

Trust as a Moral Value*

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ABSTRACT

Trust is a multifaceted concept. Mostly it is conceived as a "rational" response to trustworthy behavior by others. I offer an argument and evidence that there is another and more important variant of trust, moralistic (generalized) trust. I show that moralistic trust is faith in people we don't know and that it does not depend upon our life experiences. It is this type of trust that binds us to others. Trusting people are more likely to volunteer their time, to give to charity, to be tolerant of others, and to support policies that both promote economic growth (open markets) and that provide support for the less fortunate. Countries with more trusters have better functioning government, more redistributive policies, more open markets, and less corruption. What distinguishes countries that are trusting from those that are not is the level of economic equality.

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Trust is the chicken soup of social life. It brings us all sorts of good things— from a willingness to get involved in our communities to higher rates of economic growth and, ultimately, to satisfaction with government performance (Putnam, 1993, 1995; Fukayama, 1995; Knack and Keefer, 1997), to making daily life more pleasant. Yet, like chicken soup, it appears to work somewhat mysteriously. We can only develop trust in people we know—yet, trust’s consequences extend to all sorts of arenas where we have no personal knowledge of others.

And, like chicken soup, trust’s benefits have been oversold. Yes, trust is essential to solving many collective action problems and to helping people get involved in their communities. But we tend to assume that wherever there is civic engagement, trust must be either the cause or the effect or both. Putnam (1993) calls this a “virtuous circle” of participation, social networks, and trust (see also Brehm and Rahn, 1997). I shall argue that trust is important because it has a moral dimension. And this ethical component to trust only matters for forms of engagement that bind us to our larger community. Our activities that link us to people like ourselves—be they bowling leagues or choral societies—neither consume nor produce trust. All sorts of people join groups—but trusting people are far more likely to give to charity or to volunteer their time. Just as simple group activity doesn’t need trust, neither does it create trust.

The roots and consequences of trust are precisely what we would expect of a moral value. Values should be stable over time—and not dependent upon day-to-day experiences. This is precisely what I find for trust. Trust matters for the sorts of things that bond us to others without expectations of reciprocity—giving to charity, volunteering time, tolerance of minorities, and

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promoting policies that redistribute resources from the rich to the poor. It *does not* matter for the more mundane forms of civic engagement that have no moral component, including—indeed, especially—membership in voluntary organizations. Most of the evidence I present comes from surveys conducted in the United States. The primary reason for focusing on the United States is that the range of survey questions on trust is much wider in the United States than elsewhere. I shall also rely on aggregate cross-national evidence.

Varieties of Trust

A bond of trust lets us put greater confidence in other people’s promises that they mean what they say when they promise to cooperate (cf. Elster, 1989, 274-275; Putnam, 1993, 170). The “standard” account of trust presumes that trust depends on information and experience. Yamigishi and Yamigishi (1994) call it “knowledge-based trust.” Offe (1999) states: “Trust in persons results from past experience with concrete persons.” If Jane trusts Bill to keep his word and if Bill trusts Jane to keep her word, they can reach an agreement to cooperate and thus make both of them better off. Even without some external enforcement mechanism (such as an arbitrator, the police, or the courts), they will keep to their agreements.

If Jane and Bill did not know each other, they would have no basis for trusting each other. Moreover, a single encounter will not suffice to develop trust. Jane and Bill have to interact over time to develop reputations for keeping their word. And, even when they get to know each other better, their mutual trust will be limited to what they know about each other. Jane and Bill may feel comfortable loaning each other \$20. They know from experience that each will pay the other back. But Bill won’t trust Jane to paint his house and Jane will not trust Bill to repair her

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roof—since neither has any knowledge of the others’ talents in this area (Hardin, 1992, 154; Coleman, 1990, 109; Misztal, 1996, 121ff.).

The decision to trust another person is essentially *strategic*. Strategic (or knowledge-based) trust presupposes risk (Misztal, 1996, 18; A. Seligman, 1997, 63). Jane is at risk if she does not know whether Bill will pay her back. And she is at risk if she knows that Bill intends to default on the loan. As Dasgupta (1988, 53) argues: “The problem of trust would . . . not arise if we were all hopelessly moral, always doing what we said we would do in the circumstances in which we said we would do it.” Trust helps us solve collective action problems by reducing transaction costs—the price of gaining the requisite information that Bill and Jane need to place confidence in each other (Putnam, 1993, 172; Offe, 1996, 27). It is a recipe for telling us *when* we can tell whether other people are trustworthy (Luhmann, 1979, 43).¹

This account of trust is incomplete, for at least three reasons. First, it seems a bit strange to talk of trust *as an alternative to moral reasoning*. Second, it is not at all clear why strategic trust should be of interest to anyone other than game theorists—who are interested in why people cooperate in different strategic situations—and philosophers, who make their living parsing the intricacies of daily interactions. And third, how do we account for the behavior of the fruit stand owner and the Australian couple—who didn’t know me at all (or, for the man at the fruit stand, any of his other customers)?

Beyond the strategic view of trust is another perspective. I call it moralistic trust (Mansbridge, 1999, favors “altruistic trust”). It is based upon the idea that trust has a moral dimension. Moralistic trust is a moral commandment to treat people *as if* they were trustworthy.

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It is a paraphrasing of the Golden Rule (or Kant’s “categorical imperative”)—which can easily be seen to demand trust.²

The central idea behind moralistic trust is the belief that most people share your fundamental moral values. To put it another way, a wide range of people belong to your moral community. They need not share your views on policy issues or even your ideology. They may have different religious beliefs. Yet, despite these differences, we see deeper similarities. Fukayama (1995, 153) states the central idea behind moralistic trust: “...trust arises when a community shares a set of moral values in such a way as to create regular expectations of regular and honest behavior.” When others share our basic premises, we face fewer risks when we seek agreement on collective action problems. Moralistic trust is based upon “some sort of belief in the goodwill of the other” (A. Seligman, 1997, 43; cf. Yamigishi and Yamigishi, 1994, 131). We believe that others will not try to take advantage of us (Silver, 1989, 276).³

There is a lurking suspicion even among some who adhere to the strategic view that trust has ethical roots. Putnam (1993, 170) argues for the knowledge-based view when he writes: “Trust entails a prediction about the behavior of an independent actor.” But he also argues, just one page earlier (1993, 169), that trust is a “moral resource.” And he quotes with admiration (Putnam, 1993, 89) Gianfranco Poggi, who holds that “[i]nterpersonal trust is probably the moral orientation that most needs to be diffused among the people if republican society is to be maintained.”⁴

The moral dimension of trust is important because it answers questions that the strategic view cannot. Bill and Jane may develop confidence in each other as they learn more about each

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other. Each successive cooperative decision Bill makes increases Jane's faith in him—and vice versa. But why would Bill or Jane decide to cooperate with each other in the first place? If Bill were a Scrooge and Jane were a Bob Cratchitt, Jane's confidence in Bill would be misplaced. And this sour experience might lead Jane not to trust other people in the future. The strategic view of trust would lead us to expect that both Bill and Jane would be far more likely to be Scrooges than Cratchitts. As Dasgupta (1988) argues, in a world of Cratchitts, you wouldn't need strategic trust.

Strategic trust also cannot resolve one key problem in collective action: why people get involved in their communities. Much of the renewed interest in trust stems from its centrality to recent debates on civic engagement. Trusting people are more likely to get involved in their communities (Putnam, 1993, 1995; Brehm and Rahn, 1997; Stolle, 1998). Yet, it is unclear how strategic trust can lead to more civic engagement. The linkage with moralistic trust is much more straightforward. Strategic trust can only lead to cooperation among people you have gotten to know, so it can only resolve problems of trust among small numbers of people. We need moralistic trust to get to civic engagement.

Strategic and Moralistic Trust

The answer to both questions—why people cooperate in the first place and why people get involved in their communities—rests in part on trust, but on a different type of confidence in others: moralistic trust. Moralistic trust is a value that rests on an optimistic view of the world and one's ability to control it. It differs from strategic trust in several crucial respects. Moralistic trust is not a relationship between specific persons for a particular context. Jane doesn't trust Bill

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to repay a \$20 loan. Jane just “trusts” (other people in general, most of the time, for no specific purpose). If the grammar of strategic trust is “A trusts B to do X” (Hardin, 1992, 154), the etymology of moralistic trust is simply “A trusts.”⁵

Strategic trust reflects our expectations about how people *will* behave. For strategic trust, Bill must trust Jane *and* Jane must trust Bill. Otherwise there is no deal. Moralistic trust is a statement about how people *should* behave. *People ought to trust each other.* The Golden Rule (which is the foundation of moralistic trust) does *not* demand that you do unto others as they do unto you. Instead, you do unto others *as you would have them* do unto you. The Eighth Commandment is *not* “Thou shalt not steal unless somebody takes something from you.” Nor does it state, “Thou shalt not steal from Bill.” Moral dictates are absolutes (usually with some exceptions in extreme circumstances). Adam Seligman (1997, 47) makes a telling distinction: “...the unconditionality of trust is first and foremost an unconditionality in respect to alter’s responseWere the trusting act to be dependent (i.e., conditional) upon the play of reciprocity (or rational expectation of such), it would not be an act of trust at all but an act predicated on [one’s expectations of how others will behave]” (cf. Mansbridge, 1999).

Strategic trust is not predicated upon a negative view of the world, but rather upon uncertainty. Levi (1997, 3) argues: “The opposite of trust is not distrust; it is the lack of trust” (cf. Hardin, 1992, 154; Offe, 1999). Strategic trust is all about reducing transaction costs by gaining additional information—be it positive or negative. But moralistic trust must have positive feelings at one pole and negative ones at the other. It would be strange to have a moral code with good juxtaposed against undecided. So we either trust most people or we distrust them.

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Moralistic trust is predicated upon a view that the world is a benevolent place with good people (cf. A. Seligman, 1997, 47), that things are going to get better, and that you are the master of your own fate. The earliest treatments of interpersonal trust put it at the center of an upbeat world view (Rosenberg, 1956). People who believe that others can be trusted have an optimistic view of the world. They believe that things will get better *and that they can make the world better by their own actions* (Rosenberg, 1956; Lane, 1959, 163-166).

Beyond the distinction between moralistic and generalized trust is the continuum from particularized to generalized trust. Generalized trust is the perception that *most* people are part of your moral community. Its foundation lies in moralistic trust, but it is not the same thing.⁶ Generalized trust is a measure of the scope of our community—and it is based upon both morals and our collective experiences. Moralistic trust is based upon an optimistic world view—and so is generalized trust. But optimism is not a constant. Sometimes things look good and sometimes they don't. Our values (moralistic trust) don't change readily. But the way we interpret them does reflect some experiences from daily life. And this is what distinguishes generalized from moralistic trust: Generalized trust goes up and down, though it is basically stable (Uslaner, 2002, ch. 3). Moralistic trust is a more lasting value.

The difference between generalized and particularized trust is similar to the distinction Putnam (1993, 93) drew between “bonding” and “bridging” social capital. We bond with our friends and people like ourselves. We form bridges with people who are different from ourselves. While Putnam argued that both can lead to trust, he held that bridging organizations would produce much more trust. Here I turn Putnam's argument on its side: It is not the types of

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organization that you join that determines whether you will develop trust, but rather the type of trust you have that determines your level of civic engagement.

In the extreme, some folks may believe that everyone can be trusted. At the other pole are people who don't place their faith in anyone. Both extremes are rare. More common are people who say that *most* people can be trusted (generalized trusters) or only some people can be trusted (particularized trusters). When we only have faith in some people, we are most likely to trust people like ourselves. And particularized trusters are likely to join groups composed of people like themselves—and to shy away from activities that involve people they don't see as part of their moral community.

While I have pictured particularized and generalized trusts as parts of a continuum, reality is a bit more complex. Generalized trusters don't dislike their own kind—far from it. As the Jewish sage Hillel said, “If I am not for myself, who will be for me?” Generalized trusters don't abjure contacts with people like themselves. Indeed, much of civic life revolves around contact with people like ourselves. Bowling leagues are composed of people who like to bowl and choral societies are made up of people who like classical music.⁷ We are simply unlikely to meet people who are different from ourselves in our civic life. Now, choral societies and bird-watching groups (among others) will hardly *destroy* trust. And there is nothing wrong with such narrow groups. They bring lots of joy to their members and don't harm anybody. But they are poor candidates for creating social trust. You don't need trust to form a club.

And you are not likely to get trust in people you don't know from most of civic life. Stolle (1998, 500) argues that the extension of trust from your own group to the larger society

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occurs through “mechanisms not yet clearly understood.” An even more skeptical Rosenblum (1998, 45, 48) calls the purported link “an airy ‘liberal expectancy’” that remains “unexplained.”

This concern turns out to be more than simply an accounting exercise that poses the question: How many people’s behavior do we have to tally before we are justified in extending trust to people we don’t know? The people we observe are likely to be a very different sample from those we don’t know. They are like ourselves—whereas the “others” are *not* likely to resemble us. So it is risky at the very best to extend trust from one group to the other. Furthermore, strategic and moralistic trust have very different foundations. We *don’t* form moralistic trust on experiences—so no amount of social interaction is likely to reshape our values. This is not to say that trust is immutable and that we can’t learn to have faith in others even as adults. But our civic life is not likely to be the place where we change our fundamental values: Most people spend minuscule amounts of time in voluntary organizations and even the most committed activists rarely devote more than a few hours a week to group life—hardly enough time to shape, or reshape, an adult’s values (Newton, 1997, 579).

Measuring Trust

The idea of generalized trust is well captured in the survey research question that many of us have relied upon for several decades: “Generally speaking, do you believe that most people can be trusted or can’t you be too careful in dealing with people?” The question asks your attitude toward “most people,” recognizing that even the most warm-hearted soul will recognize that *some* people rightfully should not be trusted.⁸ The question makes no mention of context

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(cf. Hertzberg, 1988, 314). It does *not* ask whether most people can be trusted to repay a \$20 loan, although some basic honesty of this type *appears* to be implicit in moralistic trust.⁹

The interpersonal trust question that has been so important in much research on social capital *does* reflect generalized trust. The Pew Center for the People and the Press conducted a survey of metropolitan Philadelphia in 1996 and asked people whether they trusted eight groups of people—and whether they trusted “most people.” I performed a factor analysis on these trust questions and found distinct dimensions for trust in strangers (people you meet on the street and people who work where you shop) and for friends and family (your family, your boss, and people at your workplace, your church, and your club).¹⁰ The standard interpersonal trust question loaded strongly on the trust in strangers dimension, but not at all with friends and family.

Generalized trust is thus distinct from strategic trust—from confidence in people we know. But does it have a moral dimension? This is more difficult to demonstrate. There are two claims about moral arguments that can be tested: First, moral values are stable. We learn to trust others from our parents (Erikson, 1968, 103)—not from people in our civic associations when we are adults. If trust does have a moral component, it should not change much over time. And, second, moral values are unconditional. They do not depend upon reciprocity. Both claims can be tested. I examined two panel surveys—the 1972-74-76 American National Election Study (ANES) and the 1965-1973-1982 Parent-Child Socialization study conducted by M. Kent Jennings and Richard G. Niemi. In both panels, interpersonal trust was among the most stable survey items.

Across two very turbulent decades (the 1960s and the 1970s), almost two-thirds of young

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people and more than 70 percent of their parents were consistent trusters or mistrusters. In the ANES panel, interpersonal trust was *more stable over time* than were abortion attitudes and considerably more consistent than standard measures of political efficacy and ideological self-identification (Uslaner, 2002, ch. 3). And trust does not depend upon reciprocity. Trusters are not simply paying back good deeds. People who were helped by others when they were young were no more trusting in a 1996 survey than people who received no such assistance.¹¹

Trust and Optimism

The key basis of generalized trust—and what separates it from both distrust and particularized trust—is a sense of optimism and control.¹² For some people, a lifetime of disappointments and broken promises leads to distrust of others. A history of poverty with little likelihood of any improvement led to social distrust in the Italian village of Montegrano that Edward Banfield (1958, 110) described in the 1950s: “...any advantage that may be given to another is necessarily at the expense of one’s own family. Therefore, one cannot afford the luxury of charity, which is giving others more than their due, or even justice, which is giving them their due.” Montegrano is a mean world, where daily life is “brutal and senseless” (Banfield, 1958, 109), much like Hobbes’s “nasty, brutish, and short” existence. All who stand outside the immediate family are “potential enemies,” battling for the meager bounty that nature has provided. People seek to protect themselves from the “threat of calamity” (Banfield, 1958, 110).¹³

Yet, moralistic trust, unlike strategic trust, *is not primarily based on personal experiences*. It rests on the premise that others will not let us down (Silver, 1989, 276-277). People

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realize that it is not wise to extrapolate from individual cases to the general. Instead, we either seek some rationalization for our disappointing experience or simply wave it away as irrelevant (cf. Baker, 1987, 5). Optimists are not worried that strangers will exploit them. If they take a chance and lose, their upbeat perspective leads them to try again. Setbacks are temporary; the next encounter will be more cooperative (M. Seligman, 1991, 4-5).

Optimism is a multifaceted phenomenon. An upbeat outlook has four components. The first two are central: a view that the future will be better than the past and the belief that we can control our environment to *make it better*. The other elements of optimism are a sense of personal well-being and a supportive community.

Does trust reflect an optimistic world view? In Uslaner (2002, ch. 4) I examine a large number of surveys that ask questions about trust and optimism.¹⁴ No single survey has enough good questions to make the case on its own. But space is at a premium here and I report the findings from two of analyses. The models estimated include a variety of variables, but I concentrate on the findings on optimism and control and the alternative thesis that trust reflects our life experiences, including group membership. The first model employs data from the 1987 General Social Survey (GSS) in the United States, the second from a 1971 pilot study of Economic Incentives, Values, and Subjective Well-Being conducted by the Survey Research Center in Baltimore and Detroit. The 1987 GSS has some of the best questions on optimism and control. The 1971 Well Being poll is not quite so representative a survey, but it has the advantage of asking a wide range of questions about both optimism and people’s life circumstances—allowing a strong test of the argument that optimism rather than experiences are fundamental to

generalized trust.

I estimate both equations using probit analysis. I employ what Rosenstone and Hansen (1993) call the "effect" of an independent variable, the difference in estimated probabilities from the predictor's highest and lowest values, letting the other independent variables take their "natural" values. I present the results of the probits in Tables 1 and 2.

Tables 1 and 2 about here

I am less interested in the overall models than in the impacts of variables measuring optimism and control, on the one hand, and personal experiences on the other. First, on optimism: In both surveys, measures of optimism and control are among the most important determinants of generalized trust. The effects for measures of optimism and control overwhelm most other predictors in both models. The 1987 GSS has the best measure of long-term optimism, whether life will be better for the next generation. It also contains orientations toward human nature that express optimism (whether pay differences are needed for incentives to work hard and whether people earn advanced degrees for their own satisfaction or for higher pay), as well as other indicators of control over our lives (confidence in science and whether you can get ahead in life without knowing the "right people"). All of these measures are significant predictors of trust and most have effects of .10 or greater.

Only a handful of other predictors have equal or larger effects—the level of trust in one's state, whether officials care for the average person, age, and race. One type of associational membership (in professional societies) does seem to promote trust in this analysis—though this

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will vanish in more complex analyses. Another form of group involvement seems to lead to particularized rather than generalized trust: Christian fundamentalists who are active in their churches are substantially *less* trusting than members of mainline religious dominations who are less active.

The 1971 Well-Being pilot contains a wealth of questions on both objective and subjective measures of well-being. I examine the effects of five measures of optimism, control, and authoritarianism, three indicators that are a combination of optimism and objective status, and 10 variables that reflect how well people actually fare along several dimensions of economic security.

Overall, subjective measures of optimism matter a lot more than objective ones about economic circumstances. Collectively, the most optimistic person—who wants a fulfilling job, thinks about the future, and believes that she can make it regardless of luck, connections, or current economic circumstances—is 36 percent more likely to trust others than the most convinced pessimist. The most prosperous person—with a relatively high family income, who owns his own home, has savings and a pension plan but does not have to make debt payments, whose parents were well-off, and has neither been laid off nor worried about losing his job—is two percent *less* likely to trust others than people who do not fare so well economically. Clearly your world view, not your resources, determine whether you will trust other people. These clear results obviate the argument that the measures of optimism are self-selected. Only one objective measure of well-being achieves significance, compared to five subjective indicators—and, collectively, there is no net impact of objective measures on trust.

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Overall, then, there is strong support for the argument that a sense of optimism and control, rather than life experiences, shapes interpersonal trust. There is but modest evidence that group membership or informal socializing builds trust. I now move to a consideration of what forms of civic engagement trust does shape—and how some connections to your community can build trust in turn.

Producing and Consuming Trust

Generalized trusters have a distinctive view of civil society: They see it as *one* society united by a set of common values. They oppose efforts to split the society into groups that might foster particularized trust, so they don’t like attempts to do away with classical education or letting ethnic politicians make appeals primarily to their own communities. Here they face tensions in their own moral values: Trusters want to empower people who face discrimination in the society. Yet they also worry that groups just gaining power will be more concerned with asserting their own influence than building coalitions across the major fault lines (race, ethnicity, gender) in society.

So far I have argued that trust reflects an optimistic world view—but that it generally does not rest upon a foundation of civic engagement. Why, then, should we care about trust? What does it do for our communities? If civic engagement doesn’t lead to trust, might not trust lead to civic engagement (Stolle, 1998)? Not generally—but in some cases, trust does lead people to get involved in their communities—and such engagement in turn produces more trust. Simply joining a group, or even being active in a group, doesn’t depend upon trust. All sorts of people can join

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organizations. You don't need to be a truster or a civic activist. Some group activity—political causes, religious causes—may lead us to be more committed to our in-groups and to mistrust outsiders. Other groups may not lead to mistrust, but they may be so homogenous that they provide few opportunities for interaction with people unlike ourselves (veterans groups, hobby groups, and the like).

Some forms of civic engagement go beyond the camaraderie of like-minded folk. They reach out to people who are different—and less fortunate. These activities also call up our moral sense and reach out to people in our moral community who are not part of our usual social circles. These activities include giving to charity and volunteering time. Both activities call up a sense of generalized (and moralistic) trust. And they also increase people's sense of moral worth, what economists call a "warm glow" from good deeds (Andreoni, 1989).

Most forms of civic engagement neither produce nor consume trust. But the more demanding forms, those that really tie us to people unlike ourselves, both depend upon generalized trust *and* reinforce it. To make this claim, I must go beyond the simple probits estimated above and estimate simultaneous equation models that allow me to test for reciprocal causation. Such estimations will show that Putnam's "virtuous circle" is at most a "virtuous arrow," where, *almost all of the time*, the causal direction goes from trust to civic engagement rather than the other way around. Even these results are based upon a presumption that the causal arrow usually goes *somewhere*. Some social connections might even reinforce particularized rather than generalized trust. Much of the time social networks, both informal and formal, are moral dead ends. They neither consume nor produce trust. They just happen.

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Putnam (2000) argues that you don't have to join a group to produce trust. Almost any form of social interaction will do, including hanging out at bars, eating out in restaurants, playing cards, and visiting friends and relatives. Elsewhere I demonstrate that these social connections (including playing bingo) neither depend upon trust nor produce trust by estimating simultaneous-equation models (Uslaner, 2002, ch. 5). Some forms of social interaction may be rather counterproductive from the standpoint of social capital. Yes, there is at best a very modest *positive* relationship between going to bars and trusting others in the 1974-1996 GSS ($\tau - c = .057$, $\gamma = .098$, $N = 9285$). But this doesn't mean that bars are marked by good companionship. People who visit bars daily are twice as likely to be the victims of robbery or burglary and almost six times as likely to have been arrested. Overall, you are better advised to watch your wallet in a bar than to leave it on the counter.¹⁵

The 1996 American National Election Study has the best overall set of measures of group and informal involvement. The survey asked people whether they were involved in 20 different types of voluntary organizations, encompassing religious, political, cultural, and professional association as well as groups addressed to the interests of the young, the old, women, hobbyists, and people seeking self-help. People could say that they belonged to as many as four groups within each category (as opposed to just checking “yes” or “no” for the GSS and most other surveys), though only for business, hobby, ethnic, and education groups did as many as four percent select two or more. The ANES also asked about volunteering and donating to charity as well as talking to neighbors and attending religious services. Overall there are 24 measures of civic engagement and I use them all in a “kitchen sink” model to get a first cut at what might

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affect trust. I estimate a probit model using the 24 indicators of civic engagement and a series of other predictors based upon the estimations in Uslaner (2002, ch. 4) and present the results in Table 3.¹⁶

Table 3 about here

I organize the results by the significance levels of the types of civic engagement. I anticipate positive coefficients for most types of civic engagement, but not necessarily for all. Ethnic group and religious involvement might well lead to less generalized trust. The results in Table 3 bear out many of these expectations—but the chief message is that *very few types of civic engagement lead people to become more trusting*. Only five types of involvement have positive coefficients significant at $p < .10$ or better: business, cultural, and children’s groups, contributions to charity, and attending religious services. And three of these five just pass significance at the generous $p < .10$ level. Joining an ethnic group makes you *less* trusting. All other forms of civic engagement—including the political, the religious, volunteering, talking to neighbors, and groups for education, self-help, women, the elderly, hobbyists, fraternal orders, and veterans—are moral dead ends. Once again, union members are no more trusting than others—though not less trusting, either.

This analysis tells but part of the story, since it doesn’t allow for trust to shape any of the forms of civic engagement. It does serve an important pruning function, since a full model testing for reciprocal causation among trust and all forms of civic engagement would have 25 equations—one for each variable in Table 3 plus another for trust. At best this would be unwieldy

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and uninterpretable. At worst, the whole thing would be likely to implode (because of underidentification).

The model in Table 3 suggests dropping all but the significant predictors of trust in the probit and this is what I do. I then estimate a three-stage least squares model of involvement in business, ethnic, cultural, and church groups as well as charitable contributions and volunteering. Even though church groups were not significant predictors of trust in the probit model, two other measures of religiosity (attending services and whether the Bible is the literal word of God) did shape interpersonal trust. Volunteering was also not significant, but it is theoretically important since it is one of the most demanding forms of civic participation. I thus included it in the system of equations. The resulting model has eight equations—for business, children’s, ethnic, cultural, and church groups, volunteering, giving to charity, and trust. I report the results for the effects of trust on civic engagement and for civic participation on trust in Table 4 below.¹⁷

Table 4 about here

The results are striking. Trust has powerful effects on business and cultural group involvement as well as on charitable contributions and volunteering. Trust is the strongest predictor of volunteering, with an impact almost double that of its closest rival, knowing and talking to your neighbors.¹⁸ Beyond church involvement, trust has the greatest effect of any variable on charitable contributions (just beating out family income). And trust ranks first for business group involvement and second (behind being Jewish) for cultural membership. But its effects are *not* universally powerful: Trust has a small positive effect on ethnic group involve-

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ment, but no impact at all on either church or children's group membership.

Trust matters most on those activities that signify the greatest commitment to your community—donating money and especially giving time. The two organizations where trust has big impacts help build bridges across groups. People make connections in business and professional societies—and these friendships are likely to be particularly important to women and minorities in a world traditionally dominated by white males. Cultural organizations can spread ideas that promote understanding of other peoples' music, art, and drama. Associations based on churches, children, and ethnic groups are less likely to build bridges across cultures. They bring you into contact with people like yourself and whom you may already know.

Does civic engagement promote trust? Membership in organizations does *not* increase trust, no matter what the group is. I started with 20 types of associations named in the 1996 ANES and eliminated all but six for the more complex analysis. None of these survived the test of reciprocal causation. Involvement in church groups *decreases* confidence in others. If you are active in your house of worship, you might form your social circles with people like yourself and develop negative stereotypes of people who don't think as you do. Involvement in children's groups also seems to depress trust, though I have no ready explanation for this and am wary of putting too much confidence in the negative coefficient.¹⁹

But sometimes civic engagement does promote trust. Both giving to charity and donating time create "warm glows," feelings of doing good. Indeed, for both volunteering and especially for giving to charity, the boost in trust from helping others was greater than the impact of trust on acts of beneficence. Volunteers say, "I'm sure you'll hear this over and over, but I get a lot more

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than I give” (Bowles, 1996, B4). And there is evidence that they do. The impact of volunteering on trust is 20 percent greater than the effect of trust on volunteering. And giving to charity has almost two and a half times the impact on trust that faith in others has on making contributions. But as powerful as giving time and money are, they are *not* the most important determinants of trust—whereas trust does rank at the top of the factors leading to acts of beneficence. So you need trust to get people involved in good deeds, though folks can be trusting without giving of themselves.

Good deeds repay the good Samaritans many times over. In the 1996 Giving and Volunteering survey trusters take up almost twice as many volunteering opportunities (1.606 versus .856) and charitable options (2.015 versus 1.221) as non-trusters. Volunteers who take part in eight or more organizations are twice as likely to trust others (by 64 to 34 percent), while people who give to seven or more different types of charities are more than twice as likely to put their faith in strangers (by 68 to 30 percent).²⁰

Civic participation can produce trust, but only when there is faith in strangers to begin with. It cannot make a silk purse of a sow’s ear—or you can’t turn Scrooge into Bob Cratchitt simply by forcing him to volunteer at a homeless shelter or to empty bedpans at a hospital. As an unhappy student said of her mandatory “service learning” program, in which she had to give her time to a worthy cause to graduate from a Maryland high school: “You’re just forcing it on us, and people don’t get as much out of that” (Cloud, 1997, 76).

Trust also has consequences beyond civic engagement. Trusters indeed do reach out to people who are different from themselves. They are more tolerant of gays and lesbians, have

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more positive views of blacks and immigrants, and are more willing to open markets. Trusters also support policies that remedy the wrongs in our social system—anti-discrimination laws and policies that make it easier for minorities to take their full place in society: military service and adoption for gays, affirmative action for African-Americans (see Uslaner, 2002, ch. 7).

Cross-nationally, high degrees of trust lead countries to spend more on redistributing wealth from the rich to the poor. High trusting societies have greater transfer payments, spend more on education, and have larger public sectors more generally. They also have more open markets—and “better” government more generally: less corruption, less red tape in bureaucracy, and more efficient judicial systems. It is easy to have a well-functioning legal system, one where people have faith in the law, when there is less for enforcement authorities to do. Trust seems to bring a faith that the legal system is fair—and a compliance with the law (Uslaner, 2002, chs. 7-8; cf. LaPorta et al., 1997; Rothstein, in press).

Each of these consequences of trust—giving to charity, volunteering time, tolerance of people who are different from yourself (and who are not always tolerated by others), and redistribution from the rich to the poor—makes more sense as a moral response to a social problem than as a result of the kind of trust that one develops from sustained interaction with people you know. We rarely know the beneficiaries of our charity and the types of volunteering most strongly shaped by trust involves donating time to people unlike ourselves (Uslaner, 2002, chs. 5 and 7). Tolerance similarly does not depend upon our personal connections—and certainly support for redistribution reflects a reaching out to people we don’t know rather than a strategic reaction to people we have met time and time again. Neither membership in groups composed of

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people like ourselves nor (especially) our daily social connections have much to do with trust, even though the strategic view of trust would lead us to believe that they should.

Reprise

I have found strong impacts of trust on giving to charity and volunteering time and vanishing effects for group membership. These results provide considerable backing for the idea that trust has a moral basis. Trusters are less xenophobic than mistrusters, less demanding that Western (American) culture is superior to all others. But they are not fuzzy multiculturalists. A wide moral community means agreeing on a common set of values. So generalized trusters worry that our culture has become too balkanized.²¹

But you can't get to trust just by interacting with people who are different from yourself. We learn trust early in life. Trust does rise and fall—but mainly in response to the economic conditions that provide the foundation for optimism (Uslaner, 2002, chs. 6, 8). And this dynamic plays out at the aggregate level: How well you are faring economically is not nearly as important as how well the country is doing. When economic inequality is increasing, trust declines. But there is no evidence that trust varies systematically with personal wealth, as I have shown.

There are thus at least two domains to interpersonal trust. The first is based upon knowledge of others (strategic trust). It is a key component of daily life: Should Bill trust Jane to paint his house? Should either loan the other \$20? Perhaps we will join civic organizations made up of people we already trust—or the sort of people we think we know enough about to trust. But no manifestation of strategic trust is likely to spill over to generalized trust, which has

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both a moral foundation and moral consequences.

There is a spillover from generalized trust to how people conduct their daily lives: Generalized trusters are less likely to lock their doors or to carry guns. Does this reflect a tie between generalized and strategic trust? Perhaps, but the linkage is not clear. There isn't even a direct route between trusting people in general and trusting people you know. There seems to be rather indirect linkage that runs as follows: Generalized trusters believe that most people treat others fairly—and this in turn leads them to believe that people they know would treat others fairly—leading back to generalized trust.²² But these connections are not strong—nor are they intuitive.

There are at least two largely distinct worlds of trust. Only one leads to the types of civic engagement that we might find in a “virtuous community”(cf. Pagden, 1988, 133-134; Putnam, 1993, 89). The other, strategic trust, might lead to good times and what Putnam (1993,) has called “bonding” social capital (cf. Etzioni, 1996, 96). But it doesn't seem that we can develop a sense of trust by bonding ever tightly with people like ourselves.

TABLE 1

Probit Analysis of Trust in People from 1987 General Social Survey

Independent Variable	Coefficient	Standard Error	MLE/SE	Effect [#]
Contextual Trust	1.242**	.507	2.452	.189
Life Better for Next Generation	.138***	.050	2.757	.175
Officials Don't Care for Average Person	-.352*****	.098	-3.580	.225
Confidence in Science	.203***	.077	2.650	.131
Satisfied with Friendships	.086**	.037	2.321	.163
Must Know Right People/Success	-.150***	.054	2.796	-.194
Pay Differences Needed for Incentive	-.097**	.055	1.764	-.072
People Earn Degrees for More Pay	-.074**	.041	1.831	-.094
Fundamentalist*Active in Church	-.081***	.031	-2.656	-.159
Active in Professional Societies	.142**	.072	1.962	.092
Afraid to Walk at Night in Neighborhood	-.216**	.091	-2.380	-.069
Education	.027**	.015	1.806	.103
College Education	.012**	.006	1.834	.023
Age	.017*****	.003	5.410	.309
Black	-.583*****	.115	-5.086	-.191
Constant	-2.398*****	.436	-5.495	

Estimated R² = .351 -2*Log Likelihood Ratio = 1132.704 N = 1006

Percent Predicted Correctly: Probit: 70.5 Null: 54.1

**** p < .0001 *** p < .01 ** p < .05

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TABLE 2

Probit Analysis of Trust from 1971 Well-Being Pilot Study[#]

Independent Variable	Coefficient	Std. Err.	MLE/SE	Effect
Think about future	.069**	.038	1.821	.090
Wants fulfilling job	.141***	.049	2.878	.233
Luck works against you	-.170***	.064	-2.653	-.211
Must have right connections	-.060*	.039	-1.551	-.077
Poor have less chance get ahead	-.059*	.038	-1.521	-.076
Family has enough for comfort	.060*	.039	1.534	.079
Satisfied with financial status	-.005	.047	-.111	-.010
Spend now vs. save for future	-.099***	.037	-2.629	-.128
Ever worry about losing job	-.003	.047	-.068	-.004
Family income	-.000	.000	-.235	-.024
Own vs. rent home	-.095	.174	-.544	-.031
Have savings or reserves/stocks	.105**	.060	1.753	.134
Have pension plan	.005	.049	.101	-.008
Unemployed during 1970	-.135	.207	-.651	-.040
Parents ever poor	-.115	.119	-.963	-.074
Making regular payments debt	-.001	.039	-.026	-.001
Black	-.257	.245	-1.048	-.083
Education	.150***	.047	3.194	.386
Age	.042***	.014	2.975	.470
Constant	-2.130	.950	-2.242	

Estimated R² = .352 -2*Log Likelihood Ratio = 417.298 N = 368
 Percent Predicted Correctly: Probit: 67.1 Null: 53.5

*** p < .01 ** p < .05 * p < .10

[#] Effect calculated at maximum value of 56 for age, between 2 and 4 for parents poor, and between \$6,000 and \$22,000 for family income.

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Effect calculated at maximum value of 75 for age and at minimum value of 8 years for mother’s education.

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TABLE 3
Summary of Group Involvement Impacts on Trust from 1996 ANES[#]

Independent Variable	Coefficient	Standard Error
Business group involvement	.158***	.062
Cultural group involvement	.252**	.109
Childrens group involvement	.094*	.056
Contributed to charity	.184*	.114
Ever attend religious services	.152*	.107
Ethnic group involvement	-.293**	.106
Arts group involvement	.022	.122
Elderly group involvement	.020	.106
Labor union involvement	-.024	.087
Veterans' group involvement	.127	.102
Church group involvement	-.019	.092
Non-church religious involvement	.008	.076
Hobby group involvement	.039	.070
Fraternal group involvement	.147	.127
Service to needy group involvement	.014	.088
Education group involvement	.061	.086
Self-help group involvement	.127	.184
Political issue group involvement	.023	.098
Party/candidate group involvement	-.216	.202
Civic group involvement	-.103	.197
Women's group involvement	.136	.430
Other group involvement	.064	.119
Volunteered time	-.010	.088
How many neighbors R talks to	.026	.031

Estimated R² = .353 -2*Log Likelihood Ratio = 1394.330 N = 1233

Percent Predicted Correctly: Probit: 71.7 Null: 60.2

*** p < .01 ** p < .05 * p < .10

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Effects calculated between zero and two for business, hobby, and educational groups, between zero and one otherwise. See n. 16 for other variables included in the model.

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Table 4
 Summary of Reciprocal Effects of Trust and Civic Engagement: 1996 ANES:
 Three-Stage Least Squares Estimates

	Coefficient	Standard Error	t Ratio
<i>Effects on Trust from:</i>			
Business group involvement	.076	.091	.838
Children's group involvement	-.155	.088	-1.763
Ethnic group involvement	-.088	.247	-.354
Cultural group involvement	-.049	.168	-.296
Church group involvement	-.435****	.130	-3.358
Charitable contributions	.669****	.200	3.342
Volunteering	.505****	.163	3.090
<i>Effects of Trust on:</i>			
Business group involvement	.554****	.117	4.733
Cultural group involvement	.287****	.073	3.919
Church group involvement	.109	.088	1.232
Children's group involvement	.056	.130	.430
Ethnic group involvement	.064*	.048	1.339
Charitable contributions	.278****	.072	3.851
Volunteering	.410****	.100	4.113
Equation	RMSE	Chi-Square	N
Trust	.590	175.183	998
Business group involvement	.681	145.672	998
Cultural group involvement	.409	98.094	998
Church group involvement	.476	246.222	998
Children's group involvement	.639	103.058	998
Ethnic group involvement	.251	28.067	998
Charitable contributions	.388	236.095	998

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Volunteering .502 109.390 998
**** p < .0001 *** p < .01 ** p < .05 * p < .10

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NOTES

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1. The term "strategic trust" is mine. Most of the people I cite would like find the terminology congenial. Hardin (1992, 163) emphatically holds that "there is little sense in the claim of some that trust is a more or less consciously chosen policy..." Trust based on experience can be strategic even if we do not make a deliberate choice to trust on specific occasions.

2. Hardin (1998, 13-14) sees strategic trust as knowledge, rather than action. Moralistic trust, in contrast, must also take action into account. What sense would it make to say that we need only *think about* doing unto others as they do unto us?

3. The original trust in people scale designed by Rosenberg (1956; cf. Brehm and Rahn, 1997) included a question of whether people were basically fair or would try to take advantage of you. The two ideas are related in the General Social Survey ($\tau\text{-}b = .421$, $\gamma = .763$), though they are clearly not the same thing. Almost 20 percent more people say that "most people are fair" (61.5 percent) than agree that "most people can be trusted" (42.5 percent). People who think that others will try to take advantage of you are almost certain (83.8 percent) to distrust others. But agreeing that most people are fair is no guarantee to say that most people can be trusted: Only 59 percent of people who say that people are fair trust others.

4. The quote comes from Poggi, Images of Society, Stanford University Press, 1972, 59.

5. A more formal statement would be:

As I note below, it is foolish to trust all of the people all of the time. Moralistic trust doesn't demand that. But it does presume that we trust most people under most circumstances (where most is widely defined).

6. I am indebted to Jane Mansbridge for emphasizing this distinction.
7. This result comes from an analysis of the 1993 General Social Survey in the United States, where performing music is best predicted by liking classical music—as well as looking for opportunities to meet others with similar preferences—other predictors are age (young) and income (high).
8. A skeptical Jean Cohen pressed me on this issue at a conference a few years ago. Trying to cast aspersions on the way the question was posed, she asked: Do you believe that most rapists can be trusted? I responded: No they can't, but thankfully most people aren't rapists.
9. The 1972 American National Election Study asked both the interpersonal trust question and whether people are basically honest (which I dichotomized). Just 47.5 percent of the sample said that most people can be trusted, while 86.2 percent said that most people are honest. Almost all (97.5 percent) of people who said that most people can be trusted

agreed that most people are honest, but 76 percent who believe that "you can't be too careful in dealing with people" also agree that most people are honest. Only 57.3 percent who say that most people are honest agree that most people can be trusted. Overall, the relationship is moderate according to tau-b (.311), though considerably higher for the curvilinear gamma (.847).

10. Trusting your neighbors loaded on both factors—which is not surprising, since we are likely to know (and identify with) some neighbors but not others. See Uslaner (2002), ch. 3 for details.
11. My analysis of the 1996 Giving and Volunteering survey of the INDEPENDENT SECTOR showed that 38.5 percent of people who had been helped by someone when they were young believe that most people can be trusted compared to 38.3 percent who were not the beneficiaries of beneficence (tau-b = .002, gamma = .004). See Uslaner (2002), ch. 4.
12. Optimism is the basis of trust, but they are not the same thing. For an extended argument, see Uslaner (2002), ch. 4.
13. Forty years after Banfield wrote about Montegrano, Jane Perlez (1998, A3), a New York Times reporter, uncovered Old Tropoje, Albania, where "[w]eapons...are valued as much as human life" and "unchecked violence...is combined with extreme poverty." Families

fight blood feuds with each other, seeking revenge for age-old conflicts. People design their houses as military fortresses. Perlez adds: "The Communist-era hospital has been looted so often that robberies have subsided because there is nothing left to steal.

International aid agencies are too frightened to come to help. Many families make do with one chicken a week made into broth and served with a plank of hard cornbread.

There is no industry and only families who have men abroad...can make ends meet."

14. The surveys I employ are the General Social Survey (and especially the 1987 sample); the 1972 and 1992 American National Election Studies (ANES); the 1996 Trust and Civic Participation Survey in Metropolitan Philadelphia by the Pew Center for the People and the Press; the Niemi-Jennings socialization study of values held by high school students and their parents in 1965 (with further waves in 1973 and 1982); the 1978 Quality of Life survey from the Survey Research Center; and the 1971 pilot study of Economic Incentives, Values, and Subjective Well-Being conducted by the Survey Research Center in Baltimore and Detroit.
15. Returning lost wallets is often taken as a sign of a trusting community. See Knack and Keefer (1997).
16. The other variables are *race, trust in out-groups, whether one ought to get involved in helping people, education, expectation that the standard of living will be better in 20*

years, interpretation of the Bible as the literal word of God, a dummy variable for having a job, family income, belief that this year's economy is better than last year's, trust in in-groups, interest in politics, marital status, number of children, and age. The 1996 ANES also has measures of level of activity in organizations, but few people admitted more than a passing role in any of the types of groups. In this note and n. 22, variables italicized are significant at $p < .001$, those in bold at $p < .05$, those underlined at $p < .10$, and other variables are not significant.

17. For cultural involvement, the other variables in the model are: *a dummy variable for being Jewish*, **family income**, **being a liberal**, **age**, **gender**, and living in an urban area. For church involvement, the other variables are *frequency of prayer, how often one reads the Bible, a dummy variable for being Catholic, age, family income, being a liberal (negative coefficient)*, **how long one has lived in the community**, and a dummy variable for being Jewish. The variables in the equation for business involvement are *being self-employed, family income*, **a dummy variable for being Jewish, the number of hours worked each week, saying that others' beliefs are similar to your own, and knowing and speaking to neighbors**. The equation for children's groups includes *age, number of children aged six to nine, being married, being a late Baby Boomer (born 1946-1955), church involvement*, family income, whether it is important to be involved in helping others, and saying that others' beliefs are similar to your own. For ethnic group membership, other variables include *race, knowing and talking to neighbors, gender*,

family income, trust in in-groups, and education. For charity, the predictors are *church group involvement*, *family income*, **frequency of newspaper readership**, **knowing and talking to neighbors, saying that others' beliefs are similar to your own**, and business group involvement (negative coefficient that meets conventional two-tailed tests for significance at $p < .05$). For volunteering, the predictors are *knowing and talking to neighbors, saying that we should care about the well-being of others*, **a dummy variable for being Jewish**, family income, business group involvement, and age. For trust, the equation also includes *trust in demographic out-groups, people like me have no say in politics (negative coefficient)*, **there would be fewer problems if there were more emphasis on traditional family values, trust in demographic in-groups (negative coefficient)**, and a dummy variable for late baby boomers.

18. I determined the impact by multiplying the regression coefficient by the range of the independent variable. The impact of trust on volunteering is simply the value of the regression coefficient (.410), while the impact for talking to neighbors is .061 (the coefficient) times the range (four), or .244.
19. On a two-tailed test, the coefficient would be significant only at $p < .10$, and on a one-tailed test expecting a positive slope, it would be insignificant.
20. All four relationships are significant at $p < .0001$ or better. These findings are replicated,

though with slightly weaker findings, for the 1996 GSS.

21. See Uslaner (2002), ch. 5.

22. These results come from two-stage least squares models of the Pew Center Metropolitan Philadelphia Survey and of the 1999 Millennium Survey conducted by the New York Times. The former had a measure (see n. 10) of trust in people you know, as well as questions on generalized fairness and helpfulness. The latter had questions on both generalized and "strategic" fairness and helpfulness (though only generalized trust).