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# WELFARE STATES AND DIMENSIONS OF SOCIAL CAPITAL

## Cross-national comparisons of social contacts in European countries

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**ABSTRACT:** We set out to describe and explain differences in the amount of some dimensions of social capital within and between European societies. Social capital refers to a wide range of social phenomena; however, we focus on social contacts with family and friends. We derive hypotheses about cross-national differences in social capital from theories on the nature of welfare state regimes. We test these hypotheses with multi-level analyses on Eurobarometer data, collected in thirteen countries. We find significant variance across different countries. This variance is partly explained by individual characteristics: religious people and people living in medium-sized or rural towns have more social contacts. Moreover, we find quite differential effects of other individual characteristics on social contacts and no effects of political stances. Differences in the cross-national compositions in educational attainment and household size also account for the variance in social contacts. Finally, people living in social-democratic regimes turn out to have the smallest amount of social contacts, whereas people living in the Latin Rim have the largest amount. In between, we find people living in liberal, respectively, conservative-corporatist regimes. This explanation is opposed to the hypothesis that it is the difference in social security rates that causes differences in social capital.

**Key words:** social contacts; individual determinants; welfare states; multi-level analyses

### **Impacts of welfare state regimes on dimensions of social capital?**

Since the monumental study by Esping-Andersen (1990), there has been a lively debate on the nature of different welfare state regimes (see, for an

overview, Abrahamson 1999). Although many authors have suggested that living in different welfare regimes may have quite different consequences for an individual, Svallfors (1997: 283) emphasizes that none of the subsequent studies has made attempts to study the potential effects of the various policy regimes. As yet, there have been some studies considering the impacts of welfare state regimes on values (Gundelach 1994), attitudes on welfare arrangements (Bonoli 2000; Gelissen 2000; Gevers *et al.* 2000; Svallfors 1997), and attitudes to unemployment and the unemployed (Fridberg and Ploug 2000). However, no studies as yet have been devoted to consider the consequences of living in particular welfare state regimes for ordinary daily routines of people. We consider this to be a lacuna, as Esping-Andersen actually stated that regimes may have such far-reaching impacts (1990: 55), i.e. in structuring the social order by policies of decommodification, setting individuals free to uphold a reasonable standard of living independently of work in the labour market (1990: 37). In this contribution, we set out to ascertain whether welfare state regimes have an impact on a specific aspect of the social order; that is, the amount of particular dimensions of social capital, of their population.

Social capital refers to quite a wide range of social phenomena (Putnam 2001), ranging from (formal) political, civic and religious participation to (informal) social connections. We propose to focus on these informal social contacts: the extent to which people have contacts with and/or access to social networks of family and friends (cf. Bourdieu 1985; Coleman 1988) that may provide them with extra resources for mutual cooperation (Fukuyama 1995) or to produce other commodities (Paxton 1999). This life course outcome may be of practical importance in the daily lives of many people because these dimensions of social capital are widely considered to be highly important for one's mental health (cf. for an overview Lin and Peek 1999): social capital offers opportunities through which social support is made available and utilized. Sandefur and Laumann (1998) propose that social capital may also contribute to information, control and, moreover, to social solidarity: individuals rely on the care for one another. These dimensions of social capital may also be of theoretical importance because there is a bundle of theoretical propositions building on Durkheim (1897/1966) and, implicitly, on Tonniès (1887/1979), suggesting that modern societies – through an ever progressing mode of functional differentiation – have evolved up to a point where we have reached 'Kohäsionskrisen: . . . das Schwinden von Solidarität, . . . die Erosion sozialer Beziehungen' [crises of cohesion: . . . the disappearance of solidarity, . . . the erosion of social relationships] (Heitmeyer 1997). Gundelach (1994) shows that such theses have been theoretically inspired by structural functionalistic modernization theory which claims that the modern individual values self-realization rather than

social integration. Hence its general proposition is that modernization threatens social integration. This general proposition may be refined, moreover, when we consider potential cross-national differences related to the different natures of welfare state regimes: the crucial difference between welfare state regimes, according to Esping-Andersen, is the differential extent of individual freedom provided by the extent of decommodification. Thus the questions we set out to answer are: (1) To what extent do countries differ with regard to the availability of particular dimensions of social capital, i.e. informal social contacts with family and friends, of their population? (2) To what extent can we explain individual differences by (a) national characteristics related to the type of welfare state regime and/or (b) by individual characteristics?

### **Theory and hypotheses on dimensions of social capital**

Cross-national differences: welfare state regimes and dimensions of social capital

Starting from the general propositions derived from modernization or individualization theory, one is led to believe that most people living in modern and advanced societies suffer from individualization and hence are faced with the breakdown of social networks of family and friends (Beck 1986/1992; Beck-Gernsheim 1997; Heitmeyer 1997). Individualization has been considered to be the outcome of two revolutionary historical developments – the French Revolution and the Industrial Revolution – through which people have been liberated from the once so restrictive structures of social life (Nisbet 1976). Esping-Andersen states that ‘in the Middle Ages, it was . . . the family, the church, or the lord that decided a person’s capacity for survival’ (1990: 35). However, these institutions provided individuals with ‘pre-commodified’ social protection that withered away with the blossoming of capitalism when labour power became a commodity. As such, individual workers were given the freedom to choose between alternative utilities, jobs, employers and leisure trade-offs. However, this turned out to be freedom behind prison walls (1990: 37). But then, the politics of commodifying workers bred its opposite through a historical process of decommodification, necessary for system survival, which provided individuals with increasing possibilities to opt out of work and to still uphold acceptable standards of living. This implies that, over time, people gained some freedom to choose their own views, attitudes, social surroundings and life course outcomes independently of market participation. Since Esping-Andersen proposed that the extent to which individuals have been decommodified differs strongly between

welfare state regimes, we try to derive a more differential view on (the breakdown of) social networks, i.e. on (the loss of particular dimensions of) social capital in different societies.

*The social-democratic regime* (ideal: the Nordic countries) is characterized by the highest level of decommodification, with social security benefits for every citizen at a rather high level as compared to other regimes. Here, social policy strives for a weakening of the influence of the market on distribution, and its ideal is to maximize capacities for individual independence by granting transfers directly to children and taking responsibility for the caring of children, the aged and the helpless (Esping-Andersen 1990: 28) and to minimize or abolish market dependency (Esping-Andersen 1999: 78–9). Recently, Esping-Andersen (1999: 61–3) has empirically substantiated this proposition by showing that the percentage of old people receiving home-help services is rather high in these countries (amounting to some 20 per cent) whereas the percentage of old people living with their children is extremely low (4 to 5 per cent). Moreover, Daly and Lewis (2000) state that the Scandinavian countries tend to collectivize caring. From these characteristics we infer that this type of regime produces a strong individualistic independence from social networks of family and friends because the state provides (more than) the necessary means to participate in society. Consequentially, we expect that living in this regime may affect society's social capital negatively, i.e. people in this regime are by no means forced to rely on family and friends, and hence they may not be very eager to keep up social networks of family and friends.

*The liberal regime* (ideal: the Anglo-Saxon countries) is characterized by the lowest level of decommodification. Here, the market is considered to be the arena for distribution of resources, and social security benefits are rather modest and social rights rather poor. This type of regime produces a high degree of independence from the state and essentially forces people to rely on family and friends in cases of incapacity to solve social catastrophies. Esping-Andersen (1999: 61–3) has recently shown that the percentage of old people receiving home-help services is much lower than in social-democratic regimes, whereas the percentage of old people living with their children is much higher. From these characteristics, we infer that this type of regime produces strong social networks of family and friends, possibly necessary to provide the means to participate in society. Therefore, we expect that living in this regime will affect an individual's social capital positively.

*The conservative-corporatist regime* (ideal: France and West Germany) is shaped by the Church with a strong emphasis on traditions – such as the family and the pre-existing class and status structure – that embraced the principle of subsidiarity. This type of regime is likely to interfere in

individuals' life course outcomes only in cases where the family's resources to provide help have been exhausted: it then provides social security benefits related to previous earnings and status. This eventually implies that the family is the dominant locus of solidarity (Esping-Andersen 1999: 85). From this characterization, we infer that the level of social capital that this type of regime produces, with its emphasis on the family, is higher than the level produced by the liberal regime.

However, there is another type of regime that may produce even more dependence on family and friends. Some authors (e.g. Leibfried 1992; Ferrera 1996; Bonoli 1997) argued to consider the Mediterranean countries (ideal: Italy, Spain, Portugal, Greece) as a separate regime: *the Latin Rim*. In this type of regime, instead of an official level of social security, an underdeveloped system of social security exists, accompanied by a high degree of familialism. Recent evidence tells us that the percentage of old people receiving home-help services is extremely low, whereas the percentage of old people living with their children is extremely high (Esping-Andersen 1999: 61–3). Higher rates can be found only in Japan. Moreover, Daly and Lewis (2000) state that care is actually privatised to the family in these Latin Rim countries. From this characterization, we infer that living in this type of regime actually forces people in most if not all instances to rely on family and, possibly, friends. Hence this type of regime produces the highest level of social capital, i.e. informal social contacts with family and friends.

Consequently, we propose to test the hypotheses that the level of particular dimensions of social capital, i.e. informal social contacts, produced by welfare state regimes are rank ordered: the lowest level of social capital is produced by the social-democratic regime, a higher level by the liberal regime, an even higher level by the conservative-corporatist regime, and the highest level by the Latin Rim regime.

### Individual differences and dimensions of social capital

There are two reasons why we also incorporate individual characteristics and political stances into our explanatory framework. First, apart from differences between countries with regard to social capital, we like to explain individual differences in particular dimensions of social capital. Second, we like to consider the possibility of so-called compositional effects (Snijders and Bosker 1999). If individual characteristics and/or political stances explain, to some extent, an individual's amount of social capital and if these individual characteristics and political stances are unequally distributed across countries, then they also explain, to some extent, the differences in social capital across countries. These considerations permit a closer

investigation of the impact of individual characteristics and political stances on social capital. But then, what to expect?

Recent studies on social capital have provided detailed conceptualizations of social capital. However, amazingly few clues to derive hypotheses on the relationship between individual characteristics and social capital are available, urging (other) researchers to fill this lacuna (e.g. Sandefur and Laumann 1998; Flap 1999), except for Putnam (2001). That is why we have to take our refuge in related theoretical propositions. A first line of reasoning leads us to build on Coleman's (1988) theoretical propositions on the accumulation of different kinds of capital. At the individual level, capital refers to skills and resources that facilitate production, but these skills and resources are not consumed or otherwise used up in production. Wilson and Musick (1997), elaborating upon this theoretical tradition, explicitly state that social networks are a form of social capital, considered to be a resource for collective action (e.g. to mobilize mutual help in times of hardship). In addition, they imply that in order to produce social capital, one may need other kinds of capital, i.e. human capital and cultural capital. Human capital refers to individual resources such as educational attainment, income and health status (Wilson and Musick 1997: 698). Cultural capital refers to religiosity (ibid.: 699–700). Their general proposition is that there is a positive relationship between the different kinds of capital, implying that the more human and/or cultural capital the individual has (accumulated), the more social capital one acquires. Although Portes (1998) stresses the non-directional nature of this proposition, we may use it to derive hypotheses pertaining to positive effects of educational attainment, income level and health on particular dimensions of social capital: the higher one's educational attainment, or the higher one's income, or the better one's health, the more informal social contacts. Moreover, since religious institutions may provide their members with moral convictions to support solidary relationships (cf. Durkheim 1897/1966; Wilson and Musick 1997), religiosity may also produce social contacts.

A second line of reasoning, starting from a self-interest thesis (cf. d'Anjou *et al.* 1995; Gelissen 2000), leads us, however, to quite contradictory hypotheses. The core idea of *homo economicus* – i.e. man guided by enlightened self-interest – leads us to propose that those who are actually aware of the (practical) possibility that they run the risk of being dependent on others to help them eventually, would anticipate such possibilities by investments in social capital (Flap 1999). Therefore, we would argue that those who are worse off, or those who fear to be worse off in the future – in terms of their financial situation or in terms of their health – are more likely to be aware of such future dependencies and, consequently, set out to acquire more social capital. This would lead us to test contradictory hypotheses pertaining to negative effects of income level and

health on particular dimensions of social capital: the lower one's income, or the worse one's health, the more social contacts.

Yet a third line of reasoning suggests that social capital is not just a matter of resources and is referred to as the ideology thesis (cf. d'Anjou *et al.* 1995; Gelissen 2000). Building on propositions derived from Inglehart (1977), this line of reasoning proposes that particular political stances (e.g. a left-wing orientation or post-materialism) make people more keen on social or immaterial rather than material issues, and therefore reinforce solidarity and social integration. This line seems to imply that these political stances induce social contacts.

### Data and measurements

We will test our hypotheses with secondary data derived from the Eurobarometer 37.2 survey (Reiff and Melich 1992), conducted in 1992 in thirteen European countries with different welfare states. This survey includes valid and presumably reliable data on at least some dimensions of social capital as well as on individual characteristics that we consider to be relevant determinants of particular dimensions of social capital. An important feature of these data is that they were collected among Europeans over 60 years of age. Consequently, these people are well comparable as regards their life course outcomes, since age effects may be of minor importance in these samples: these people have come to an age to count their blessings. The samples were drawn according to a multi-stage random design. First, so-called administrative regional units were drawn to represent metropolitan, urban and rural areas. Second, within these units, a random starting address was drawn and further addresses were selected by random route procedures. Third, at each address, the actual respondent was selected randomly. For further details of Eurobarometer sampling methodology and survey design, see <http://europa.eu.int/comm/dg10/epo>.

The particular dimensions of social capital that we focus on were measured at the individual level by two questions on the frequency of contact with family and friends, with contact frequencies ranging from every day to never. At first glance these may be considered to be rather meagre measurements, but they actually provide us with information on the extent to which people have access to social networks of family and friends, which is in line with previous studies on social capital (cf. Wilson and Musick 1997; Paxton 1999).

At the contextual level we distinguished among welfare state regimes. Since Esping-Andersen convincingly states that welfare states embody more than simply the amount of social expenditure or the granting of

social rights, we follow his view that we must also take into account how state activities are interlocked with the market's and family's role in social provisions. Since he has classified a number of countries in a typology of welfare states, many authors have followed him. Arts and Gelissen (1999) show a remarkable consistency in classifying countries. Reviewing the state of the art, they ascertained that all authors agree that Great Britain and Ireland belong to the liberal-leaning type of regime. Furthermore, all authors agree that the Nordic countries belong to the social-democratic regime category, including Denmark. There have been some disputes whether the Netherlands should also be included in this category of the typology. Wildeboer Schut *et al.* (2000) show, based on fifty-eight characteristics collected in eleven welfare state regimes, that there are ample empirical reasons to do so, although the Netherlands also has some corporatistic characteristics. There have also been some disputes over the countries that belong to the conservative-corporatistic regimes. Again, Wildeboer *et al.* (2000) show convincingly that Belgium, France and West Germany belong to this category. We decided to add Luxembourg, because it is in the geographical and economical proximity of these three countries. Since Leibfried's (1992) study, most authors agree that Spain, Italy, Portugal and Greece belong to the Latin Rim regimes. This leaves us with East Germany as a special case, more than often ignored in previous studies. We assume this country to be situated in the social-democratic camp, since the people included in the samples have – at least most of their lives up to the year of data collection – been exposed to the socialist regime of the German Democratic Republic. To test this assumption, we will treat this country as a separate (dummy) variable. Moreover, we decided to test whether particular characteristics of these welfare states may contribute to the amount of social capital present in these societies. Thus we included measurements on the amount of GDP spent on social security benefits or on pension provisions in the year 1991/1992. These data have been derived from the International Labour Office (ILO 2001).

At the level of individuals, educational attainment was measured as the age at which one had finished one's educational career. Income was measured objectively by referring to the actual amount of money available monthly and was standardised within each country.<sup>1</sup> Health status was measured by a question on long-term disability, indicating a rather poor

1. About 20 per cent of our respondents refused to answer the question on income. Therefore, we replaced their answer by the country-specific mean on income. Furthermore, a dummy variable was created for this category of respondents as a control variable. Preliminary analyses were performed to check whether the effect of this variable was significant. Only where this was the case, this control variable was also included into the final analyses presented here.

health status. Religiosity was unfortunately not measured as in Eurobarometers, including both denomination and church attendance, but only referred to being religious or not and to being interested in religion or not. We decided to include gender, marital status, household size and age as controls because these variables may also be related to social capital: women may be more 'social' and, consequently, acquire more social capital, married people may have more opportunities to build and keep up social networks as compared to single people, and one's household size may confound one's social capital. Similarly, if there is any age effect, we would argue that as one grows older, it becomes more likely that one's network of family and friends – caused by natural deaths – decreases. Moreover, we included type of community to test whether small communities produce more social capital and whether big cities 'destroy' social capital. To test the ideological thesis, we used a standard measurement of post-materialism included in the data as well as a standard measurement of left-wing versus right-wing political stances.<sup>2</sup>

## Analyses

Our hypotheses, as well as our data, are hierarchically structured, i.e. individuals – at level 1 – living in different countries – at level 2. Therefore, we employed multi-level analysis (Bryk and Raudenbusch 1992; Kreft and de Leeuw 1998; Snijders and Bosker 1999) using the ML-WIN package (Goldstein 1995). In a first step (model 1) we estimated a so-called baseline model containing only an intercept ( $\beta_{0ij}$ ). This model was used to test whether there is variance at the individual level ( $\sigma_{e_{0ij}}$ ) but more importantly, to test whether there is any variance at the country level ( $\sigma_{u_{0j}}$ ) This turned out to be the case, as may be seen in Table 1. At the individual level as well as at the country level there is significant variance in social capital (social contacts with family and social contacts with friends).

In a second step, we introduced our individual variables (model 2) to explain social capital on the individual level. Furthermore, if these variables have an effect on social capital and if their distribution is unequal across countries then they serve as a compositional explanation for the variance found at the country level (Snijders and Bosker 1999). This

2. As with income, those respondents who refused to answer the question whether they considered themselves political left or right received the country-specific mean score as a substitution. Also, a dummy variable was created as control variable. Preliminary analyses were performed to check whether the effect of this variable was significant. Only where this was the case, this control variable was also included into the final analyses presented here.

**TABLE 1. Level 1 variance and level 2 variance +  $-2*\log$ -likelihood of multi-level models**

	<i>Contact with family</i>			<i>Contact with friends</i>		
	<i>estimate</i>	<i>standard error</i>	<i><math>\Delta\log/df</math></i>	<i>estimate</i>	<i>standard error</i>	<i><math>\Delta\log/df</math></i>
Model 1: baseline						
Level 1 variance ( $\sigma_{0ij}$ )	2.917	0.060		2.878	0.059	
Level 2 variance ( $\sigma_{0j}$ )	0.176	0.072		0.389	0.156	
$-2*\log$ -likelihood (IGLS)	18398.1			18344.9		
Model 2: model 1 + level 1 variables						
Level 1 variance ( $\sigma_{0ij}$ )	2.728	0.056		2.802	0.058	
Level 2 variance ( $\sigma_{0j}$ )	0.093	0.040		0.357	0.143	
$-2*\log$ -likelihood (IGLS)	18077.4		-320.7/14	18218.0		-126.9/14
Model 3: model 2 + Ideological variables						
Level 1 variance ( $\sigma_{0ij}$ )	2.725	0.056		2.793	0.058	
Level 2 variance ( $\sigma_{0j}$ )	0.091	0.039		0.367	0.147	
$-2*\log$ -likelihood (IGLS)	18070.8		-6.6/3	18203.7		-14.3/4
Model 4: model 3 + typology						
Level 1 variance ( $\sigma_{0ij}$ )	2.725	0.056		2.793	0.058	
Level 2 variance ( $\sigma_{0j}$ )	0.041	0.019		0.042	0.020	
$-2*\log$ -likelihood (IGLS)	18061.5		-9.3/4	18177.6		-26.1/4
Model 5: model 3 + social expenditure						
Level 1 variance ( $e_{0ij}$ )	2.725	0.056		2.793	0.058	
Level 2 variance ( $u_{0j}$ )	0.051	0.023		0.187	0.020	
$-2*\log$ -likelihood (IGLS)	18064.0		+2.5/-3	18195.1		+17.5/-3

compositional explanation is considerable for our first dimension of social capital – i.e. contacts with family – where we find a considerable reduction in level 2 variance (from 0.176 to 0.093). For contacts with friends, however, the reduction in level 2 variance is only minor (from 0.389 to 0.357).<sup>3</sup> In both cases, the log-likelihood was reduced significantly. This indicates that the level 1 variables do have an effect on both aspects of an individual's amount of social capital.

Our third step is the inclusion of ideological factors which may also indicate compositional explanations for the variance at the level of

3. In subsequent analyses we found that education and household size in particular were responsible for the compositional effect on social contact with one's family. Both variables have a significant effect on social contact with one's family and their distributions are far from being equal across countries.

countries. This turned out not to be the case as the variances did not differ greatly from the ones in model 2. The ideological factors do have an effect on social capital though, indicated by the significant decrease of the log-likelihood ratios. However, these effects on the individual level will be much lower compared to our other individual variables, because the log-likelihood was lowered in a nearly non-significant way.

In a fourth step, we included the types of regimes (four dummies) as a possible explanation for the variance at the country level that still remains after the inclusion of both individual and ideological factors (model 3). As can be seen in Table 1, the log-likelihood ratio dropped from 18070.8 to 18061.5 in the model where social capital is indicated by social contacts with one's family. The difference of 9.3 was a result of using four degrees of freedom, and therefore is significant ( $\alpha = .10$ ); also, the remaining variance at the level of countries was brought down from .091 to .041. This reduction is even stronger for our second dimension of social capital, i.e. contacts with friends: the inclusion of the types of regimes resulted in a significant drop of the log-likelihood ( $18203.7 - 18177.6 = 26.1$ ) and the variance at the country level was substantially lowered.

Our final step is a model in which the four dummies, indicating type of regime, were replaced by a metric variable, i.e. social expenditure. Compared to model 4, model 5 uses three degrees of freedom less. In case social contact with one's family is the dependent variable, the log-likelihood increases from 18061.5 (model 4) to 18064.0 (model 5), and is non-significant, even at rather high  $\alpha$ 's. From the viewpoint of parsimony, model 5 is therefore preferred over model 4. However, if we take a look at model 4 and 5 to predict our second dimension of social capital, i.e. social contact with friends, there is a significant increase in the log-likelihood. In this case, we cannot use the parsimony argument. We will look more closely at the effects of each variable included in our models in the following section.

## Results

Let us first consider the individual effects on the frequency of social contact with members of the family. Table 2 shows both unstandardized and standardized effects.<sup>4</sup> Regarding individual-level effects, we find that the longer one has enjoyed an educational career, the less social contact one has with the family. However, having accumulated money, and consequently a high income contributes to more contact with family

4. In cases where the predictor variable was nominal, we computed a sheaf-coefficient (Heise 1972).



Household size	0.213	0.024	0.142	0.215	0.024	0.143	0.212	0.024	0.141	0.214	0.024	0.142
Urbanization:												
• city	0.0 (ref)		0.068	0.0 (ref)		0.068	0.0 (ref)		0.070	0.0 (ref)		0.069
• medium-sized	0.172	0.063		0.175	0.063		0.180	0.004		0.177	0.063	
• rural	0.301	0.063		0.302	0.063		0.310	0.063		0.308	0.063	
Age	-0.008	0.004	-0.038	-0.008	0.004	-0.038	-0.008	0.063	-0.034	-0.008	0.004	-0.034
Gender:			0.018			0.016			0.017			0.017
• women	0.0 (ref)											
• men	-0.065 ns	0.053		-0.057 ns	0.053		-0.061 ns	0.053		-0.060 ns	0.053	
(Post)materialism						0.030			0.027			0.029
• materialists				0.0 (ref)			0.0 (ref)			0.0 (ref)		
• mixed				-0.103	0.051		-0.095	0.051		-0.100	0.051	
• post-materialists				-0.128 ns	0.117		-0.117 ns	0.117		-0.125 ns	0.117	
Left/right				0.035 ns	0.025	0.020	0.035 ns	0.025	0.020	0.035 ns	0.025	0.020

Notes: ns: non-significant difference from 0 (quantitative variables) or from reference (qualitative variables) at  $\alpha = 0.05$  (one-tailed test).

members. According to Table 2, people who have a long-term disability seem to have slightly more contact with their family compared to people who are not, but this difference is non-significant. However, it turns out that people who consider themselves to be religious have significantly more social contact with their family members than do non-religious people. Next, we find that our control variables provide additional insights. People who are married and/or who live together have significantly more contact with the family than do single people. The same holds for widows and widowers and/or people who are divorced: they have more frequent contact with the family than do single people. Household size has a positive effect, meaning that the more people there are living in one's household, the more social contacts one has with one's family. Living in the city is not that beneficial for social contact with one's family, as may be ascertained from the significant differences with people living in medium-sized and rural areas: the latter have significantly more social contact with their family than do city dwellers. We find also that the longer one lives, the less one has contact with members of one's family, probably because many of one's family contemporaries have died. Finally, we find no significant gender differences.

Next, we look at model 3 to address the issue whether social contact with one's family is affected by one's political stances. In all cases, the effects of political stances are quite low and only the mixed type of (post)materialism reached significance.<sup>5</sup>

In model 4, we introduced the types of regimes in the model to explain the level 2 variance that still existed after we took into account both individual and ideological variables. We find, according to model 4, that people living in liberal regimes have more (.321) contact with their family. However, the difference with people living in social-democratic regimes does not reach significance. Next, we find that people living in conservative-corporatist regimes actually have significantly more (.385) social contact with their family, which also holds for those living in the Latin Rim regimes. The latter – compared to people living in the social-democratic regimes – have the most frequent social contact (.696) with their family. People living in former East Germany do not differ significantly from the social-democratic regimes.

In model 5, we test the idea that we can do without the typology inspired by Esping-Andersen, because of all its disputes as to what

5. We tested also whether effects of individual-level predictors of contact with family and contact with friends are variable across countries. Only in one case did the test reach significant values (i.e. the effect of household size varied significantly across countries where contact with family is the dependent variable). Given these results, we can only conclude that the effects presented are quite robust across countries.

countries should be of what type. Therefore, we substituted the typology with the amount of social expenditure of the countries involved. Model 5 shows that the level of social security makes people less dependent on their families, as the unstandardized effect of this contextual level predictor is  $-.039$ : the more that is spent on social security in the country, the less social contact people have with their family. Apart from that, nothing much changes: the majority of the other predictors have similar, if not the same, effects they had when we included the type of welfare state regimes in the models. This implies that, in terms of the direct effects related to social capital, there is not much to gain in using the typology. Also in terms of a reduction of variance shown in Table 1, there are only minor differences. Including the dummies for welfare regimes reduces the variance at level 2 from  $.091$  to  $.041$  which is a reduction of 55 per cent (using four degrees of freedom), whereas including merely the expenditure on social security reduces the variance from  $.091$  to  $.051$ , i.e. a reduction of 44 per cent (using one degree of freedom). Also in terms of log-likelihood ratios, there is no difference between model 4 and model 5.

If we compare the standardised coefficients or beta-weights, which are comparable across the two levels, then we first have to conclude that the effects of our level 1 and level 2 variables are quite low (0 is no effect, 1 is maximum effect). Note that the effects of types of regimes ( $0.136$ ) and social security expenditure ( $-0.122$ ) are almost equal to the strongest individual predictors: marital status ( $0.143$ ) and household size ( $0.142$ ).

Now let us turn to a comparison of social contact with friends across different welfare state regimes (Table 3). As to individual effects, we find that educational attainment does not have an effect on social contact with friends, whereas the level of income, i.e. a resource for maintaining family contact, now seems to have a deteriorating effect on social contact with friends, as this parameter estimate is negative ( $-.050$ ). Maintaining one's health – which turned out to have no effect on contact with the family – is of importance in keeping contact with friends. It turns out that the difference between people who live with a long-term disability and those who do not is significant ( $.243$ ). Again, we find that people who consider themselves to be religious are in the presumably happy surroundings of friends: they have significantly more social contact with friends than do non-religious people. Once again, we can derive additional insights from our control variables. Being married reduces ( $-.264$ ) contact with friends as compared to being single. People who live in medium-sized or rural towns again turn out to have significantly more social contact with their friends as compared to people living in the city. Furthermore, we find that as one grows older, one has fewer friends, presumably because they have passed away. Finally, men turn out to have more social contact with friends than do women.



Household size	-0.025 ns	0.024	-0.016	-0.023 ns	0.024	-0.015	-0.026 ns	0.024	-0.017	-0.024 ns	0.024	-0.016
Urbanization:			0.072			0.072			0.072			0.072
• city	0.0 (ref)											
• medium-sized	0.150	0.064		0.147	0.064		0.145	0.064		0.146	0.064	
• rural	0.325	0.064		0.324	0.064		0.321	0.064		0.323	0.064	
Age	-0.018	0.004	-0.074	-0.019	0.004	-0.078	-0.018	0.004	-0.074	-0.018	0.004	-0.074
Gender:			0.086			0.081			0.081			0.081
• women	0.0 (ref)											
• men	0.312	0.054		0.296	0.054		0.294	0.054		0.296	0.054	
(Post)materialism						0.004			0.004			0.004
• materialists				0.0 (ref)			0.0 (ref)			0.0 (ref)		
• mixed				0.007	0.052		0.004 ns	0.052		0.007 ns	0.052	
• post-materialists				0.036 ns	0.119		0.031 ns	0.118		0.037 ns	0.188	
Left/right				0.026 ns	0.025	0.014	0.026 ns	0.025	0.014	0.026 ns	0.025	0.014
Missing on left/right scale						0.051			0.053			0.051
• no				0.0 (ref)			0.0 (ref)			0.0 (ref)		
• yes				-0.218	0.060		-0.223	0.060		-0.218	0.060	

Notes: ns: non-significant difference from 0 (quantitative variables) or from reference (qualitative variables) at  $\alpha = 0.05$  (one-tailed test).

Let us look at the effects of ideological stances (model 3). They turn out to have no effects whatsoever, with one rather odd exception: those who do not know what left- or right-wing position they have turn out to have fewer friends ( $-.218$ ). This may imply that if one wants to keep one's friends it is better to argue with them over political stances than to refrain from political discussion.

Next, we included the welfare state regimes (plus former East Germany) as determinants of these social contacts. Again, we find significant differences between regimes. However, they are different from the pattern we ascertained regarding contacts with family members. We find that people living in conservative-corporatist regimes do not differ significantly from people living in social-democratic regimes to the extent to which they have contacts with friends. This also holds for people living in former East Germany. People living in the liberal regime, however, now turn out to have significantly more contact ( $0.968$ ) with friends, and people living in the Latin Rim regime have, as expected, more social contact ( $1.339$ ) with friends than people living in the social-democratic regime.

Let us turn to the comparison of model 4 and model 5, in which we have substituted the welfare regimes with the amount of social security expenditure per country. We find that the more a government spends on social security, the fewer friends its citizens have ( $-.080$ ). Again, we find that this substitution does not alter many of the other individual level effects. In fact, this substitution does not lead to substantially different conclusions. However, when we compare the amount of reduction of variance, we find large differences between the models. Including the dummies for the welfare regimes reduces the variance at level 2 from an initial  $.367$  to  $.042$  which implies a reduction of 89 per cent, whereas including merely the amount of social expenditure reduces the variance from  $.367$  to  $.187$  which implies a reduction of 49 per cent. This difference in reduction, even if we take into account the different number of degrees of freedom, is substantial. Also in terms of log-likelihood ratios, model 4 fits the data far better than model 5. We will return to this issue of comparing both models in the following section.

The standardized coefficients in Table 3 are rather small, save for the effect of types of regimes ( $.330$ ) and the effect of social security expenditure ( $-0.245$ ). Direct effects at the individual level are therefore quite minor as compared to the country-level effects.

## Conclusions and discussion

In this contribution, we set out to answer questions on the relationship between individual characteristics, political stances and living in a

particular welfare state regime, on the one hand, and a specific set of life course outcomes, on the other, particular dimensions of social capital: social contacts with family and friends. This refers to the access to or availability of social networks of family and friends that may provide people with a number of resources. We consider this relationship to be rather crucial in the dispute over the effects of welfare states. These dimensions of social capital refer to actual daily routines – such as having social contacts with family and friends – that are generally considered to be helpful for many purposes, but particularly with regard to social solidarity: caring for one another in good times and bad times. According to functionalist modernization theory, processes of individualization have generally eroded social networks. However, we took the perspective of testing a more differential view related to individualization, initially brought to the fore by Esping-Andersen. Esping-Andersen claims that there will be large differences between welfare state regimes to the extent to which people are forced to rely on their family and friends or to rely on collective arrangements, institutionalized over the decades since the Second World War. Actually, we found significant variations among welfare state regimes in the amount of social capital of their populations. This refutes the non-differential view postulated by functionalist modernization theory.

To explain individual differences in the amount of social contact with family and friends, we included several individual characteristics and political stances in our multi-level models. We found significant differences between (social categories of) people harbouring different amounts of ‘capital’. Religious people – considered to have considerable cultural capital – indeed have more social contact with family as well as with friends. We found similar patterns for people living in medium-sized and rural towns: these people enjoy more social contact than those living in big cities. This implies that living in big cities seems to ‘destroy’ social contact. Furthermore, we found quite differential effects for different indicators of human capital. The effect of educational attainment varies: it seems to mar social contact with family members yet it has no effect whatsoever on contact with friends. These effects may be due to the fact that pursuing an educational career often involves geographical mobility which in turn makes it difficult, during adolescent years, to maintain contact with one’s family. Later, another type of geographical mobility, i.e. moving from one job to another – often considered to be one of the blessings of individualized societies – may be detrimental to frequent contacts with friends. The opposite holds for the level of income: it fosters social contact with one’s family but is detrimental to contact with friends. This also applies to being married, i.e. one of our additional predictors of social capital: being married is good for contact with the family; however, it

reduces social contact with friends. In terms of the theory on different kinds of capital as being related to social capital, the latter findings imply that the outcomes of these so-called human resources (such as educational attainment and income) are quite different for different aspects of social capital. Overall, this implies that this theory on different kinds of capital probably needs to be refined. Contrary to the individual characteristics included, the two political stances (i.e. (post)materialism and political orientation) had no explanatory power.

Given the fact that the aforementioned variables have an effect on social capital and that their distributions are not necessarily equal across countries, we could also partly explain the variance found in social capital on the level of countries. The compositional effects were considerable when social capital was indicated by social contacts with one's family and much less when social contact with friends indicated the amount of social capital.

Besides individual characteristics and political stances, we included the four types of regimes, led by theoretical propositions suggested by Esping-Andersen (1990, 1999) to explain the variance not accounted for by individual-level effects. Because we had data from 'merely' thirteen European countries, we feel that we have to be somewhat cautious in this regard: obviously, our conclusions would be firmer if we had data from more countries. However, we tried to carry out the analyses as rigorously as possible to reach our conclusions. We found that people living in social-democratic welfare state regimes, with their tendency to collectivize care, have the lowest level of social capital as compared to other regimes: people living in these regimes have the least social contact with family as well as with friends. An interesting finding, in this respect, is that the amount of social capital of citizens of the former German Democratic Republic did not significantly differ from the social capital of citizens of social-democratic welfare states. Vice versa, people living in the Latin Rim regimes – with their underdeveloped systems of social security and, consequently, their reliance on family arrangements – have the highest level of social capital, i.e. the most social contact with family and friends. The other type of regimes were in between as regards social capital. The populations living in the liberal regime do not differ from the social-democratic countries with respect to family contacts. However, the former have far more social contact with friends than do the latter. People living in the conservative-corporatist regime – with its strong emphasis on familialism – actually turn out to have more social contact with their family than do people in the social-democratic regime. However, there are no differences between these two types of regime regarding social contact with friends.

A comparison of the effects of living in a certain type of welfare state regime with the effects of living in countries that differ by the amount of social expenditure reveals that they are almost equal when social contact

with one's family is the dependent variable. If we try to explain contact with friends, then types of regime have a stronger effect than social expenditure. One has to keep in mind, though, that in the latter case the conservative-corporatist countries do not match the theoretical propositions. Thus our conclusion is that there is no decisive empirical argument to choose the typology (which country belongs to what type on what grounds?) as proposed by Esping-Andersen instead of social expenditure to explain these dimensions of social capital. A typology of welfare states has the theoretical advantage of providing a qualitative account of the extent to which social contacts are realized in different societies. But whether one is inclined to use the typology or its metric counterpart, it is important to note that both determinants were translated into testable hypotheses on social capital based on the insightful characterization of welfare states, and both by and large have stood the test.

This conclusion is quite the opposite of previous conclusions on the effects of living in welfare state regimes on attitudes towards government intervention in social policy, where significant but sometimes unexpected effects of the typology were found (c.f. Gundelach 1994; Svallfors 1997; Gelissen 2000). From these composite findings, we infer a more general hypothesis: the impact of living in welfare state regimes will be stronger for actual daily routines than it is for more general socio-political attitudes. The rationale for this hypothesis may be that, individually, quite different ideological stances will be of more importance for these attitudes, whereas for daily behaviour these ideological stances may be of less importance than the constitution of the welfare state regime in which one lives. In sum, to answer our initial questions, we found that the cross-national differences in the amount of social capital are partly explained by compositional differences on the individual level (save for the ideological variables) and partly explained by the national characteristics of the welfare state regime, be it their level of de commodification or of social expenditure. In order to explain individual differences in particular dimensions of social capital, the inclusion of national characteristics – in addition to individual-level characteristics – may thus be a fruitful endeavour for future research.

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