [We contribute]*

$1000 a year or so into the Blind Society or whatever. We participate in that social capital. But she had nothing but her pension and she did it. We have a son who sends money to Indonesia and he has absolutely no money.

Social capital or just capital. A lot of capital flows from us to him. He lives on the north coast, so I can't cook him meals, so money is the way. Also emotional support and advice.

For example we are going away for four weeks and he'll probably come up for a few days just to break the four weeks with the view of visiting my mother, she would otherwise have no visits – so I suppose he's giving social capital.

They did feel that if someone helped them they were left with a sense of obligation. She noted that someone had once helped her when she was struggling to read a map in a foreign city and that it meant so much to her that she often returns the favour by stopping to ask people in Sydney who appear to be struggling with maps if they need help.

They feel it is often easier to help people who are having difficulties that are similar to those that you have encountered because you can identify with their problem.

The husband believes that the more you use social capital the more you generate. The wife noted that a major deterrent to building social capital is the time and energy involved. She feels everyone lives very busy lives which do not allow enough time for helping people you do not know well. However, she feels that she could build more social capital if she needed to by joining a group such as a self help group.

They noted that organisations such as Rotary, which built social capital, are now having trouble finding members but agreed that other organisations that deal in social capital have become popular, citing Greenpeace and self help groups as examples of the changing form of voluntary associations.

Both of them give blood on a regular basis. They see this as a good example of providing social capital when you do not expect anything in return.

Overall, they feel that this is a time in their friends' lives when they do not need a great deal of social capital as most of them have their health and are reasonably well off. There have been some exceptions to this pattern.

We aren't at the stage or age where that happens so much. A friend had an operation and we went to see her, but not much.

> *We went and she had other friends coming. Then there is*
> *one who is now divorced and her ex husband. She was so*
> *sick, he didn't come and help, so we had to do something.*
> *Her friends did help, that was certainly social capital.*

The husband noted that his mother is now in a nursing home and that she would like him to visit at least twice a day. Because he wishes to maintain his working life and not wear himself out rushing about, he has decided to visit once a week. He stated that he would probably visit more often if he knew that his mother did not have long to live. His mother broke her hip and has Alzheimer's Disease.

As noted, the couple spend a lot of time looking after their grandchild. They are aware that they make a major contribution to their daughter's life in this way but they do not feel exploited. If they did feel exploited they would choose not to help as much.

> *Say that, if you mind your grandson for half a day, that is*
> *half a day our grandson is not in childcare, but in this case*
> *childcare is not a government provided safety net, but*
> *purely a commercial thing, so I don't know if that counts –*
> *you understand what I mean, we do it because we like to.*
> *But we are not doing it for obligation.*

The couple believe that they may need their friends to help them more as they get older and that they may be also be called on to help their friends more often. They do not cultivate people, especially friends, because they may be useful to them. However, the wife does make a point of keeping up friendships because she feels that it is unwise to rely completely on family for social support as they may move away or become more focussed on their own lives.

> *The only way I can answer that, if so and so was in trouble*
> *how much help would I give. I don't think of them that way.*
> *Some people are emotional support, some are for entertain-*
> *ment, but it's social, I don't think of them in that way ...*
> *Every time I read something about the holocaust I think of*
> *people who had Jewish friends and wonder what would*
> *happen if in Sydney, most of our friends are not Jewish, if*
> *their life was at risk how they would respond to it. I don't*
> *know what the answer is.*

The couple do not consciously monitor friendships and whose turn it is to call.

> *... but I think you would notice it. It doesn't matter how close*
> *the friend is, if they never rang, then you would notice it.*
> *You don't notice it because it is not so.*

They stated that location, wealth and stage in life all had an impact on the amount of social capital people are involved in giving and receiving.

> *There is generally a sense of community in small communities where a lot of people know one another. The other thing I think affects it more is we are busy. If I needed to do some sort of help on a regular basis that had to be done in working hours, I don't know what I could do.*

However, the husband did note that now that they had more money they caught a taxi to the airport rather than ask a friend to drive them. The money involved is now less important to them than the time involved is to their friend.

> *This is another reason why I think it would be less social capital in richer areas because the poor people know they have to rely on this and develop the skills because they can't afford it like the richer person can. A rich person can hire a van, a removalist, and someone else can't afford that.*

The couple spoke often of time constraints in keeping up with friends and becoming involved in the community. However, within this they feel they have a wide group of friends who provide a bank of social capital.

> *On the whole I think if we have a choice, one doesn't think that consciously about it, but one would like a bigger network, because there is a feeling of safety and even if you feel you don't necessarily need help, and you can't imagine concrete examples of needing help, just the idea that there are many people you trust, that gives you a feeling of security.*

The couple feel that social connectedness adds to their feelings of security. They feel more supported. The husband made the point that everyone craves help and sympathy when they have a problem and friends meet this need.

STORY 11

Single Female Activist – North Shore

The respondent lives on the Northern Beaches. Apart from the period she spent at university and travelling, she has spent her whole life in the street, which is a quiet cul de sac. She is part of a close-knit family and her parents are very supportive.

The woman is in her mid twenties and lives at home with her parents. She has trained as an architect and works from home. She has served on the local council. She has a very strong sense of belonging to the local area.

> *I sort of feel like an Aboriginal towards this place, the patterns of the seasons, the topography is ingrained on my brain and even though you're not there you fly over the place often in your imagination, so you may think the grass is greener elsewhere but in a way you know where you belong and even though I love travelling, it's the centre ...*
>
> *This block of land belonged to a lady who was a horticulturist and my grandmother used to make her egg flips and when she died her son allowed my parents to buy this site, so things like that tree there, the roses which have come out earlier on are from the original landscaping.*

The street has a tradition of cooperation. Newcomers are introduced to the guidelines, such as where to cut the lawn and where not to in order to avoid erosion.

> *The way the street works. When I was a small child there was a decision by the residents not to have front fences especially on the other side of the street so the kids can play on the grass and the street was like a playground, although you weren't allowed to go past the reserve on the corner.*

The woman feels her parents' home is very open and welcoming to all comers. She has a younger sister and two younger brothers. Both brothers visit their parents frequently, often staying over. Since her sister broke up with her partner, she usually comes over after work to chat. Her grandmother pops in most days, to collect the ironing. The main contact she has with her brother is when he brings his children to play. The respondent doesn't really talk much to her siblings but they always know what one another is doing because her mother keeps everyone up to date.

The woman's father has a business which has brought them into contact with a wide range of people. Many of the customers have become family friends, although these people are not specifically her friends.

She regards her family as her closest friends and does not have a strong friendship support group outside the family. When asked about friends outside the family she cites people whom she met while she was at university. Many of these people are now overseas but she does keep in touch with them.

> *If there's a celebration like a christening or a wedding they know they can give me a week's notice and I'll be in England. I just made the time to see these friends when they were out recently because their daughter is one of my god children and we just take off from where we left off and we think of each other a lot and we do occasionally write or telephone and you don't necessarily need to. You go through a stage where everyone's life gets busy.*

The woman's mother raised the name of a boy that they had known all their lives and the respondent felt there was a friendship between them. She had designed the extension to his house and she recommends him to people looking for a horticulturist.

> *Yes, and we chat constantly because when he comes to do the garden we always have a good chat. We've always done lots of things together but not so close that I'd necessarily go to him for help unless it was on something to do with plants or gardens.*

However, she is godparent to three children.

> *Yes, our sisters went to college together and they both had sisters doing architecture and she I get on very well ... We talk about all sorts of things, too. I go skiing with them, her daughter is another one of my Goddaughters. I have got two – three.*

She was first involved in local politics as a young girl when a developer wanted to fill in the bay and build a marina. The woman felt most like an individual, or separate from a community, when she was at university getting work finished. There were also times in her political career when she had felt isolated, particularly when she was not able to share information or discuss issues openly.

The young woman works from home. She is currently working on someone's extension plans and doing voluntary work as work experience for a Graduate Diploma. This work requires a couple of days a

week in the city. Overall her week is not highly structured as she has bits and pieces of work, responses to the requirements of her involvement in local committees and what is going on at the house.

A significant amount of her time is taken up with involvement with local community groups (about five), most of which relate to the environment.

Her original motivation for standing for council was a feeling that she should stand and be counted. She was elected as an independent and felt that she did achieve a significant proportion of the things that she set out to do on the council.

The family helped in the election campaign by doing letter drops, talking to people and providing money and back room support. The woman also received some active support from people in the community who had known the family for many years.

She looks to her family, especially her parents, for personal support because they are the most reliable people that she knows. She says that she is inclined to trust people generally and has found that some of the public figures she thought were untrustworthy are very pleasant and helpful in real life. Ted Mack was mentioned as the only politician she was aware of that had a public and well as a private aura of trust. Her experience on the council brought her into contact with people who worked in what appeared to be an underhand manner to undermine her.

The woman helps with Clean Up Australia most years and belongs to the National Trust. She would play a more active role in organisations if she had the time. She reasons that it is sensible for her to concentrate on environmental issues as she knows about them and they matter to her. She has also done various adult education classes.

> *Oh well, it tends to be more our own family [helping sick people]. Helping friends move house. Yes, I've done that. Working bees at friends' places, help others with large tasks, et cetera. Yes, on occasions. Affiliations? No. Yes, we are Church of England and yes, I'll go to christenings and all that sort of stuff*

When asked about the prompted benefits of exercising social capital, she was struck by one prompt in particular.

> *It gives me something to do with my life? I suppose it does. … if you try to do your best and met some nice and different people and got a bit of delight and joy along the way it makes the journey more enjoyable.*
> *I want to make a contribution to my environment. I really*

*do feel that. I've felt that since I was a kid, actually, and I
think that basically goes back to the mangroves being under
threat and also lots of other people where you've been part of
a boating community and people have been kind to you it's
nice to try and do the right thing by other people.*

The woman's perception of herself and social capital had not changed since the first interview. However, she had been very active in a social capital sense. Her grandmother had become ill and needed constant care if she was to remain living in her home, which is just up the street. The whole family had been involved in providing this care.

In terms of community action, she believes that you can educate the community about differing ways of looking at a problem. She believes that you do learn social behaviour from your parents, including social capital. Both her parents are involved in small businesses and the family's attitude to social capital is mixed in with their attitude to providing good service to customers. She also believes that people who do not have appropriate role models at home can learn from outsiders.

*Maybe it's a sports person or someone they admire, the way
they carry themselves, they way they are fair to people, that
is a thing, fairness, and trying to treat everyone the same*

This young woman feels that she benefited from the social capital built up by the family in the local community when she ran for local government. Her mother ran a shop which also served as a drop-in centre for the locals and her father's business is also based in the area.

*So many people knew my mother and grandmother and so
on, and knew they were good people, it rubbed off on me.
Same with the school teachers, my parents have had deal-
ings with some of them with the sailing community*

Within the family there appears to be a constant flow of social capital and the assumption is that people will help each other.

The criterion regarding who she contacts for help is quite clear to her. The main factor is whether or not the person has the ability to help her, not whether the person owes her a favour.

*I mainly think he may know the answer, that is what came
to me, and I know that I wasn't going to take up much of his
time, it wasn't a big ask. Just basically if it's there off the top
of his head could he recommend some cities and documents
I could look at or if he might be able to, or is there anything
else he could think of.*

The woman is concerned that her activities in local government

issues have impacted detrimentally on her career. She is resolved to spend more time developing her career and as part of that is aware that she could call on social capital she has developed in the local community. However, she is uneasy about using this social capital that has been gained working for local issues to further her own professional position. At the same time she can see that her work has generated useful contacts which are difficult to overlook. She seems to be developing guidelines for her own use that she is comfortable with.

The process of trying to get her career moving involves undertaking further study and working more consciously at networking.

> *People they call it the 'conservation Mafia', the people you meet through doing the course etc, do put you in contact with the small things and does put you in touch with people who are working in different areas. It may or may not give us all benefit, but it means that for example I found a lady who is interested in heritage, so if I had a site I needed some input on heritage landscaping, probably because I know her, I'd probably ring her for advice ...*

She does not monitor her contact with people. She feels that she should make more of an effort in many cases but often does not have time. Interestingly, she also noted that she did not like to ring people just because she needed them. Several people only contact her family when they need something and she had to make an effort not to resent this. Because she does not make the effort to keep up with everyone she knows and likes, she has lost contact with people. She is aware that she limits the amount of social capital she has by limiting the number of friendships that she maintains.

> *I think probably because it has always been so much in the family that is why I don't. Probably if it wasn't so much in the family. When I was at Uni you create your own family amongst the student friends and those friendships made there are strong and even though I don't see them all the time and can go for ages (even years) without seeing each other, we always just slot together, it's like family really.*

She believes that social connectedness does lead to social capital as people learn more about each other through interaction. Again there is evidence of a cross over in her mind between building social capital and providing good service to customers.

> *But it is in our interest to give help to people even though you may not make any money out of them and put them in touch with the association, although they may want spare*

parts for the boat so there may be something like that, but if you are trying to keep the quality of the product and the social structure of that helps to support that product, and again you believe in the product, it is in your interest to do the right thing. At times you do get frustrated, it's not all roses, I get sick of people ringing me up and asking me about this that and the other. Sometimes you have to say to Dad occasionally, smile when you are talking Dad, because that person has rung you up asking you for information they won't necessarily realise you are in the middle of this that or the other.

STORY 12

Family With Teenager – North Shore

This couple are in their 50s and live on the upper north shore with their fourteen year old son who attends a local school. The husband works as a manager in the CBD. His wife has not been in paid work since she became a mother. The couple seemed to have a strong, supportive relationship.

The family have lived in their home on the upper north shore for more than ten years. Prior to that they had lived in a unit in the inner west which proved to be unsuitable once they had a child. They looked for a new home on the north shore because they had both grown up in the area. The cost of houses pushed them to the upper north shore. Prior to children, proximity to the city had been a priority. When they bought their house they were more concerned about having a bigger block.

The attractions of the area are the quiet, the trees and wildlife, easy access to walking trails in the bush and the friendliness of people they encounter at the shops or while out walking.

> It's a different stage of your life. When we were younger and single it was good to be close to the city and all the action, but now I really like it. The people are very friendly. I know there's a perception that people on the North Shore can be a bit snooty, but when you're out walking dogs, and I do a lot of walking around the area, people always say hello to one another and make eye contact. You feel that it's not threatening to do that.

They are happy in the area and have no plans to move, especially while their son is still at school.

The husband's parents are both still alive and he speaks with them once a week and drops in to see them. He is not as close to his sister whom he speaks to once every two or three weeks. Family get-togethers are the times when he actually sees his sister. These take place two or three times a year. He feels he has a general idea of what is happening in her life, but he is more in touch with his mother.

Her father is still alive and she helps him with his shopping and meals. She is extremely close to her sister and has long telephone conversations with her every couple of days about what is happening in their own lives and more general subjects. They see their family life

as quite different from the way they grew up and are aware of changes that continue to happen in their relationships with their original families.

> *I remember growing up in a house with an extended family, my mother's parents lived with us, all crammed into a little two bedroom semi, six of us. But there was always someone around, always something happening, cooking going on, someone always coming and going. Never an issue over babysitters, there was always someone there. There was never any money in the house. It's hard to explain to our 14 year old that when I grew up it was a treat for my mother to buy a bottle of lemonade and a block of chocolate. And ice-cream was something special you had on Sundays with Sunday dinner, that was a real treat ...*

The wife feels a strong association with the local businesses and likes the fact that she is recognised when she goes shopping. Because of work commitments in the city her husband is more likely to interact with the local businesses at the weekend. He feels a connection but it is not nearly as strong as hers.

There is a strong feeling of neighbourliness. There is low turnover of properties in the street and most people know each other. The area was particularly hard hit by a storm in 1991 and this promoted a great deal of interaction and mutual support.

> *They're great. When we first moved here I had a nine month old baby and didn't know anybody or anything. The next door neighbours were great. In fact [my husband] knew the guy next door through work and they had five children which was wonderful. So they've virtually grown up together. ... The people across the road [have] lived here ever since we have and again, if I'm expecting a delivery or something and I can't be here, they have a key and they'll let people in. If the burglar alarm goes off I know they'll be over here and vice-versa. ... just about everyone in the street has remained the same since we've been here. Which is nice because that's how I remember growing up as kids. Everyone stayed the same and people would look out for one another's kids in the street. Some of the people in the street are older but it's certainly true that there is still that sense of everyone knowing who belongs to*

She has a strong local network based on women who go to her exercise class and a second group with whom she walks the dog. These

women are seen as good sources of information, advice and support.

> *It's not just someone we see to walk the dogs. It's become more than that. There's a bit of borrowing of lawnmowers, and what's a good computer to buy. When in doubt ring up someone and if they don't know the answer somebody else does. It's quite good. I find the same with my aerobics group. If you want a different recipe for dinner or if someone is having a problem with their children, out of those women who go someone will have experienced it before and can advise you. The information you gather, whether you set out to gather it or not, is quite incredible.*

The husband has some friends who were originally workmates and others who went through an MBA degree with him. He is a little uncertain about the difference between a work colleague and a friend.

> *Workmates – well, I think there's a merging of workmates and friends, there's not a clear delineation there. Sometimes it starts off as someone you know from work and ends up being long-term friends. Again, home for me has also been a place we've used, in my professional position, to entertain work colleagues. We've used it as a base for that type of entertaining ...*

Many of their friends live outside the area where they live. She maintains friendships with three girlfriends that she knew before she had a child. They see each other about twice a year and she feels that they are still intimate. The husband describes a friend based in Canberra as the closest thing he has to a brother. They have known each other since kindergarten. They have mixed their friends together on occasions and state that most of their circle of friends would know of one another.

She takes a long time to decide whether or not to trust someone while he states that he usually trusts people until they prove to be untrustworthy. They had difficulty in thinking of public figures that they trusted, especially when thinking of politicians.

As noted above, the husband's sense of community is not as strong as his wife's. The example he gave of feeling part of the community related to a shared disaster.

> *I believe it's very hard in the way that society doesn't give you a sense of community. The only time that I've felt a sense of community [in this suburb] is in the aftermath of the storm we had in '91 when most of us around here had our houses almost destroyed and we were locked in, couldn't get in or*

out of our houses, no power for a week. One guy down the road had a gas hot water service and all the kids in the neighbourhood were trooping down there for a shower. And we were all here with this sense of the tragedy, the destruction, the inconvenience, the heartache from having your house smashed up and it brought everybody together as a community. Neighbourhood Watch organised a sausage-sizzle after it and it was the only time there was a sense of community. Apart from that you find that people retreat into their little quarter-acre blocks, the shutters come up ...
I'm not black & white about it, and I agree with the sort of things [my wife] talks about with the sense of community through the children, the school, walking the dogs and meeting people, but I don't feel that sense of community that I felt as a little kid ...

The husband coaches children at the local baseball club on Saturday mornings and plays on Saturday afternoons. Having played a great deal as a young man he became involved when his son played and has continued to coach and play even although his son has moved on to other sports.

I enjoy it. I love the sport of baseball. I got a lot of pleasure out of it as a youngster growing up playing baseball. There's a whole range of reasons. You like the sport, you like to see kids get out and throw a ball and see the smile on their face when they get their first home run. And I guess the camaraderie with the other parents is part of it, a bit of respect. The Christmas cards you get at the end of the season, little things like that ...

He also belongs to other sports and community clubs. He joined the archery club because he wanted to learn archery and he used to race a car that he owned.

His wife is the street coordinator for Neighbourhood Watch, which involves distributing the newsletter. She decided not to become more involved because of the style of the others on the committee. They are not very active in the school community because it does not look for involvement.

I noticed a difference when [our son] went from primary school to such a large high school. The local school wanted help all the time and relied on other parents to take music or listen to reading or do spelling checks or whatever. So I was more involved in that when [our son] was there but once they

> *go to such a big school, much more professionally run, they have all the facilities at their fingertips, and they don't seem to need the parents to help out with that aspect.*

There does not appear to be significant overlap between the various groups of friends or organisations, although as noted some have met each other. However, the groups have expanded from the original reason for forming.

> *I notice that very much so with the aerobics group. When we started out so many years ago we'd turn up and all say a timid hello and do our thing and go. Then after a while we started going for coffee afterwards at the shopping centre and very gradually we got to know what the husbands were called and how many children you had and their names. The toddlers were minded up the back of the room by someone's mother-in-law back then and now people ask about [our son's] exams and things, they've known him since he was a baby, and I know their children. We know whose husband has been made redundant, who has just won the lottery, whose parents have died ... we'll all go out to lunch and try to cheer them up, send them cards when they're sick. It's very much a group that has evolved from being polite strangers to impolite friends ...*

The couple have quite strong feelings about some general motivations for being involved in voluntary activity.

> *A sense of worthwhile involvement. I think both of us value our time and therefore wouldn't get involved ... a classic example is [my wife] with Neighbourhood Watch. She went along to a couple of meetings and found it was all old fuddy-duddies there who wanted to waffle on, and there's more important things to do with your time. That's one of the great challenges with voluntary organisations. To coordinate and manage that spare time people are giving.*

The wife felt that her awareness of social capital and her connection to people had been raised by the first interview. This awareness had also been affected by the death of her father and her own 50th birthday. These two milestones had encouraged her to reflect on her life and the value of her friendships.

> *I must say having good friends and friends around me [when I turned 50] did mean a great deal to me and I resolved to see more of them more often and appreciate them for the good friends they have been over the years and how*

> *I could rely on them. .... it has a deeper meaning to me now*
> *since turning 50 which surprised me because I'm not really*
> *like that generally ...*

They both said that they did not learn about social capital from their parents, reporting that their parents were isolated from the wider community by a concern about what others would think of them. However, the husband's father was active in the local sporting community and he is involved in the baseball community.

They both feel that you can learn about social capital from experience.

> *Trial and error I think, particularly in relation to trusting*
> *people, I think that's something that we WASPs, particularly*
> *the male version, I think the females are different, but we*
> *were brought up in a culture where men don't cry and show*
> *emotion and all that stuff and I think that makes it very*
> *difficult to deal with some of those issues of social capital.*
> *I'm very pleased and proud that I don't think my son has the*
> *same hang ups that I inherited.*

The couple have very different attitudes to asking for, and re-paying, help. He is happy to ask anyone for help when he needs it and is not at all put out if they cannot assist him. He feels no particular obligation to help someone who has helped him but will always try to help anyone who asks him. He sees the whole thing as a continual cycle and by asking for, and giving, help he helps keep the cycle going. On the other hand, she is loath to ask anyone for help and feels an enormous obligation to pay back any help she receives. She always tries to help anyone who needs help but is very unhappy about asking for it for herself.

> *I have no hang ups about asking someone for help, moving*
> *house, difficulties, looking after something for someone, I've*
> *got no problem, particularly with friends. And in turn, I've*
> *got no problem if they ring and ask me to do something like*
> *that. As a matter of fact I regard it as a bit of an honour, a*
> *bit of a privilege when someone says they really need help*
> *and ask you ...*
> *[My husband] he has no compunction to say no if it's not*
> *convenient or doesn't suit him. That's the thing. I don't like*
> *to say no to anybody. ...*

Despite the fact that she does not remember her family helping others, the wife believes that she was taught that it was the right thing to do. She would not help someone as a form of insurance.

> *When I look back on it, my parents were really not involved*
> *with anyone else except themselves. With my sister who is*
> *older than me and got married and had a family a lot*
> *earlier than me, it was always an unwritten law never to ask*
> *them to baby-sit because they were not interested, they*
> *didn't want to do that, they'd come down and visit and see*
> *the kids perform but they didn't want to look after them. So*
> *I don't have any trouble relating to that. They told us what*
> *was the right thing to do but that doesn't necessarily mean*
> *that they did it ...*

Her husband has found that the intensity of friendships ebbs and flows, depending on circumstances. It is easier to maintain intense friendships when you have current projects or interests in common. He does not generally monitor who calls whom apart from making sure that he calls his mother once a week. She does not monitor contacts with friends and believes that she is fortunate in that her friends will keep contacting her even when it is really her turn to ring.

He feels that the lifestyle of his generation has frittered social capital because we tend to live away from our family in self contained units. In his youth so many people shared his parents' house that they all needed to cooperate to live. His grandparents lived with him which meant that there was never a question of finding a babysitter or extra help if someone was sick. Whereas his wife respondent feels that their generation is more likely to value and develop friendships.

> *Our parents didn't give it a great deal of thought. They had*
> *friends but they probably didn't go out of their way to*
> *nurture that friendship at all,*

As the discussion progressed they decided that the way their parents lived had perhaps generated social capital even if it did not foster friendships. The husband pointed out that social capital requires interaction with people which means that social connectedness is really a prerequisite to social capital.

> *To take it to the extreme, a hermit does not engage in any*
> *exchange of social capital, whereas someone living in a*
> *close communal relationship is probably extremely active in*
> *exchanging social capital because that's the nature of the*
> *environment and relationships they are in. So I think a*
> *commune is probably the other extreme ...*

When asked it there was anything else they would like to cover the husband raised the issue of the dollar value of social capital and the problem of putting a value on it.

What's the exchange rate? That's the missing question, the missing dimension, what's the exchange rate. It's like social capital that we quite often see exchanged within a family where there's a breakdown in the family and the non-custodial parent will buy some of that with money. The kid asks dad to spend some time with him and he says he can't but he could buy him a new toy instead. The notion that there is some sort of trade in social capital. That's the notion, that you can do that, but how do you value it. Because if it's linked to friendship then it's not monetary ...

If it's linked to something like a friendship which is giving of you, giving of your time. What is it that you give, what is the thing that you exchange? Your time, your energy, your commitment, your ideas. Which is all something that's a whole lot more valuable than money, than bits of paper or coins.

KEY THEMES OF THE STORIES

This research has been highly exploratory and each personal 'story' was highly individual, demonstrating the idiosyncratic nature of social capital formation. On the other hand, certain stereotypes are reinforced (e.g. the greater emphasis on social capital outside large urban centres).

The research aims to add to the knowledge base about social capital. Within this context, there was a fine line in assessing what made a particular behaviour 'social capital' versus something else.

At times, social capital generating activity is primarily focused on facilitating an individual/family's ability to function in society. In this case its impacts on society are less direct in that it mainly works to enable that person or those persons to function more autonomously. At other times, the main focus of the social capital generating activity is on 'social good' and individual benefits are secondary. These issues are further explored in this chapter.

Understanding Social Capital

Once social capital was defined for respondents, they were encouraged to elaborate and explain how the concept related to them and their lives. Quite often, social capital was associated with the amount of socialising the person engaged in. This was particularly the case in the initial interview, at which time respondents were less familiar with the concept.

Thus, there was an initial reaction that reduced social activity had resulted in reduced social capital. This tended to change at the second interview.

> I'm not as young as I used to be, so quite often when people talk about social networking, things like that, I keep thinking of wild parties, falling over each other in a drunken stupor and things like that, which doesn't happen anymore. I don't think that is necessarily the case, so it's perhaps the quantity has decreased, but better quality – it's improved (Gay Inner City Couple)

The empty nesters noted that they might have previously used the terms 'community consultation' or 'networking' for social capital. The definitional line was blurred.

Respondents were asked:

- how they went about getting help
- to whom they provided support
- how they went about the business of living in their daily life
- the criteria they used to determine who they would and would not trust.

Within this context, a number of other labels (in 'everyday language') were used to describe social capital by the participants, notably:

- Friendship
- Networking
- Community consultation
- Family relationships
- Doing 'the right thing'
- Local political activity
- Giving something back to the community
- Socialising
- Making contacts

The single male from the inner city provided an astute and concise definition of social capital that reflected his considerable thought about the subject.

> *what social capital means, if you want me to summarise what I think it is, it's like having these islands of comfort and growth and usefulness. You have an island over here of friendship, one here of love, all these things ... and social capital is sort of the bridges you build to get across those and draw and get your wheelbarrow across to get a bit of this and a bit of that.*

Regardless of the way in which the concept of social capital was translated by individual respondents in their specific stories, there was general agreement that social capital could be stored and transferred from one person to another.

Key Themes of Individual Stories

There were several key themes that were of interest in undertaking this research. Each story can be assessed against the following themes:

- An individual versus a social/community focus. All social capital

was shown to involve individual benefits. That said, some stories have more of a community focus where the social capital activity described was focused more on community outcomes as compared with individual benefits.

- Network 'richness' versus 'poverty'. While each story described networks, 'network richness' can be defined as knowing how to access 'quality' assistance when required. Some respondents did not fit into either category.

- A 'thick' versus 'thin' association life. Again, stories described associations with people. Considering each story, some respondents reported many personal associations in their life while others reported relatively fewer.

- Intrinsic versus extrinsic motivations/benefits from social capital. Intrinsic motivations and benefits for social capital are those benefits that are accrued automatically when a social capital transaction occurs. Extrinsic motivations/benefits occur as a side-effect or spin-off from the social capital generating activity.

- High versus low trust. In all cases high trust was attributed to relationships with friends and family members. There were generally low levels of trust towards political and high profile business figures. Public figures related to charitable activities (e.g. Mother Theresa and Fred Hollows) were seen as trustworthy, as were some sporting personalities. Respondents could be classified as high or low trust on the basis of their own assessment of themselves when confronted with new people and/or situations.

With these themes in mind, a number of observations can be made that transcend the individual stories.

Learning about Social Capital Related Behaviours

The family of origin was an important source of learning about 'trade' in social capital. Those who had grown up with parents who were rich in social capital tended to be rich in social capital themselves. There were examples of people who had grown up in homes rich in social capital who were not currently very active in a social capital sense but these people had positive attitudes to social capital and are likely to be more active at another stage in their lives.

> *In terms of my family some sense of duty is quite strong. One about starting something and finishing it, and the other is about being aware of what your obligations are, and being aware of what you owe people. (Gay Inner City Couple)*

> *Mum met a lady through tennis whose husband is a builder*
> *and they came around and helped us put the roof on our*
> *extensions. If we were concreting the driveway, Dad would*
> *get 3 or 4 friends around to do it. (Single Young Male)*
> *I know if one of their friends was doing something, Dad was*
> *always helping. We'd all get dragged along and Mum would*
> *go too. (Younger Regional Couple)*
> *... it's never any problem to turn up with an extra person or*
> *two or three, that's the way my mother and father are, so*
> *we're very lucky, they're very easy going but I think through*
> *that it's sort of given us the sense that we're very privileged to*
> *live in this beautiful place and it's lovely to be able to share*
> *it with other people. (Single Woman Northern Suburbs)*

Participants in the study who came from families that had not provided positive models of social capital behaviour fell into two categories. Some were left feeling uncomfortable about generating and using social capital. Others had found alternative ways to learn social capital behaviours and are now active participants.

> *[My mother] never sought any help outside the family. The*
> *family was the support unit and I guess that's pretty much*
> *how I am. (Double Income/No Kids)*
> *My Dad never really did anything, he'd go to work, come*
> *home, spend most of the weekend around the home. ... He*
> *never really did anything like that, maybe that is why I*
> *haven't really done it before I came here. Being with APEX*
> *was a new experience and I found that if you push yourself*
> *into these groups there are a lot of rewards you get. (Younger*
> *Regional Couple)*

One couple mentioned that they were aware of the social capital model they were providing for their children.

> *... after the bush fires at [suburb in which son lives] they*
> *realised that something needed to be done within the little*
> *two or three streets where the problem is and when I men-*
> *tioned to my son that perhaps someone needed to get these*
> *people organised with all their work phone numbers and to*
> *contact everyone. I don't know if he's done it, but I think he*
> *would be willing to and I think he can understand what I*
> *am saying. (Retired Couple Regional)*

The stories provided by the couples showed that in several instances one member's family of origin was high in social capital and the other member's was low. In these instances the differences were

apparent in the individuals' attitudes; they appear not to have adopted their partner's model of social capital.

Motivations for Exercising Social Capital

The interviews explored the reasons that respondents were prompted to develop and 'trade' in social capital. It was apparent that people often became involved for a number of reasons. The more common motivations were:

- responding to an immediate need.

  ... too many traumatic things happened and you needed to have friends there, not friends 10 minutes away (Single Mother Housing Commission)

- the desire to contribute to the community.

  ... giving something back to the community, that was something I did consciously with the Church. (Younger Couple Regional)
  I wanted to give something back to the community so this Quota thing is good. (Retired Couple Regional)

- to further/deepen a relationship.

  ... it's a kind of nice idea where if you've been friends with someone and then an opportunity comes up to paint the house, ... that is kind of a nice idea. (Gay Inner City Couple)

- to get things done.

  ... we hopefully want to leave the earth in a reasonable sort of condition for future generations, even if it's for nieces or what have you and I think sometimes it's the memories that you leave behind that are important ... I want to make a contribution to my environment. I really do feel that. I've felt that since I was a kid. (Single Woman, Northern Suburbs)

- to make contacts, further networks.

  So I got involved in sport because I'm competitive and because it's a good way of meeting people in your local area. Professional organisations – because there's a lot to gain out of them, good contacts, good source of reference books, seminars. (Double Income/No Kids)

- to feel good because they have helped or they enjoyed the activity/interaction.

I've always said whenever I've done something for other people, it's always been for purely selfish motives to promote that feeling of well being. (Young Single Male)

In the end it's about you feeling good in yourself. ... I rushed around and carried on but in the end it was the gratitude from them to me. I went home feeling good, that I'd done something good. (Single Woman Regional)

I enjoy it. ... There are a whole range of reasons. You like the sport, you like to see kids get out and throw a ball and see the smile on their face when they get their first home run. And I guess the camaraderie with the other parents is part of it, a bit of respect. The Christmas cards you get at the end of the season, little things like that. (Family North Shore)

Trading Social Capital

The participants in the study all regarded social capital as something that is traded. This understanding was interpreted in a variety of ways:

- There are relationships that provide an ongoing flow of social capital.

  It was more just the fact [my mother] has always helped me out in numerous ways and so, in that sense, it was almost like a pay back ... it's part of the relationship. (Double Income/No Kids)

  With my other uncle and aunty up the farm, I don't mind going up there and giving them a hand, because they are both getting on. ... me and my brother were the ones who got spoiled. I suppose in the long run it is a bit of a pay-back, but it is a pleasurable sort of pay-back. (Couple Housing Commission)

  Like [friend] helping me with the kitchen. So him having helped me out – I know that I owe him a favour or two. (Double Income/No Kids)

- Some respondents tried to restrict their requests for social capital to people that were either in debt to them or who they knew they would be in a position to repay reasonably promptly. These relationships tended to be characterised by transactions that involved fairly direct paybacks.

  ... I would be more inclined to ask somebody whose children I know I don't mind looking after myself one day, rather than somebody whose kids I really don't want to have.

(Younger Regional Couple)
We would prefer to ask someone where we know we could reciprocate. I'd feel a little uncomfortable asking for help if I thought I couldn't do something back for them. (Retired Regional Couple)
You don't feel as if you owe them anything because you've helped them and in return they help you. (Single Woman Regional)

- There is some discomfort in trading social capital with people who keep a strict monitor and who made the respondent feel the debt they had incurred.

But she would expect it back, she'd be that type of person ... That's why I never really ask her for any favours. (Couple Housing Commission)
I am getting better at that now because I have found there is not that sort of attitude of payback all the time. You're not just take, take, taking all the time, but there's no little chart with ticks and crosses all over it. (Younger Regional Couple – contrasting her current situation with a previous relationship)

- Some respondents became uneasy about relationships that flowed in one direction. If they were constantly asked, they could feel manipulated. They were not comfortable about asking people whom they could not repay or who did not ask them back.

I think the sense of limiting is about this sense of a kind of accumulation of requests that I've made and that these people haven't needed me, because they have their own resources. (Gay Inner City Couple)
If you have someone who takes and never gives, the friendship starts to wear thin and people get a certain perception about you. (Younger Couple Regional)
I find that I don't get called upon by them and I wish they would because then it would be more of a reciprocal situation rather than me taking all the time and not having the opportunity to give so much. So I feel a little bit uncomfortable about sometimes asking people to come and assist and do things around the place. (Younger Couple Regional)

- Some respondents saw the trade as not being specific to each interaction but as part of a circle, with inputs and outputs at

different points

> *I always give back to the people that help me. If anybody ever came to me that I never knew, I'd never say no either. If I could help them I would help them. But with people that help me I'm always giving back to them. It's like a circle. You go around in a circle. What goes around comes around. That's the way it is with me. (Single Mother Housing Commission)*
> *...they feel good that they can help us, and the fact that they see the kids enjoy dinner with us and have a relationship with us, a happiness with us, that's all they need. It doesn't always have to be a payback. (Single Mother Housing Commission)*
> *I think it's a bit of what goes around comes around. Also I think about treating others like you would like to be treated yourself. (Single Woman, Northern Suburbs)*
> *I think it's a big pool, I think what goes around comes around. I don't have a debt register or anything like that. [My wife] instantly thinks you have to repay the debt, but I say hang on a minute, it might be three or four years before that person needs to be repaid, but it will happen sometime. (Family North Shore)*

Respondents who are not comfortable asking for social capital are not active traders and therefore limit their social capital.

Some examples provided by one respondent showed clearly that trading in social capital enhanced her life in concrete ways.

> *I gave an electric blanket and some spare curtains I didn't want and a small bar heater, and that person came and fixed all the back fence for me when it fell down in a storm, fixed the lock on the window for me ... What you gave, you had to give a lot, I didn't have to, but I like to do that, but in another way they get given back to you. (Single Mother Housing Commission)*
> *Some weeks I had vegetables. I'd buy a big 10kg bag of potatoes for maybe $3. Because I had a chance to go to the markets, and I'd share them with her, give her half the bag. She did the same thing for me ... (Single Mother Housing Commission)*

While many respondents reported that they always tried to respond to needs or opportunities, time, energy and material constraints meant that everyone has to turn some requests down. The criteria for this decision were often not very well developed and

happened on an ad hoc basis. However, there were several recurring themes, including the issue of social capital debt and reciprocity. Another was competing demands for time from family and/or work.

> ... *He wanted to move his stuff and wanted me to come around, and I said are you hiring a truck, you don't need any help sort of thing. He is very demanding ... and manipulative ... there is something about it, you just feel you've been had. (Young Single Male)*

> ... *if there's something more important in the family, ... I've got no compunction in saying I'm sorry I can't do that, I'm tied up. I've got other commitments or there's something more important. It's generally a work issue or a family issue. (Family North Shore)*

The Importance of Trust as a Component of Social Capital

Trust was fundamental to most social capital trade, especially that which is based on friendship. It was built up through interaction with people and more common amongst people who have known each for long periods. When respondents spoke of the importance of trust, they appeared to be referring to trusting people with their thoughts and emotions, not possessions. Those who reported that they found it relatively easy to trust people were more likely to be social capital rich.

> *If they're a genuine person, which you can tell after a couple of meetings, that's what I pick up on ... It's really quite a fine line. When you ask do you trust people, it's not that I distrust them. I would treat them in a neutral manner until I knew I could trust them. (Double Income/No Kids)*

> *I wouldn't say trust people more, but know the right people you can trust. It's more along that line. And those people you do trust more and more as time goes by ... (Couple Housing Commission)*

> *I think trust is something that you continually give a little bit to someone and see whether you can trust them, give a bit more and know what the limits are. (Family North Shore)*

However, trust is not essential to trade in social capital. Several respondents mentioned that they had exchanged social capital with people whom they did not regard as highly trustworthy. This attitude is also evident when people speak of social capital within the work place.

> ...*people that I haven't trusted, but that has mainly been Union sort of stuff. But you could at least rely on them when*

> *you needed something done. So they sort of fly out of that*
> *category of not being able to rely on them. (Couple Housing*
> *Commission)*

Without exception, respondents noted that they did not trust politicians in general. Several respondents considered Ted Mack an exception to this rule. Generally speaking they reported trusting both friends and family, but not public figures.

The Impact of Migration on Social Capital

Migration, whether it be from one country to another or one town to another, meant that people usually left the relationships and experiences from which social capital is formed behind.

> *All my friends are in Scotland – I had a very close network*
> *there I could move with, we all gave a lot and I've thought*
> *'what if something happened to me and emotionally who*
> *would I turn to here?' and I couldn't think of anybody which*
> *I thought was really scary. I don't know anybody that I could*
> *go to like I could have back home. I have limited a major link*
> *just by moving. (Double Income/No Kids)*

Within this study there were several stories that involved migration. In two cases the respondent's parents migrated to Australia, three respondents had migrated here as adults, several respondents had moved from the city to the country and two had moved, or were planning to move, from the country to the city. Analysis of these stories shows that the effect of the move on the social capital of the respondents varied.

Several respondents reported making a conscious effort to build up a new set of relationships.

> *I used to join the Hungarian group – they all live in the*
> *Eastern suburbs and they go everywhere together but you*
> *never made any new friends and they lived in the past ... I*
> *made a determined effort not to stay with that group. (Empty*
> *nester)*

Those who moved from the city to the country tended to comment on the welcome they found in their new home and appreciated the manner in which they were incorporated into the country community.

> *My family moved to [regional city] when I was about 10 ...*
> *we lived on a farm, but we'd lived in the city so there were a*
> *lot of things about doing farm work we didn't even know.*
> *Thinking of the network of sharing equipment, sharing skills*
> *– I can remember going with my father to work on a friend's*

property and then he'd come and work on our property. (Gay Inner City Couple)

Here it's the friends that make all the difference. You haven't got family, you have to have good friends and people you can rely on, relate to and have a good time with. (Younger Couple, Regional)

One of the reasons why I really enjoyed it here was the social life, I just slotted straight into the social life here and we belong to a Service Club, the APEX Club, which was very strong. (Retired Couple Regional)

Commonality of Themes Based on Issues such as Socio-Economic Status, Age/Life-stage

There were similarities apparent among respondents according to their life-stage and economic position. However, given the small number of respondents in the study these similarities are noted with caution.

The two Double Income/No Kids couples (gay and heterosexual) were more focused on bonding and developing their relationships with each other than participating in the wider community at this stage of their lives.

I actually think my voluntary days are over. I think when you're younger one of the reasons you do that is to make friends and meet people and I don't need to do that any more. I don't have that desire. And I'm more aware of my time and what I do with it and the need to have time to myself. (Gay Inner City Couple)

We're both pretty optimistic positive people and I think we can generally deal with all our problems together ... We have a very selfish lifestyle at the moment. We just do things that we want to do. (Double Income/No Kids)

When I was at university I had a lot of time and was less attached ... whereas now with (my wife) that's a big time commitment. And work is a huge time commitment. (Double Income/No Kids)

The families who lived in the housing commission suburbs were more focused on surviving from one day to the next. Social capital assisted them in this process.

You had to make friends with families over there, so in case of trouble, they would come and help you, or you would go and help them. So you had to make a little community right there. (Single Mother Housing Commission)

It appears that having young children was a common focus for social capital trade and dealing with parenting responsibilities is more likely to involve activities and connections that might call on and generate social capital.

> *... is just having things in common with people. Like you've all got children the same age, or you all have animals, or whatever. They're the people who you will ask for help – you minding their animals and them minding yours, minding their kids and them minding yours, you do tend to get into that little system and you don't tend to move out of it really. (Younger Couple Regional)*
>
> *I think when I was younger I had to be asked, I wasn't inclined to think of offering. Whereas these days your needs are definitely greater, with children and other things you are more inclined to offer. (Younger Couple Regional)*
>
> *When the children were young and our friends had very small children, things were shared like child care, and now I always say 'when I retire and work less, I very much want to do some work to help.' (Empty Nesters)*

Respondents from various life-stages and economic groups found that work impinged on the time they had available to participate in social capital exchanges. This was particularly evident among the urban respondents.

> *There's no spare time during the week, just nothing. (Double Income/No Kids)*

While differences in social capital patterns according to life-stage and socio economic factors were more difficult to tease out, the impact of urban versus rural living was very apparent.

The Difference Between Social Capital in Rural and Urban NSW

The stories that involved respondents from the regional centre illustrated lives that were very involved in their community. Compared with the city respondents, their lives were characterised by high levels of social action and they described the town in ways that indicated that it was a community rich in social capital.

> *There is a lot of crossover and involvement in community things. It's like a double stitch effect. Involvement in voluntary work in the community bonds you socially at the same time. (Younger Couple Regional)*
>
> *If they know we're away and they see sheep or cattle where*

they shouldn't be or a problem, they'll fix it for you. And we would do the same obviously. You don't deliberately go looking to see if everything is alright but you just take notice. (Retired Couple Regional)

Rural respondents provided several explanations for the differences they saw between social capital in the city and the country. They felt the major contributing factors were:

- Higher levels of trust between people, which was partly based on people knowing those with whom they were dealing.

  There is a sense of identity, so if you walk into the shops or the bank, you will probably know the people who are serving you. (Retired Couple Regional)

  A city person would have more problems, they deal with a lot of unknown people, maybe in a country town like this it is easier. (Retired Couple Regional)

  ... in a small country town because everyone does trust everybody else. Whereas in Sydney or a larger area you have the idea you can't trust them because you don't know who they are or their background. (Single Woman Regional)

- Lower levels of available services and entertainment.

  People put in so much voluntary time, there is a need to do it in the country, you don't have the same services you have in the cities ... not the services like the cities. You don't get the support services you have in the city. (Younger Couple Regional)

  ... that is how we get live theatre, live music, by belonging to (the Arts Council) we have seen more of arts and culture than a lot of city people would. (Retired Couple Regional)

- The closer physical proximity of most things and the greater ease in getting around.

  I go for a run before school in the morning, then I go to school, if I run out of something I can just go and get it ... The gym is only 5 minutes away. I'm sure I have an extra four hours a day in which to do things. (Young Woman Regional)

- More time and less stress than their city counterparts.

  ... there isn't the pressure to get there, having to leave on time, and the traffic to get there and I think because those

pressures are taken off you are more relaxed when you are meeting people and not thinking about the next place you have to be going to. (Younger Regional Couple)

... here you leave work and are home in 5 minutes, that is one enormous stress taken away from you in the country. (Younger Regional Couple)

There was a downside to the higher levels of interaction found in a regional setting. Some of the respondents who had lived in country areas noted that they felt very exposed and that maintaining their privacy could be difficult.

The only thing you would consider, if you really needed help, coming from a small country town, would be the privacy. We'd need to be very careful because people talk, if we didn't want people to know if I was ill or something I'd have to really think about who to ask, who wouldn't talk about it. (Retired Regional Couple)

Several of the city respondents also noted that they thought there would be more social capital in country areas.

Role of Friendships in Providing Social Capital

When discussing social capital, almost all respondents talked of friends as a key element. Friendships provided people with feelings of security. Friends were sources of emotional support, concrete help, entertainment and provided one important connection to the wider community. Even friendships that were not characterised by high levels of social capital trading functioned as social capital because respondents reported that knowing their friends would help them (if they were ever asked) made them feel good.

I'm glad we've started this netball team and just seeing people, meeting them every week. I feel better, a lot better, I know I do. (Double Income/No Kids)

Yes, I think that is the case where you have greater social contact, the people you're friends with, that gives you security. (Younger Couple Regional)

They say your high school friends are your best friends, because you've gone through so much and we are still together, so it's easy to talk to them, because they know what you've gone through. (Single Woman, Western Sydney)

The close friends always know what's happening and you know what's happening to them ... If there's a problem, somebody's sick or somebody's gone for a job interview or

anything significant, friends will always ask how it has gone. (Empty Nesters)

If I was in trouble I know I could go to them and they would do anything they possibly could to help me. That has become suddenly very important to me, whereas previously I've always just accepted that they're there and that's great. (Family North Shore)

One respondent had a clear appreciation of the limits of his existing friendships and how they would need to change if his social capital needs were to be met.

... all my mates are 25 and 26 now, we are at a stage where we should be able to build up mature relationships. We shouldn't have to go to the pub and get drunk every time we socialise, we should be able to socialise in other mature ways and probably provide more support for each other in ways which we don't now. (Young Single Male)

Given the importance respondents placed on the role of friendships in their lives, most made a effort to maintain and nurture friendships.

I feel subconsciously I don't want to lose old links there (Scotland), it's too easy and so I make a lot of time and effort to keep in touch, I like most of them ... You are thinking I can't lose contact with this person, because if you lose contact you are at loss of a friend. (Double Income/No Kids)

I really value my friends and I really believe you have to work at it to some degree. If you haven't seen them lately perhaps you might just ring them to talk about a book you've read, it's very important to us to maintain our friends. (Retired Couple Regional)

I am consciously keeping up with friends ... There are some times we have an arrangement and you think we would love to sit with the newspaper, but you think oh well the family will grow up and I'm conscious I'm keeping up the social network, not so much that it's important now, but because it is difficult to make friends at our time of life. (Empty Nesters)

The Role of Families

Most of the respondents reported enjoying family lives that provided them with considerable emotional and practical support.

There was quite a lot of getting help from family ... I have

quite a big family, and so there was a lot of relying on each other to get work done. (Gay Inner City Couple)

I feel we're lucky because we're a big family and we're very close and everybody does something. (Single Woman North Shore)

Looking after my grandmother, we all take it in turns and do what we can. If my mother sees a job she thinks is of use to a cousin or something she tells them about it, or if there is something, a job reference or something needs to be typed, you do it. (Single Woman North Shore)

Families often do not meet all of an individual's social capital needs, this is one of the reasons that friendships play such an important role in social capital. One of the respondents was hoping that he could persuade his family to interact with him in a way that would provide him with more support.

In relation to social capital, part of that I have to work on is obviously to be able to give and receive support from my family, I think that is something which is really lacking and something missing in my life, so I have to have that. (Single Young Male)

The Role of the Workplace

Respondents report that the work environment provides an opportunity for making contacts that may become part of an individual's social capital base. The work environment often calls for people to co-operate and rely on each other. This can encourage trust between people and lead to friendships outside of the work place.

As far as my other friends are concerned at work, when I started at [job] I met a guy there I got on pretty well with, he introduced me to his circle of friends and now we're best friends. (Young Single Male)

Work is a great example [of stored capital]. You meet people, work on projects together and you build up these connections and you don't know why, but you know this person you can call and ask for help and they'll help you. (Young Single Male)

In my own office the social capital is quite extraordinary actually ... people are studying, a lot of people are studying new courses, so people who have done similar courses are giving them textbooks and advising them ... I think they are building on the hope that these people will one day become

contacts for them. (Gay Inner City Couple)

However, respondents are also aware of the conflicting pressures in work environments that discourage the development of trust and friendships.

You have to watch your back so much and I wouldn't trust anybody in the workplace. (Double Income/No Kids)

It's a different set of relationships. There's a hierarchy, there's a master/servant type relationship in the work environment, a superior/subordinate type relationship and a whole different set of relationships and people behave differently in that environment ... One chooses a set of behaviours in a work environment which maximises your rewards. (Family North Shore)

Voluntary Organisations As Providers Of Social Capital

In the housing commission suburbs in Western Sydney and in the regional centre of NSW voluntary organisations have played a key role in the lives of those respondents with high social capital. APEX provided a training ground and meeting place for the people in the regional centre and a group of nuns provided vital support for people living in very difficult circumstances in Western Sydney.

I'd never had any experience with these service clubs before, they are not very big in the city and I'd never really been one to volunteer my services in the community, but I was introduced to it by another solicitor at work, the APEX, and I went along and found it was good and a good way of meeting people and got stuck into it. (Young Couple Regional)

... there wasn't anybody here that could probably write a letter in the community and handle the money for them, meeting procedure, all that sort of thing. I learnt that through APEX, it was a good training ground. (Retired Couple Regional)

We had to call [the Sisters] family, I can't say friends, they helped us just so much ... they went to the chemist late at night for medicine, went and did my grocery shopping, paid my bills, paid that for me, so I didn't get behind. If I didn't have them, I would have been lost there. (Single Mother Housing Commission)

We can ask [the lay minister] a whole range of questions, he's a Youth Worker, he comes in handy. He is in the whole

gamut of things, and we ask him things when we want to know something. (Couple Housing Commission)

I feel happy when I leave [the Sister's meetings]. I've achieved something. It's like carrying a big load on your shoulders and it's all just been released. (Couple Housing Commission)

Organisations also play an important role in fostering social capital as they provide a way for people to join together to explore mutual interests and develop friendships.

I remember with the local baseball club which is based on sport and for a lot of the people of my age it's a belonging thing, it's mateship, it's a shared experience. Run around the paddock on a Saturday afternoon, have a bit of fun, have a few beers afterwards. It's mateship and it's a whole heap of things. (Family North Shore)

Perceived Changes in Social Capital's Role in Society

Among several respondents there was a feeling that social capital was declining in Australian society. This decline is either attributed to the break down in neighbourhood interaction or actions by governments.

... increased regulations control everyone's behaviour in the community, governments and laws, it somehow reduces one's freedom of action and therefore reduces the opportunity to interact and become involved in these activities. (Younger Regional Couple)

... as a little kid ... when I knew every person for 300 metres up and down the street. And the woman four doors up would come over and bring your washing in if it rained. Or if your mother was out all day you'd go to Mrs Smith up the road after school. (Family North Shore)

Personal Characteristics that Affect Trading in Social Capital

Based on the current research, it would appear that to maintain trade in social capital people need to be:

* confident enough to ask

I think you are probably more likely to trust, if you are self sufficient and confident within yourself and you are more likely to maybe go up to people and talk and make friends and you know they're there if you need them and you there if they need you. (Single Woman Western Sydney)

I think, knowing that you know what you are asking for is necessary and having the confidence to ask for that is important – having good relationships with people, doing the right thing by people, so you know that they can't really say no, because you've done the right thing by them. (Young Single Male)

- resilient enough to cope with refusal.

I'm quite happy to ask someone for help and if they say no ... well that's OK. (Family North Shore)

- imaginative enough to visualise the means.

... You ask, you use the network, the friendships to achieve the objective. (They are) honourable objectives, so I've go no problem in saying 'hey look ... can you help? Do you know somebody, can you point me in the right direction?' (Family North Shore)

- able to visualise a successful outcome.

I didn't feel there was enough environmental protection in the area and I'd done my thesis on development in harmony with the place looking at this area ... I believe in this, I need to put my money where my mouth was (Single Female North Shore)

Respondents who appeared to be confident, resilient and imaginative indicated that they could be deterred from trading in social capital by:

- their concern about the impact their request for assistance may have.

Sometimes I feel, my biggest dread is to impose on somebody and put them in a difficult situation and that they can't say no, or they resent it. (Double Income/No Kids)

If I ask someone for help and they were not able to give me help I would be absolutely mortified thinking I should never have asked them in the first place, I should have known they couldn't help me. (Family North Shore)

- attitudes, usually learnt in their family of origin, that encourage them to believe that it is inappropriate to ask other people for help.

... all my life my mother said 'neither a borrower nor a lender be' and has always said that all her life 'do it yourself'

– I have a huge problem and ... I think it's the same with a favour, if I feel I have someone in a position to give (husband) a favour, I would feel desperately that I had to do something back to counter that. (Double Income/No Kids)

- time pressures.

    Because we have always worked it has always been hard to find time for voluntary work or evening classes and other things. (Empty Nesters)

Signals for Strong/Weak Levels of Social Capital

People who could be described as having 'strong' levels of social capital tended to:

- Trust other people (except for public figures, especially politicians).

- Have high levels of personal support (from friends, family or organisational networks). They were often likely to have one or more of these sources of support as the more social capital that existed, the more that was generated.

- Have some motivator to become involved in social capital generating activity.

These variables were often interlinked. For example, in the regional centre, where people tend to know each other, this appeared to facilitate higher trust levels and greater external motivation to engage in social capital generating activity.

People who had 'strong' levels of social capital appeared to be more likely to:

- feel empowered and emotionally secure.

- choose or not choose to get involved in social action, depending on their life stage and personal circumstances.

- be able, if required, to provide emotional and practical support for others.

WHERE DO WE GO FROM HERE?

Social capital, and the broader debate about the state of and prospects for civil society in Australia, is capturing (at least for the moment) some attention in public policy discussion. Politicians lace their speeches with more or less credible genuflections in the direction of social capital as they search for solutions to everything from education, urban planning and regional development to the apparent loss of confidence in democracy and public governance. Policymakers comb through the social capital literature in search of ways to be more responsive and open to a cynical and fragmented community. Lobbyists of every description are learning to slap on a coat of social capital to make their messages softer and more alluring.

The question therefore arises as to what all of this activity adds up to and, more interestingly, where it might be leading. Are we witness to merely a spasm of ephemeral enthusiasm for another passing policy fashion? Or are we part of a new and major policy debate, one that will be the equivalent over the next 20 years of the debate about the reform of economic policy and institutions that has dominated the last 20?

The answer to that question will be at least partly a function of the way in which the debate comes to grips with some of the more interesting and contentious issues that are now appearing. These are at least some of them.

Factions and the common good

Is the rise of the One Nation party a good or a bad thing in terms of social capital and civil society? Is Pauline Hanson a product of a healthy, vigorous civil society, in which people are free to associate for common purposes and passions? Or is she a function of the absence of the strong and effective articulation of public purpose by government and other institutions?

In the contemporary Australian setting, One Nation is a good example of a central concern about the boundaries of freedom and dissent. It is basically a challenge of institutional design. We need to know how to create space that allows social capital to thrive and fuels an effective civil society. But we also have to define (and confine) that space so that civil society does not turn into an unedifying scramble to entrench sectional and sometimes selfish interests at the heart of the space that should be filled by a shared sense of the common good.

Prognostications and the measurement of social capital

When Putnam wanted to illustrate what he saw as the decline of social capital in America, he called his essay 'Bowling Alone' (Putnam, 1995a). The point he made was that the decline of formal bowling leagues in America was evidence that people were less interested in doing things together.

Several critics have pointed out the importance, in this debate, of accurate measurement and careful analysis. For example, the test of social capital might not be the rate at which people went bowling in a league, but the patterns of association linked to bowling. They may not be bowling in leagues, but they still may be bowling together (in the Australian context, one might contrast the demise of some more traditionally organised team sports and the rise of newer, less formalised sports that have a strong social or collective dimension). People may not be voting (in the American context), but may be engaged in all sorts of other, perhaps more effective political activities. They may not be going to the P&C meetings, but they may still be helping out at the fete or as coach of the Under 9 soccer team.

There is an important issue at stake here. We need, first of all, to measure the right things and to measure them accurately. We also need to think carefully about the results and to avoid jumping to the conclusion that 'down' or 'up' in a measurement of a specific activity automatically translates into 'bad' or 'good' outcomes.

Just as importantly, the social capital debate has to understand and reflect the changing way in which people form their allegiances, shape their identities and move in and out of communities. It may be that people get a much greater social capital 'rush' from their membership of Greenpeace, and the association that buys them with a global community of ecological fellow-travellers, than they do from organising a street party or getting involved in a community clean-up day. It may also be that they gain a sufficient 'hit' of social capital from the connections and associations they build up in a few years in a metropolitan suburb to make them feel as connected and 'grounded' as they need to. Social capital is not necessarily declining, in other words, because people don't live in the same place for four generations and now inhabit the apparently indistinguishable spaces and places of a large modern city.

Social capital, solidarity and networks

Part of the definitional challenge is to be sharper about the distinctions people often draw between social capital, solidarity and social net-

works.

As the CIS research has illustrated, people can feel social capital rich on the back of relatively limited networks and social contacts. Similarly, people can be socially active and know lots of people without gaining that sense of engagement and productive energy that suggests a rich store of social capital.

Similarly, we need to think further about the notion of 'good' and 'bad' social capital. Is the Mafia a social capital-rich institution? Can a group advocating racial exclusion and a fear of strangers claim to have a stock of social capital? Does a religious community that shows a lack of tolerance for people with different social habits or lifestyles, but which offers its own members almost limitless supplies of cooperation and community, have a high social capital quotient? Should social capital as a concept be reserved only for those who evince certain types of behaviour and certain values – for example, tolerance of diversity and trust in strangers and the ability to mediate conflict without resorting to violence or fear? Is the allegiance of the faith, sect or club the same thing as social capital, or simply the manifestation of some other more ancient (and potentially unattractive) tradition of tribal solidarity and the protection of 'people like us'?

The romantics versus the structuralists

Another issue for the social capital debate is the tussle between what we might term the 'romantics' on the on hand and, on the other, the 'structuralists'.

For the structuralists, the popular rise of social capital has a tendency to obscure the fundamental inequalities of class and economic power, trying to change which is the central concern of the political process. These critics tend to be somewhat dismissive of what they see as a 'romantic' notion that ill-defined concepts of trust and civic engagement can somehow triumph where the mainstream institutions of public policy and political debate have not. In other words, you can't wish away the intractable inequalities of resources and power which are the very stuff of real political debate and contention.

This approach tends to reinforce existing positions and presses social capital into the service of a relatively unchanged ideological debate. That may be disappointing for those who see in the social capital and civil society debate the prospect for a 'third way' that mediates between so-called 'economic rationalism' on the one hand and neo-Marxist class analysis and unrepentant faith in the 'industrial state' on the other.

Social capital and trust

A central feature of social capital is trust. There is considerable research now going on (for example, in the work of the Russell Sage Foundation and Professor Eric Uslaner at the University of Maryland) about how most effectively to define, explain and measure trust.

An important dimension of that research distinguished between what Uslaner calls 'particularised' trust and 'generalised' or 'moralistic' trust. Put simply, particularised trust is the trust we show those we know. Generalised trust enables us to trust strangers.

It may well be that, just as trust can be 'graded' in this way, it might also be possible to define social capital not so much in terms of whether it is good or bad but in terms of spectrum of potential application and usefulness.

The battle of the brand

An interesting feature of the social capital debate has been the equal enthusiasm with which people coming from different ideological and political starting points have embraced it.

For some, the fact that people can arrive at a broadly similar destination from rather different starting points is a sign of immense hope and promise. For others, it is unequivocal proof that 'social capital' is much more a piece of attractive rhetoric than a rigorous construct of social or policy analysis.

Social capital, in that sense, is a descriptive concept rather like 'community' or 'social justice', whose dimensions can be filled with a particular set of values that have more to do with an ideological struggle for ownership and control of the debate than with dispassionate policy analysis.

Practical applications

Another strand in the debate is how practical the concept is and how it can be rendered useful in the robust pragmatics of day-to-day politics and policy-making.

What are politicians and bureaucrats supposed to do with the concept of social capital? What are they currently doing that they should not be doing (on the assumption that the first duty of good policy is 'first do no harm'), and what are they not doing that they should be doing? Should they spend more or less money? Can existing institutions and policy structures do the job in terms of social capital outcomes or do we need new institutions and structures? If so, what do these institutions look and feel like? How would they operate in the

practical dimensions of setting budgets, holding people accountable for results, solving problems?

The role and impact of voluntary associations

In a criticism of what she calls Putnam's 'romanticism of both associational life and, more generally, social capital,' Margaret Levi complains that, for all its popular profile, Putnam's research does not produce what she is looking for, an encompassing theory of social capital (Levi, 1996).

She is direct in her concern:

> The soccer clubs and bowling leagues ... are not particularly useful agents of the kinds of sanctions and information that are necessary to promote large-scale economic change. Nor is it clear that they produce norms of reciprocity with those outside the club; in fact, they may have just the opposite effect ... Although it is still an open empirical question, I believe trust is more likely to emerge in response to experiences and institutions outside the small associations than as a result of membership.

This line of criticism is potentially significant in terms of the way the social capital debate unfolds in Australia.

When de Tocqueville witnessed the associational frenzy of nineteenth century America, he remarked on their potential as 'schools' of civic virtue and effective social action. Australia has a long tradition of using voluntary associations in exactly that way. We have long assumed that voluntary associations are social capital factories, generating the civic engagement and broader habits of the heart on which a generalised sense of trust and community is built and sustained. These are Burke's 'little platoons' dotted around a civil society that stands between individuals and the State and gives people an arena within which to exercise some control and direction over their own lives.

If Levi and the other critics are right, and voluntary associations are less essential to the task of generating social capital than we have assumed (and the research in these stories does not support that view), there are important implications. After all, one reason we are having the social capital debate is because people are unsure of the capacity of our institutions of public governance and social order in a more complex and demanding environment. Voluntary associations – or at least the instinct for association itself – are meant to be part of the solution. Working those dilemmas through will constitute an important part of the evolving social capital debate in Australia.

A SELECTIVE BIBLIOGRAPHY

This selective bibliography has been prepared to provide an overview of some of the key social capital literature and research on which the CIS Social Matters program has drawn and to which it is making a contribution.

The bibliography is only intended as an introductory 'reading list' for those who are interested in taking the issues further. It is some evidence of the contemporary interest in the issues of social capital and civil society that we are witnessing an overwhelming growth in the professional research and general commentary literature on both topics.

At a conference earlier this year at Michigan State University (April 1998) for example, no fewer than 39 separate papers were abstracted for a conference whose ambition was to 'define the essential character-istics of social capital, measure its importance and investigate its practical uses.' The papers covered issues in education, migration, volunteering and philanthropy, family policy, development in the third world, community development, microcredit and economic develop-ment and international political economy.

Indeed, it is rapidly becoming virtually impossible to identify any sector of public policy or any significant issue of policy or public governance that is not searching for a social capital dimension in its deliberations.

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APPENDIX

Research Methodology

The research was carried out via face to face in-depth interviews. Interviews were conducted after identifying an appropriate mix of respondents using the CIS's and ACNielsen's existing networks.

The 'sample' was selected so that the respondents and the resulting case studies reflected a range of different social settings likely to manifest both 'social capital rich' and 'social capital poor' environments.

The case study interviews were spread geographically with three case studies in each of the four following locations:

- South West Sydney/Campbelltown;

- Inner Sydney

- North and north-west Sydney; and

- A rural or regional location within NSW.

Respondents were interviewed twice with each interview lasting about two hours.

All interviews were audio-taped and transcribed for subsequent analysis by the researchers.

Recruitment of Respondents

The CIS and ACNielsen jointly worked to identify the characteristics of the persons they thought appropriate for inclusion in the 12 case studies. ACNielsen contacted the respondents to organise the actual appointment times, in some cases after the initial contact had been made by the CIS.

At the time of the initial invitation to participate in the project respondents were advised that they would be involved in a subsequent follow-up interview. While the rapport established in the initial interview assisted the researcher in re-contacting respondents, it was important that respondents understood that they would be re-contacted when they agreed to the initial interview.

All respondents were paid for their participation in the research. Participants were informed of the reimbursement that they would receive as part of the initial recruitment process. Incentive payments

were scaled to the amount of involvement and the number of persons being interviewed in each of the case studies. Single respondents received $50 per two hour interview and couples received $100 per two hour interview.

The actual data collection occurred in two phases, the initial and the second interview. The initial interview with Sydney respondents was conducted in November 1997, with the initial interview with respondents in regional NSW conducted in February 1998. All second interviews were conducted in April 1998.

The Initial Interview

In relation to the actual interview situation, the researchers:

* initially introduced themselves and 'broke the ice' by explaining the research process, including the issues of confidentiality and anonymity;
* established an environment of acceptance, indicating that there were no 'right' or 'wrong' answers to discourage 'motherhood responses';
* indicated the broad issues that were to be discussed; and
* indicated that the interview was being tape recorded for subsequent transcription so that the researchers could fully 'be there' in the case study situation, concentrating on content rather than trying to record everything said during the interview.

After setting the scene as described, the researchers proceeded to address the issues covered in the interview proforma. This proforma appears below.

The Follow-up Interview

A second proforma was developed and appointments made prior to proceeding with the second interviews. The proforma reflected the issues and gaps in information that arose as a result of the initial interviews and aimed to move from the specific details of each story to more general issues related to social capital. The proforma for this interview also appears below.

Impact of the Research Methodology on the Research Process

This project was unique in that the researchers became aware that, in conducting the research, they were both observing and part of the process being studied (i.e. formation of social capital).

While ordinarily the researcher remains somewhat aloof from the

data collection process, intrinsic to the collection of the information related to social capital was an interchange of personal information between researcher and respondent.

Thus, while the main or 'formal' reason for returning for a second interview was to follow-up with additional probing and fill in gaps left after the initial interview, a definite bond of trust developed between the researchers and the respondents at the second interview which took the data collection beyond this process.

The researchers felt that the additional level of trust that was apparent at this second interview contributed significantly to the richness of the information collected at that interview. This finding has implications for qualitative research on a more general level than these specific 'stories'.

Respondents also were intrigued by the process of the second interview. All respondents indicated that they would find it interesting to share their life events at a subsequent interview in one to two years time.

'STORY' (CASE STUDY) PROFORMA
SOCIAL CAPITAL RESEARCH

<p align="center">Interview #1</p>

Introduction

- Confidentiality/ independent research company, etc.
- Explanation of the purpose of the research

I am interviewing you as part of a project in which we are collecting 12 'stories' about the links between people's lives and the context in which people live – that is their family, friends, workmates, their neighbourhood, the wider community and so on. It's all part of a project that's aimed at getting a feel for the way that people live their lives in Australia today.

This is the first of two interviews I will do with you. I will make an appointment for the second interview which will give you and me time to think about the issues which have come up in the first interview. So, you understand that in undertaking this initial interview, you are agreeing to being part of a second interview. You will be paid ($50 if an individual/ $100 if more than one person) for each of the 2 hour interview sessions.

I really want to emphasise at the beginning of this interview that there are absolutely no 'right' or 'wrong' answers in this interview – I just want you to tell me your story 'like it is' so that I will be able to create a picture of your life and how important or unimportant some of the things we'll talk about are for you right now. The more honest you are about your own situation, the more valuable this interview will be as part of our overall project.

I really appreciate your agreeing to be part of this project.

Place and other connections

(Designed to explore the importance of a sense of connection to a physical place, location or to a 'place' that might be defined in terms of a network, an association etc in terms of promoting a sense of belonging)

History, including:

- Length of time lived in this location
- Reasons for choosing this location (when moved into area, why did you move here?)
- If someone asked you 'where is home for you now ?' how would you answer? *(Probe for differences between physical location and emotional location)* Why? Has that changed over time?

- What changes that sense of where ' home' is?

In terms of that 'sense of home' or where you belong, how important are (SHOW CARD):

- parents, brothers, sisters, etc.

- your partner, children (if relevant)

- friends

- your work mates (including professional links where relevant)

- the people you play sport with, hobby and related clubs / associations, community groups you are part of

- the local shops and services

- doctor, dentist, hairdresser etc.

With these links, ask:

- How often would you be 'in touch' with these key people?

- How do you keep in touch (phone, mail, the Net, occasional get-togethers, car or other travel, letters)

- What do you feel about your neighbours? How often would you meet any of your immediate neighbours, and for what purpose?

- With friends, neighbours and others not in your family, how did the links get started; how did you meet them

- Say over the past couple of years what changes, if any, have there been in the level and impacts of contacts with some of these groups (ie any changes in the kind of relationship they have – new friends, falling out with family, meeting a new group through a change in job, etc.)

(In all of the questioning, a 'laddering' technique would keep probing for the reasons respondents have more each layer of response. They will be asked ' why do you say that?' or 'why did that happen do you feel?' so that they are prompted to go beneath the surface of their initial response).

Norms, interests and values

- If and when you read newspaper or watch the news on TV, what stories do you tend to concentrate on?

- Are there any associations, organisations, interest groups you especially admire (maybe have been involved with, maybe just give donations to – the ones you most admire)? *Prompts: Salvation Army, Greenpeace,*

Meals on Wheels - can be any scale of interest/involvement.

- Would you say you trust most people? How do you decide who you trust and don't trust? Would you say you trust most people? Why? (Explore the difference between trust based on personal contact vs. trust of public figures.)

- You often hear people talking about the way they feel part of a community, or perhaps complaining that they don't feel part of a community. In that context. What do you think is meant by 'feeling part of a community'? When do you tend to think of yourself as a member of a community? Why? What makes you feel 'connected'?

- When do you think of yourself as an individual? Why? What sorts of things make you feel isolated and on your own?

- Would you say that overall you are optimistic or pessimistic about the future? Why? (*Probe for reasons and allow them to identify different aspects of 'the future' about which they may have more or less optimistic/ pessimistic feelings. E.g., could feel hopeless about getting a job or making ends meet and feel pretty good about the kids getting a good education - or the other way around.*)

The 'business' of living

Now I'd like to look at some of the practicalities of how you go about your life (relevant items will change depending on person).

- How do you get things done when you need to (find a babysitter, find a school, get financial advice or other similar help)?

- How do you spend your spare time?

- How would you go about looking for work if you need a job?

- Where would you go if you were upset or 'in trouble' and needed personal help and support?

Involvement in groups and associations

(Describing the extent and type of involvement in a range of groups and associations, outside of the immediate household and paid employment.)

- Talking about unpaid or voluntary activity, what recent (over the past two years) involvement, if any, have you had with groups, associations or activities involving others, outside of your immediate family (including planned and informal activities. (UNAIDED RECALL)

- Could you describe the nature of your involvement (including 'nil'

response) in any of these groups, associations or activities either now or any time during the past two years. Not all of these things are going to be relevant to everyone we are talking to so it's a pretty long list. There are no right or wrong answers. We're just interested in the ones which are relevant to you. (AIDED RECALL)

(SHOW CARD FOR AIDED RECALL)

- Child's school (ie. driving other children to school, tuckshop, making donations to fund-raising, voluntary work, P&C meetings, working bees, etc.)
- At pre-school or childcare centres/kindergartens)
- Community organisations or associations (ie. sport, the arts – music, theatre, dance etc – environment, crafts and hobbies, scouts/guides, service clubs such as Lions, APEX, resident action groups, etc.)
- More informal groups or associations (a self-help group, playgroup for young children, a group of friends caring for someone who is sick, helping friends to move house, working bees at a friends place to help out with a large task, etc.)
- Religious affiliations (as a member of a congregation, or involvement in a more formal role)
- Unions / professional organisations associated with your work
- Political organisations
- Education (eg. adult education, book clubs, evening classes,,etc.)
- Social Services such as Meals on Wheels or any other form of involvement in direct service-delivery for a community service
- Donating blood to the Red Cross
- Donating to Charities such as the Smith Family, the Sydney City Mission, the Salvation Army, etc.
- Clean-up Australia (and related environmental programs)
- the Internet (chat groups)
- Any other associations or groups you want to mention

For each area of involvement mentioned, probe for:
- nature of involvement (office holder, member, occasional attendance at meetings, on a roster for doing a specific task, etc.)

- length of time involved
- how became involved (word of mouth, pressure from family or friends or children, family tradition, etc.)

    If not involved:
- any specific reasons for not being involved or reasons why your involvement has stopped (important to probe for involvement that has recently stopped and to seek the reasons why – lack of time, lack of interest, disagreement with the way things were being done, etc.)

Networks and connections

(Describing any connections between two or more of the associations and groups with which respondents are involved. The intention here is to get the respondents to think about the way in which their links to other people and to other groups and associations have any overlaps.)

- Can you think of any of your current involvement in a group or association that came from your involvement in another group (e.g. you met someone there who suggested you become involved in another activity and you went along to give it a try)?
- Are there people you know and have contact with that you meet in more than one situation (e.g. they are at the P&C meeting and you meet them at indoor netball, work together on a political campaign and go out to a meal together or see them at the gym, etc.)?
- Can you think of any relationships or links you have made with people that have gone beyond the initial reason you got to know them (e.g. someone you have met at school or pre-school with whom you and your family have become good friends and now perhaps go away on holidays together occasionally; or someone you met at work with whom you started playing touch football and has now become a good mate)?
- Is it possible to think of the links and associations you have with other people and judge whether or not the ones that are most important to you are those where you have a range of different connections with them (e.g. school-church-sport, or work-sport-family friend, etc.)?

Motivations and benefits

(Describing the reasons and motivations that encourage involvement in groups and associations, and the range of benefits respondents feel they receive because of their involvement.)

- Thinking of the different associations and groups and activities you are

involved in, what sorts of reasons can you think of that got you involved in the first place?

(Probably best to let the questions be answered unprompted to begin with to see the way in which people remember and articulate reasons and motivations. They should be instructive in terms of the sorts of values that they instinctively draw on to generate 'social capital' – although that is not, or course, what they are doing consciously).

Some possible reasons which have been mentioned by other people include (SHOW CARD):

- Always wanted to give it a try/ learn how to do it
- Because I enjoy it
- Felt I wanted to give something back to the group/community
- Feeling lonely and decided to do something about it
- Just a series of coincidences and unexpected connections
- Forced to do it (i.e. being dragged along to a meeting or feeling shamed into getting involved in an activity, but then got interested, met some good people and now ...)
- The opportunity came to find me (i.e. either literally or metaphorically, the chance to get involved came knocking, or through the mail with an invitation, etc).

When you think of the different types of connections you have with people (family, friends, neighbours, groups and associations):

- what do you think you get out of those connections? What are the benefits for you?

(Again, start the topic unprompted and see where people reach for explanations of the benefits they get. Do they talk in terms of psychic or social benefits, or individual benefits, of practical benefits? How do they try and explain why these connections are important? The response may be give us a bit of a window into the way in which people who know nothing about social capital or the ins and outs of the more academic debates actually talk about the same issues. What is their language for this debate and for describing what they get from these associations in their lives?)

Reasons some people have given us include: (SHOW CARD) Do any of these things fit you?

- A feeling of solidarity / community / security
- Getting things done / action / community politics
- Need for specific service or help
- Friendship
- Someone to rely on
- Gives me something to do with my life
- Want to make a contribution to my community (a sense of obligation)
- Mixing with people interested in similar hobbies, etc.

(Again, 'laddering' is likely to prove useful in gently pushing people to dig a bit deeper each time they offer an explanation. Some will be able to go further than others in searching for reasons why, but the basic approach ought always to be about getting not just the response but some indication of the underlying values and motivations.)

Interview #2

The focus of the second interview is on *'Where does 'social capital' come from? What can you do to get it? What happens when you don't have enough?'*

(We need to remember that 'social connectiveness' becomes 'social capital' when it leads to *observable action.*)

When we talk to respondents about 'social capital', we will qualify the phrase 'social capital' with supporting phrases such as *'the things that allow you to rely on other people, trust other people, help or get help from other people.'*

- Has their view of themselves in relation to 'social capital' been impacted by our initial interview with them?

- To what extent do they think that people need to be shown how to receive or provide 'social capital'? E.g.:

   If your parents volunteered to assist in community activities, are you more likely to do so?
   If someone supported you in a time of crisis, would this impact on the likelihood of your doing the same for someone you saw in a similar situation?

   ### Showcard of Possible Reasons

* Learned it from my family, it's the way I was brought up
* It's just the 'right' thing to do
* You'll never know when you will need someone's help, it's a bit like insurance
* It helps me connect with people
* There is more power in sticking together
* It gives me a chance to express my feelings about things I believe in

- Are they consciously aware of making an effort to maintain 'useful' (and probe for *what is useful*) contacts? Is it an effort?

   To what extent do they monitor contacts with friends/associates so as to ensure they maintain contact often enough versus to what extent does it 'just happen'?

- Can they provide an example of a situation where they have been asked to exercise 'social capital' and they either did or did not choose to do this? For example:

Helping a friend to move house, looking after someone's animal while they were away, house sitting, etc.
How did they decide what they would do in the situation? What factors were considered and what factors were most important?

- Are they aware of ways in which they may be *limiting* their 'social capital'? I.e.:

The *amount* they can call on help or have someone call on them for help.
The *number of people* they could call on for help or could call on them for help.
If so, how do they feel about the current choices they are making to limit their 'social capital'? Is this the same or different from limiting their 'social connectedness'?

- Are they aware of ways in which they have 'stored' 'social capital'? How has this been done?

What do they think 'chips away' at 'social capital' (makes it *less easy* to ask for help/assistance) and what builds it (makes it *easier* to ask for help/assistance)?

- How are the ties, norms and trust which are part of 'social capital' transferred from one situation to another ?

Can they provide specific examples where 'social capital' has been transferred (e.g. being able to use 'social capital' which has been built up by friends/associates and vice versa. Example of friends of parents coming to aid of adult child after the death of parent, even though their relationship was with the parent, not the adult child).
When they use 'social capital' that has come from another person's relationship with someone (say someone does something for you because they are close to a relative of yours, so in a way it's a favour to your relative), is there a need to do a 'favour' back? To whom (The person who did them a favour/ provided assistance? The relative? Both?)

- Perception of impact of *location* on 'social capital', e.g. is it easier to be less affluent in the country because of 'social capital' or does a lower level of income lead to increased reliance on 'social capital' (chicken and egg). (Probe: *Have they noticed differences as they have moved from one location to another, one job to another, one group of friends to another?*)

- Perception of the impact of *age/life stage* on 'social capital'.

  Do they perceive that their social participation has changed (either declined or increased) in recent years? If so, what is the perceived impact of the change in their social activities on their 'social capital'?

  When they are/have been more involved in community or group action of some sort, what impact (if any) does it have on their feelings of wellbeing or control of their life?

  How have they exploited/made use of their existing 'social capital' and how would they generate new 'social capital' if they felt it was necessary (giving examples)? In each particular situation, ask respondent to discuss the criteria which determined who they choose to approach.

- **Scenario Testing** – Set up a series of scenarios and ask them to map or draw the 'social capital' they would use/drawn on in that situation.

  The situation will be 'neutral' in terms of gender, marital status and parental status so that it is relevant across all persons:
  * being made redundant from a job/ leaving employment at a time other than own choosing.
  * finding appropriate accommodation for an aged relative (other than a parent) who can no longer live at home.

ABOUT THE EDITORS

Martin Stewart-Weeks is Principal of the Albany Consulting Group, a Sydney-based consulting practice advising organisations in the public, non-profit and private sectors. His main consulting and research interests focus on organisational change and new directions in public policy. He has been closely involved with the *Social Matters* program, and was one of the joint authors of the CIS volume *Social Capital: The Individual, Civil Society and the State* (Policy Forum 14, 1997).
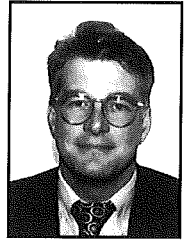
Charles Richardson is Editorial Manager at the Centre for Independent Studies. He has worked in a number of policy-related areas in both the public and private sectors, with a particular interest in strategies for limiting the role of government. He also holds a Ph.D. in ethics and political philosophy from Rutgers University.

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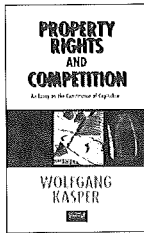
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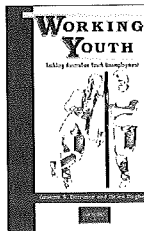
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