It’s not that I’m ignoring what’s going on–well, I guess to a certain extent I do ignore it–but it’s because I want to stay focused on the positive things I want to accomplish.

Carol Erhard, a volunteer living in the Washington suburbs and a member of the Optimist Club (quoted in Finkel, 1996, 15, 27).

The Uslaner family regularly makes trips to the Delaware beaches and on the way from suburban Maryland there is a fruit stand which is rarely staffed. Yet, there is usually fruit available for purchase on the honor system. You take what you want and put the money into a lock box. One of the customers I met seemed very impressed. He turned to others and said, “How trusting!” I bought my fruit, paid, and felt a bit warmer toward society. The owner says (on one of the infrequent occurrences I found him there) that people rarely betray him and take fruit without paying.

The fruit stand owner didn’t know who bought (or took) his fruit. He had to presume that most people are trustworthy. Yes, he has some evidence. Clearly, if people routinely ripped him off, he would have to close his stand when he couldn’t be there himself. Yet, at some point, he was willing to take an initial gamble that “most people can be trusted.”

Perhaps the fruit stand owner might have relied upon personal experience rather than upon trust in strangers. Yet, it would be foolish to extrapolate his experiences with close associates to
people he has never met. If you live in a rural area along the Maryland-Delaware border, you are likely to know many (maybe even most of your neighbors) and you can determine whether most of them are trustworthy. But they are not the primary patrons of a fruit stand on the road to the beach. Big city folks—strangers—have been the customers whenever I stopped there and there is no way that the owner can have any knowledge of their characters.\textsuperscript{2} The fruit stand owner might just as well shut down his wooden shack.

The fruit merchant demonstrated faith in others \textit{without expecting anything specific in return}. This type of trust in strangers is an essential foundation of a civil society. I call it “moralistic trust.” This is trust in people whom we don’t know and are likely to be different from ourselves. We can’t base trust in strangers on their trustworthiness, because there is no way for us to know whether they \textit{are} honorable. Instead, we must \textit{presume} that other people are honorable.\textsuperscript{3} We believe that others share our fundamental moral values. Moralistic trust provides the rationale for getting involved with other people and working toward compromises.

A week and a half after our 1996 stop at the fruit stand, I left a cooler to guard a parking space at the beach. When I arrived with the car, the space was still there, but the cooler was gone. My wife turned to me and said, “You believe too much in what you write about. You trust people too much.” The savings on the fruit, compared to buying at a neighboring stand under the watchful eye of a salesperson, was just a dollar or two, compared to $15 to replace the cooler. Was this a bad deal? Would I have been better off not being so trusting? In the short run, yes. But in the long run, no. I no longer leave coolers in parking places. Yet, my overall faith in others remains unshaken.

Should the fruit stand owner trust people he will never meet? Should my own faith in
humanity have been revised in light of these bad experiences? Conventional accounts of trust would answer “no” to the first question and “yes” to the second. In this chapter I shall show why this view of trust is incomplete. I offer an alternative view of trust as a moral value that reflects an optimistic world view and helps us explain why people reach out to others in their communities who may be different from (and less fortunate from) themselves. How others treat you is less important than your general world view in shaping moral trust.

The “standard” account of trust, what Yamigishi and Yamigishi (1994) call “knowledge-based trust,” presumes that trust depends on information and experience. Offe (1999) states: “Trust in persons results from past experience with concrete persons.” Hardin (2000, 10) is even more emphatic: “…my trust of you must be grounded in expectations that are particular to you, not merely in generalized expectations.” On this account, the question of trust is strategic and not at all moral (Hardin, 2000, 76, 97).

Consider two people who will join us this chapter: Bill and Jane. 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
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).

This account of trust is incomplete. 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. Most critically, there is a wide range of trusting behavior that simply doesn’t fall under traditional conceptions of strategic trust.

Unlike strategic trust, moralistic trust is not primarily based upon personal experiences. The fruit store owner could not have any experience with his customers, yet he put his faith in them. Even though people would occasionally take his fruit without paying, he remained a trusting person. I did not lose faith in humanity when someone took my cooler and someone else broke into my house. Both incidents were disturbing, but it would make little sense to judge most
people on the basis of a few actions, particularly when they are of minor consequence.\textsuperscript{5} Moralistic trust is not about having faith in particular people or even groups of people. It is a general outlook on human nature and mostly does not depend upon personal experiences or upon the assumption that others are trustworthy, as strategic trust does (Hardin, 2000, 14, 174). Instead, moralistic trust is a commandment to treat people as if they were trustworthy. It is a paraphrasing of the Golden Rule (or Kant’s “categorical imperative”)–which can easily be seen to demand trust (cf. Baron, 1998, 411).\textsuperscript{6}

Moralistic trust is the belief that others share your fundamental moral values and therefore should be treated as you would wish to be treated by them. The values they share may vary from person to person. What matters is a sense of connection with others because you see them as members of your community whose interests must be taken seriously. Other people 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.

Placing trust in others does not require agreement on specific issues or even philosophies. Instead, it is a statement of toleration of differing ideas because each side sees something that binds it to the other. Seeing others as part of your moral community may mean very different things in some societies than in others. We can’t say that it requires agreement on, say, the Ten Commandments, because moralistic trust does not logically depend upon a Judeo-Christian

culture (although empirically it seems to do so, as I show in Chapter 8). We can’t say that moralistic trust depends upon democracy, because this type of trust *does not logically depend upon democratic governance* (although empirically it seems to do so, as I show in Chapter 8).

Rather, 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). Moralistic trust is not a prediction of how others will behave. Even if other people turn out not to be trustworthy, moral values require *you* to behave *as if they could be trusted*.

It is easier to specify what moralistic trust *is not*—the mistrust that characterizes some societies marked by strong class, ethnic, or racial divisions. Such conflicts lead to strongly polarized societies, where people do *not* see common interests with other groups. In such societies, people are likely to begin with the premise that members of out-groups are *not* trustworthy. And personal experience may be a very good guide to such expectations.

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). Yet,
Montegrano is the extreme case. It is hardly unique: One can think of many other cases, such as contemporary Bosnia or for minority groups in the American inner cities, who have long faced dire economic circumstances. In most cases, however, the evidence about the trustworthiness of others is not so overwhelming to deter people from putting faith in others.

There is a lurking suspicion that trust has ethical roots, even among some who hold that trust is essentially strategic. 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.”

I am hardly alone in asserting that trust has a moral foundation. Mansbridge (1999) writes of “altruistic trust, Horsburg (1960) of “therapeutic trust,” and Yamigishi and Yamigishi (1994) of “general trust.” Wilson (1993, 231) argues that we are “...faithful both because we wish others to accept our word and because we consider dishonesty and infidelity to be signs of wickedness.”

David Hume (1960, 518) made a similar claim in the mid-18th century: “If we thought, that promises had no moral obligation, we never shou’d feel any inclination to observe them” (see also Bryce, 1916, 876-877; Hertzberg, 1988, 315; Pagden, 1988, 133-134, 139). Tocqueville (1945, 122-123) wrote of “self-interest rightly understood,” what we would now call trust, and argued that its foundations were not simply based upon experience, but upon values that stem from religious ideals.

The moral dimension of trust answers questions that the strategic view cannot. Bill and
Jane may develop confidence in each other as they learn more about each 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, assuming that she accepted a maxim that appears straight out of knowledge-based trust: “Fool me once, shame on you. Fool me twice, shame on me.” 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. In a world of Cratchitts, you wouldn’t need strategic trust (cf. Dasgupta, 1988).

If trust connects us to our community and helps us solve collective action problems, it must be moralistic trust that does the job. Strategic trust can only lead to cooperation among people you have gotten to know, so it can only resolve reasonably small-scale problems. Should Bill loan $20 to Jane? Should he hire her to paint his house? Moralistic trust helps get us involved with people who are different from ourselves. It connects us to a broader community and leads us to do good works and to resolve disagreements.

This chapter is about different types of trust. I briefly lay out my argument for the primacy of moralistic trust in studies of cooperation and collective action. I then move to a more elaborate discussion of types of trust, distinguishing between generalized and particularized trust. Generalized trust, the belief that “most people can be trusted,” is largely (though not entirely) based upon moralistic trust; it does have some foundations in experience. A sense of optimism and control over the world is more important than experience for generalized trust. We learn (or fail to learn) generalized trust from our parents.

Much of what happens to us in adult life does not affect how much faith we place in strangers. Socializing and group membership, contrary to Putnam (2000, 93-94, chs. 3 and 6) and others, cannot produce trust because they bring us into contact with people very much like ourselves. Particularized trust is the notion that we should only have faith in people like ourselves—and this restricts the size of our moral community. We think that we know about people like ourselves—so particularized trust is more likely to reflect our experiences. And government can’t produce generalized trust. Confidence in government is strategic trust—and it does not readily translate into faith in other people.

**The Varieties of Trust**

Moralistic trust 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 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.”10 If you argue that trust must be strategic, (cf. Hardin, 1992, 1998; Offe, 1999; Putnam, 2000, 135-136), you will find my etymology of trust rather strange. It has neither a direct nor an indirect object. But ordinary language uses support my distinction between the two types of trust: We do speak of “trusting people” generally, much as the grammar of moralistic trust would lead us to expect.

Moralistic and strategic trust play different roles in resolving collective action problems. Beyond the range of trust—whether we place confidence in selected persons for specific purposes or people in general—the two types of trust have different foundations. There is no single definition of strategic trust. Yet, there is a common thread: Strategic trust is an expectation that
Bill’s behavior will meet Jane’s expectations at least on one specific task. Bill could let Jane down, but he won’t (Dasgupta, 1988, 51; Misztal, 1996, 24). Strategic trust is a prediction about another person’s behavior (Hardin, 1992). Prescriptions about how you ought to behave depend upon the fulfillment of your trust. If Bill proves trustworthy (in a particular circumstance), Jane should reciprocate. But this dictate is merely strategic: Jane will be better off if she trusts Bill in turn. The claim has no moral force (Levi, 1998, 81).

Strategic trust can help overcome the temptation to simply walk away from a deal. You can’t be sure that your roofing contractor is honest or competent, so you check his references as best you can and rely upon this information in your decision to let him to do the job. You really don’t want to—or can’t—do the job yourself. When you make inquiries about a contractor, you focus on his qualifications for this job. You don’t inquire about his personal life (would it bother you if he were divorced and didn’t pay child support?) or about his expertise in other areas (would it bother you if he flunked high school algebra?).

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.

Strategic trust reflects our expectations about how people will behave. Otherwise there is no deal. Moralistic trust is a statement about how people should behave. People ought to trust each other. The Golden Rule 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 response ....Were 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).

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). The moral dictate to treat people as if they were trustworthy cannot persist in a world of pessimists. Only someone with a positive view of human nature and its prospects could treat others as trustworthy on faith. Optimists not only believe that things will get better. They also maintain that they can make the world better by their own actions (Rosenberg, 1956; Lane, 1959, 163-166).

**Trust and Experience**

Strategic trust lowers transaction costs by providing concrete information about other players in a collective action dilemma. In experimental games, Jane may worry that Bill will not cooperate with her, so she will observe his initial moves before deciding on her own strategy. In everyday life, Jane may worry that a contractor may try to take advantage of her by doing a
shoddy job even though she pays him handsomely. So she seeks out additional information about him from references or consumer affairs bureaus of our local government. She might even ask to see some of his work on other houses. In each case, Jane bases her strategy--cooperate with Bill, hire the contractor, look for someone else, or do the job herself--on her experiences. Once she has gathered the data she needs, she has a shortcut to future decision-making. She knows whether she can count on Bill to cooperate with her in future games. And she may now have found a reliable contractor who can do other work on her house--and whom she can refer to friends.

Let us not draw this distinction so sharply that we partition the world into strategic and moralistic trusters (but see A. Seligman, 1997, 94; Yamigishi and Yamigishi, 1994, 139). All but the most devoted altruists will recall--and employ--the Russian maxim (adopted by President Ronald Reagan in dealing with the Soviets): trust but verify. When dealing with specific people, we use strategic trust. It is hardly contradictory for someone who places great faith in people to check out the qualifications and honesty of specific persons, such as contractors, mechanics, and doctors. Moralistic trust is not faith in specific people; rather, it is faith in the “generalized other.” On the other hand, people who are not generalized trusters can only rely on strategic trust. For them, “trust” means experiences with specific persons.

Strategic trust develops slowly, as people gain knowledge about how others behave. They engage in a Bayesian decision-making process: Bill continuously updates his experiences with Jane each time they meet (Dasgupta, 1988, 51, 64-65; Gambetta, 1988, 217; Rempel et al., 1985, 96-97). Hardin (1992, 165) argues:12

Suppose...that I started life with such a charmed existence that I am now too
optimistic about trusting others, so that I often overdo it and get burned. Because I am trusting, I enter into many interactions and I collect data for updating my Bayesian estimates very quickly. My experience soon approaches the aggregate average and I reach an optimal level of trust that pays off well in most of my interactions, more than enough to make up for the occasions when I mistakenly overrate the trustworthiness of another.

Strategic trust is fragile, since new experiences can change one’s view of another’s trustworthiness (Bok, 1978, 26; Hardin, 1998a, 21). Trust, Levi (1998, 81) argues, may be “hard to construct and easy to destroy” (cf. Dasgupta, 1988, 50).

Moralistic trust is a moral dictate to treat others well, even in the absence of reciprocity. Values are not divorced from experience, but they are largely resistant to the ups and downs of daily life. Moralistic trust is thus not fragile at all, but quite stable over time (see Chapter 3). It is more difficult to build than to destroy because trust is not so easily transferable from one person to another. Putnam (2000, 21) points to this generalized reciprocity, where we do things “without expecting anything specific back...in the confident expectation that someone else will do something for me down the road.” We can express faith in others even without demanding that someone, sometime will reciprocate, even though we may expect that others will not let us down more generally (Silver, 1989, 276-277).

People 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; McKnight et al., in press). This reflects the optimistic world view that underlies moralistic trust. 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).

Optimists are prone to discount bad news and give too much credence to good tidings. Pessimists overemphasize adversity and dismiss upbeat messages. Both groups look at evidence selectively. Their reasoning is a “cognitive ‘leap’ beyond the expectations that reason and experience alone would warrant” (Lewis and Weigart, 1985, 970; cf. Baron, 1998, 409 and Mansbridge, 1999). It may be a good thing that moralistic trusters aren’t concerned with reciprocity, for they might well make erroneous decisions on who is trustworthy and who is not. Orbell and Dawes (1991, 521, 526) report results from an experimental game showing that trusters are overly optimistic about the motivations of others. They use their own good intentions (rather than life experiences) to extrapolate about whether strangers would cooperate in a experimental games.

Moralistic trusters are also significantly more likely than mistrusters to say that other people trust them. People who feel good about themselves interpret ambiguous events in a positive light, while people who have a poor self image and who look at life pessimistically interpret the same experiences negatively (Diener, Suh, and Oishi, 1997). Since moralistic trusters look at the world with (at least partial) blinders on, it should not be surprising that this type of trust is not at all fragile.

Where does moralistic trust come from? Mostly, though hardly exclusively, from our parents (see Chapters 4 and 5). Our parents are our first moral teachers. Children respect parental authority and they also follow parental guidance as a way of expressing their love (Damon, 1988, 51-52). Children are likely to have positive views of themselves if their parents
have a strong sense of self-esteem and if they have warm relationships with their parents (Parcel and Menaghan, 1993; Smith, 1999b). For both children and adults, an upbeat view of yourself is one of the strongest predictors of trust. We develop our disposition to trust or distrust early in life (Erikson, 1968, 103), which explains why trust is so stable.

**Whom Do You Trust?**

Beyond the distinction between moralistic and strategic trust is a 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. Generalized trust is a measure of the scope of our community—and it is based upon both morals and our collective experiences. The optimism that underlies generalized trust 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. Moralistic trust is a more lasting value.

The difference between generalized and particularized trust is similar to the distinction Putnam (2000, 22) draws 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. *The central idea distinguishing generalized from particularized trust is how inclusive your moral community is.* When you only trust your own kind, your moral community is rather restricted. And you are likely to extend trust only to people you think you know. So particularized trusters rely heavily upon their experiences (strategic trust)—or stereotypes that they believe to be founded in knowledge in deciding whom to trust. But they are not agnostic about strangers.
Uslaner, The Moral Foundations of Trust, Chapter 2-16

Particularized trusters assume that people unlike themselves are *not* part of their moral community—and thus may have values that are hostile to their own.

The idea of generalized trust is well captured in the “standard” 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. The question makes no mention of context (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. It certainly doesn’t ask whether most people can be trusted to paint your house—since neither this nor any other specific deed seem relevant to the a moral dimension of trust.

The foundation of generalized trust is moralistic trust. The etymology is similar: A trusts, rather than A trusts B to do X. Like moralistic trust, it does not depend upon reciprocity. But generalized trust is not as unconditional as moralistic trust. First, its scope is more limited. We realize that we cannot, and do not, trust everyone. The standard survey question about whether most people can be trusted is thus a measure of how wide people see their moral community. Second, generalized trust is stable, but hardly a constant over time (see Chapter 3). People’s level of trust changes in response to their environment, and, to a limited degree, to their life experiences (see Chapters 4 and 5). Generalized trust is moralistic trust in the real world—not immutable, not so universal, and more tentative.

Placing faith only in our own kind is *particularized trust*. Particularized trust uses group categories to classify people as members of in-groups or out-groups (do you belong or don’t
you). Particularized trusters have positive views of their own in-group and negative attitudes toward groups to which they do not belong. Their faith in others in their own group is not restricted to specific circumstances (as strategic trust is)—but they are wary of many, if not most, other people in the society. Their moral community is rather restricted.

The grammar of this type of trust is thus: A trusts B—not simply A trusts, as in generalized trust, nor A trusts B to do X, as in strategic trust. And the class, B, is much larger than a single individual. Though not based on knowledge about each person, particularized trust has an informational foundation—the reputation that people extrapolate about people like themselves from their experiences with others of their own group. Generalized trust, on the other hand, cannot be based upon such knowledge. We don’t know what strangers think—and in the realm of moral absolutes, we shouldn’t pay heed to small pieces of evidence that might distract us from our more general optimism.

Generalized trusters have faith in a wide range of strangers. Placing a lot of faith in your in-group does not inevitably lead to a hostile attitude toward out-groups. If you like your in-group, you may well have favorable opinions of others. If you don’t, you may simply be a misanthrope. As the Jewish sage Hillel said, “If I am not for myself, who will be for me? If I am for myself alone, what am I?”

Particularized trusters only rely on only people they are sure share their own values. Generalized trusters presume that most people they meet share their values; particularized trusters demand evidence that people outside their own circles (or identity groups) share their beliefs. Almost everyone trusts their immediate family. We also trust our friends because we know what to expect of them (Misztal, 1996, 123; Silver, 1989, 275-276). Our connections to family and
friends are based upon “thick” trust, which “is generated by intensive, daily contact between people, often of the same tribe, class, or ethnic background. Communities of this kind are generally socially homogenous, isolated, and exclusive, and able to exercise the strict social sanctions necessary to enforce thick trust” (Newton, 1997, 578). Thick trust is based upon what Granovetter (1973) calls “strong ties.” It is based on staying with the familiar and shunning the uncertain. We trust people we know well. Generalized (or “thin”) trust is based upon “weak ties,” bonds formed by occasional interactions with people who are different from ourselves.

Thick trust is ubiquitous. The 1990 World Values Survey in the United States and the 1996 Trust and Civic Engagement survey in metropolitan Philadelphia (conducted by the Pew Center for the People and the Press) report that 97.9 percent and 96.6 percent, respectively, of respondents claim to trust their families. And we are also likely to place great faith in people we interact with regularly and closely. I report the percentages of groups the two surveys examined in Table 2-1.

We place our highest levels of trust in people we interact with most closely and who are most like ourselves: our family and our friends. We also trust people who we may not know but whom we admire. Respondents to the Pew survey trusted firefighters slightly more than they did their own families. We reserve our highest levels of trust for people who share our values—especially people who go to the same churches we do. Not far behind are people we know well—who belong to the same clubs we do, who work with us, and who live in our neighborhoods. We place less faith in people whom we know only slightly—the folks who work in the stores where
we shop—and only a modest amount in strangers—people we meet on the street (just 57 percent in the Pew survey). We have considerable confidence in institutions we either admire or know well (firefighters, the police, public schools, and even television news)—but less on structures that may change more frequently or seem more remote (local, state, and especially federal governments).

We are predisposed to trust our own kind more than out-groups (Brewer, 1979). Messick and Brewer (1983, 27-28, italics in original) review experiments on cooperation and find that "members of an in-group tend to perceive other in-group members in generally favorable terms, particularly as being trustworthy, honest, and cooperative." The Maghribi of Northern Africa relied on their extended Jewish clan—and other Jews in the Mediterranean area—to establish a profitable trading network in the twelfth century. Models from evolutionary game theory suggest that favoring people like ourselves is our best strategy (Hamilton, 1964, 21; Masters, 1989, 169; Trivers, 1971, 48).

The more dependent we are on our close associates and kin, the more we think of the world in terms of "we" and "they." We won't trust "most people," especially strangers (Pagden, 1988, 139). Particularized trust, in contrast to generalized trust, may lead to situations where in-groups pursue policies that harm out-groups, perhaps even exploiting them (Baier, 1986, 231-232; Levi, 1996). Or it may lead to a civic dead-end, where people participate only with their own kind, neither contributing to nor taking away from trust in the larger society.

The differences between particularized and generalized trusters stem from their view of the world—and what strangers can offer them. Particularized trusters view the outside world as threatening place, over which they have little control. They may even see conspiracies against them. They are self-centered, fear that the deck is stacked against them, and have authoritarian
tendencies; they often have difficult times establishing personal relationships. Most of all, they are pessimistic about the future and their own ability to control it. They thus shy away from close contact with strangers, who may be trying to exploit them. Tocqueville (1945, 98) worried about such disengagement, which stemmed from what he called “individualism”: “Individualism...disposes each member of the community to sever himself from the mass of his fellows and to draw apart with his family and his friends, so that after he has thus formed a little circle of his own, he willingly leaves society at large to itself.”

Particularized trusters (such as “outlaw bikers” and members of hate groups) try to segregate themselves from the outside world. Rituals, symbols, and other signals help members distinguish in-group from out-group members. And these rituals (initiation rites and private parties) and symbols (clothing) separate them from the larger society. They are signals to group members about whom they can trust and whom they should avoid (Wijkstrom, 1998, 35).

A high school student in Littleton, Colorado justified membership in cliques after two other students went on a rampage and killed 12 other students and a teacher in 1999. This student explained: “...because the good times in my clique have convinced me that I am an O.K. person, I can take risks and get involved outside my group without worrying—very much—about failure. There will always be my closest circle of friends to fall back on.” Sounds good, but the link to outsiders seems more tenuous when we realize that “[e]ach of these groups is as autonomous as any sovereign nation” (Black, 1999, A29). Some people (like this young man who wrote so well in an Op-Ed piece in the New York Times) might well use their inner circles as bridges to the outside, but others might not. The student himself wrote: “By excluding the outsiders, the members of a clique feel secure, even superior to those they are shutting out” (Black, 1999, A29).
It would be easier to monitor peoples’ trustworthiness if we could simply look at people and determine whether we should trust them. Their appearance would send us a signal that they would not betray us. In a world where knowledge is costly and sometimes scarce, we often find this tactic a useful device to reduce uncertainty.

One fail-safe solution to the problem would be for trusters all to wear outfits with a “T” and mistrusters to wear clothes marked with an “M” (cf. Frank, 1988). Clearly this is infeasible. So for good or ill, we are likely to trust people who look and think most like ourselves. People who look like ourselves are most likely to share our values. So beyond people we know from our places of work and worship, we are most likely to trust people from our race, our ethnic group, or our religious denomination—or any other group with which we strongly identify.

Particularized trust offers a solution to the problem of signaling. Maghribis and other Jews did not wear clothing with a “J” (for Jew) or “T” (for trustworthy). But, as a small enough minority group, Jews could identify each other. They believed that others in their in-group were more likely to deal honestly with them, so they could minimize being exploited when trading with people they did not know (Greif, 1993). As long as members of an in-group can identify each other, they can limit their interactions to people they expect to be trustworthy.

Using signals such as appearances or ethnic identification may be useful in determining trustworthiness (Bachrach and Gambetta, 2000), but only for particularized trusters. Generalized trust, after all, is not based upon trusting specific people—and it does not depend on evidence.

The World Views of Generalized and Particularized Trust

When you feel good about yourself and others, it is easy to have an expansive moral community. Generalized trusters have positive views toward both their own in-group and out-

groups. *But they rank their own groups less highly than do particularized trusters.* If you believe that things are going to get better—and that you have the capacity to control your life—trusting others isn’t so risky. Generalized trusters are happier in their personal lives and believe that they are the masters of their own fate (Brehm and Rahn, 1997, 1015; Lane, 1969, 165-166; Rosenberg, 1956, 694-695). They are tolerant of people who are different from themselves and believe that dealing with strangers opens up opportunities more than it entails risks (Sullivan et al., 1981, 155; Rotter, 1980, 6).

When you are optimistic about the future, you can look at encounters with strangers as opportunities to be exploited. Optimists believe that they control their own destinies. Perhaps you can learn something new from the outsider, or maybe exchange goods so that you both become better off. Even if the encounter turns out to be unprofitable, you can minimize any damage by your own actions. For pessimists, a stranger is a competitor for what little you have. She may also represent the sinister forces that control your life (as pessimists believe). Montegrans suspect that outsiders are trying to exploit them. And, given their long-term history, they might be right. But they might also overestimate the likelihood of a bad experience with a stranger, depriving themselves of the opportunities of mutual exchange. Just as some bad experiences are not going to turn optimists into misanthropes, a few happy encounters with strangers will not change long-term pessimists into trusters. Change is possible, but it is likely to occur slowly.

This portrait of generalized and particularized trusters captures their traits well. The 1972 American National Election Study (ANES) contains the largest number of questions on trust, optimism, and control over one’s life of any survey. I constructed a measure of particularized
trust that I shall discuss in Chapter 3;\textsuperscript{25} I use the standard interpersonal trust question to measure generalized trust. The bivariate patterns are clear—and most hold up in a multivariate analysis.\textsuperscript{26} Generalized trusters expect that life in the United States will get better in the next five years, find their own lives satisfying, and believe that they have had fair chances in life. They believe that most of what happens to them is their own doing, that other people are \textit{not} primarily looking out for themselves and care what happens to you, and that most clerks they meet are honest.

Trusters are less likely to say that they need to be cautious with strangers than mistrusters—and don’t go around looking for hidden meanings in people’s words: 67.6 percent of people who strongly agreed that “you should be cautious with strangers” don’t trust others, while 68.8 percent of respondents who strongly disagreed were trusters. And 53 percent of generalized trusters feel comfortable entertaining strangers at home, compared to 39 percent of mistrusters.\textsuperscript{27}

Particularized trusters show the opposite pattern on every question. They don’t think that people mean what they say. They strongly believe in being cautious with strangers. They believe that outside forces control their lives, that they don’t have a fair chance, and that other people don’t care about them but are looking out for themselves instead. Generalized trusters see the world as a hospitable place, particularized trusters as a hostile place. No wonder that generalized trusters are more likely to get involved in their communities than particularized trusters.

Particularized trusters are wary of strangers, but they have faith in a wider range of people than “pure” strategic trusters. They will withdraw from civic engagement with people unlike themselves. But they may be just as active as moralistic trusters in groups composed of their “own kind” (Uslaner, 1999c; Wuthnow, 1999). Religious and ethnic institutions provide havens for people who want to get involved but only with people like themselves. Particularized trusters
may get involved in their communities, but they will shy away from activities that bring them into
close contact with people unlike themselves. They will concentrate their efforts among people they
know to be like-minded. Outlaw bikers may perform acts of beneficence for other bikers. But
they will shy away from helping people outside their own groups.

Generalized trust, since it is based on moralistic trust, is mostly shaped by feelings of
optimism and control. Because particularized trusters only place confidence in people like
themselves, they do draw upon their personal experiences. And I shall show that life experiences
matter more for particularized trusters than for generalized trusters (see Chapter 4).

Yet, generalized trust can hardly be divorced from experience, just as any other value
reflects not just your world view but your world (Toulmin, 1950). Across a wide range of
surveys, more highly educated people are more trusting, while African-Americans have less faith
in others (see Chapter 4). In the 1990 World Values Study, American blacks are more likely to
trust other African-Americans than they are to trust “most people” (most of whom are whites):
70.2 of African-Americans say that blacks can be trusted compared to 23.2 percent of “most
people.” And blacks are more likely to trust their own race than whites are to trust African-
Americans (58.9 percent).28

Yet, both of these predictors show the limits of personal histories. Education may
represent more than experience. Education, Smith (1997, 191) argues, “may cultivate a more
benign view of the world and of humanity.” Students in integrated grade schools are more
trusting of out-groups (Rotenberg and Cerda, 1994). A college education broadens our horizons
by teaching us about people different from ourselves and bringing us into contact with them
(Sniderman and Piazza 1993). If experience were the key determinant of trust, we would expect
Uslaner, The Moral Foundations of Trust, Chapter 2-25

income to have at least an equal effect on trust—and it does not. Most of the time, it is not even significant at all (see Chapter 4). Education increases trust among people with both high and low incomes.

Race is the only other “personal experience” variable that is a consistently significant predictor of trust. A lifetime of disappointments and broken promises leads to distrust of others, as Banfield’s Montegranans learned. They thus put their faith only in their immediate families. Life for contemporary African-Americans is hardly as desperate as it was for Montegranans. Yet, “[t]he history of the black experience in America is not one which would naturally inspire confidence in the benign intentions of one’s fellow man” (Campbell, Converse, and Rodgers, 1976, 456). Losing a cooler will not change your view of human nature. Two years later someone broke into our house when we were in Australia. Yet neither I nor my wife became ill disposed toward others. Even betrayal by a close friend or a spouse should not change your fundamental world view. But consistent bad experiences, rarely punctuated by expressions of good will, can readily lead people to mistrust most people. Even then, there must be a presumption of others’ ill will and a deeper-seated sense of pessimism. Many poor people don’t see the deck stacked against them (see Chapter 4).29

Indeed, among African-Americans, objective measures of life experience including income and education have rather modest effects on interpersonal trust for blacks.30 Blacks with high incomes and at least a high school education are about as trusting as lower income whites who only completed eight years of school. Lower trust among African-Americans reflects years of discrimination and dashed hopes—and not individual setbacks. Moralistic trust is not immune from personal experiences. They are just not the most important factors shaping our values. I
cannot rule out indirect effects of personal experiences on trust, since I have not investigated all of the roots of optimism. While the evidence in Chapter 4 suggests that optimism does not strongly depend on personal circumstances, it is likely that some of the measures of optimism and control that shape interpersonal trust do depend more heavily on life circumstances.

Yet there are some types of experiences that matter mightily for generalized trust: collective experiences. At the individual level, trust is rather stable over time. In the aggregate, there is considerably less trust in the United States now than 40 years ago. Much of this change is generational: Young people are less trusting than their elders (see Chapter 6 and Putnam, 2000, 140-141). But simply noting demographic changes doesn’t explain why young people have become less trusting—or why early baby boomers have become the most trusting cohort.

Collective social experiences—such as the civil rights movement and the war in Vietnam in the United States (see Chapter 7) and the history of labor strife in Sweden (Rothstein, in press)—lead us to become more or less trusting. Not just any “collective” experience will change trust. Only major events that lead to ruptures (the Vietnam War) or repairs (the civil rights movement and the labor peace in Sweden) in the social fabric will reshape trust. So experience may matter mightily.

These collective events shape the ways we interact with each other—and how we view others as part of our moral community. The civil rights movement initially made American political and social life highly contentious, but eventually it created much more goodwill, especially among the cohort that came of age during the years of protest. The civil rights movement was all about accepting all Americans as part of our moral community. Vietnam, on the other hand, split the country apart and led people to distrust each other. Increasing economic
inequality has similarly fostered distrust—not only in the United States, but also cross-nationally (see Chapter 8).

Collective events have the potential to redefine our sense of community in the way that individual experiences don’t. Bill may treat Jane badly—even deceive her. But there would be little reason for Jane to change her world view based upon a single bad experience—or even many bad experiences. Even the most committed generalized trusters must know many people they consider untrustworthy. Unless you live in a truly mean world such as Montegrano, your daily experiences will not make you more or less of a generalized truster. Your own experiences are simply too limited to generalize to the larger society. But collective events speak precisely to the inclusiveness of others in our moral community. It is easy to see the effects of “big events” such as the civil rights movement or the Vietnam War in the United States—and the destructive consequences of ethnic conflict in Bosnia and Rwanda. But these are not the only types of collective experiences that may matter.

The distribution of resources in society also shapes generalized trust, for two reasons. First, optimism for the future makes less sense when there is more economic inequality. People at the bottom of the income distribution will be less sanguine that they too share in society’s bounty. There are fewer trusters in American society today because there are fewer optimists. We have less faith in the future because economic inequality has grown dramatically over the past four decades (see Chapter 7). How well the country is doing collectively, rather than how well any of us is doing individually, leads to changes in interpersonal trust (cf. Kinder and Kiewiet, 1979).

Second, the distribution of resources plays a key role in establishing the belief that people share a common destiny—and have similar fundamental values. When resources are distributed
more equally, people are more likely to perceive a common stake with others. If there is a strong skew in wealth, people at each end may feel that they have little in common with others. In highly unequal societies, people will stick with their own kind. Perceptions of injustice will reinforce negative stereotypes of other groups, making trust and accommodation more difficult (Boix and Posner, 1998, 693).

Putnam (1993, 88, 174) argues that trust will not develop in a highly stratified society. And Seligman (1997, 36-37, 41) goes further. Trust \textit{can not} take root in a hierarchal culture. Such societies have rigid social orders marked by strong class divisions that persist across generations. Feudal systems and societies based on castes dictate what people can and can not do based upon the circumstances of their birth. Social relations are based on expectations of what people must do, not on their talents or personalities. Trust is not the lubricant of cooperation in such traditional societies. The assumption that others share your beliefs is counterintuitive, since strict class divisions make it unlikely that others actually have the same values as people in other classes.

**Trust and Civic Engagement**

In between the arguments that strategic trust is tough to create and that moralistic trust is difficult to destroy there is a third thesis: Trust can be built up and destroyed fairly easily. When we interact with other people, we become more trusting.

This approach is rooted in strategic trust, but it tries to establish a linkage between trusting people we know and people we don’t know. Our experiences with people we know give us the confidence to have faith in others. As Putnam (2000, 288-289) argues (cf. Hardin, 2000, 187):
People who have active and trusting connections to others—whether family members, friends, or fellow bowlers—develop or maintain character traits that are good for the rest of society. Joiners become more tolerant, less cynical, and more empathetic to the misfortunes of others. When people lack connections to others, they are unable to test the veracity of their own views, whether in the give-and-take of casual conversation or in more formal deliberation. Without such an opportunity, people are more likely to be swayed by their worst impulses.

Putnam sees the relationship between both formal and informal social ties, on the one hand, and trust, on the other hand, as “mutually reinforcing”: “The more we connect with other people, the more we trust them, and vice versa” (1993, 180; 1995b, 665).³¹

Tocqueville (1945, 108-109) offers the most famous statement on how socializing builds trust:³²

Feelings and opinions are recruited, the heart is enlarged, and the human mind is developed only by the reciprocal influence of men upon one another....these influences are almost null in democratic countries; they must therefore be artificially created, and this can only be accomplished by associations.

Putnam (1993, 90) writes: “Participation in civic organizations inculcates skills of cooperation as well as a sense of shared responsibility for collective endeavors.” And Stolle (1998b, 500) elaborates: “...membership in voluntary associations should increase face-to-face interactions between people and create a setting for the development of trust....[T]he development of interpersonal trust and cooperative experiences between members tends to be generalized to the society as a whole” (cf. Levi, 1998).
In other words, our direct experience (strategic trust) with people like ourselves (particularized trust) leads us to have faith in people we don’t know (generalized trust). As Dasgupta (1988, 64-5) argues (cf. Luhmann, 1979, 74):

...society is not composed of culturally alienated beings. In dealing with someone you learn something not only about him, but also about others in his society. You learn something about population statistics. Therefore, if you meet several honest persons and no dishonest ones you might want to revise your prior opinion of the society at large.

The link between particularized and generalized trust sounds nice. But a little reflection reveals two fundamental difficulties. First, if generalized trust only weakly depends upon life experiences, it is unclear why socializing or group membership should lead people to have greater faith in others. 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). People join groups too late in life to shape their fundamental disposition. Even joiners aren’t more likely to discuss civic affairs (Mondak and Mutz, 1997), so they may not forge enough common ground with others to generate trust at all. And when people do discuss civic affairs, they talk to people who already agree with them, mostly family members (Bennet, Flickinger, and Rhine, 2000).

Second, and more critically, there is little evidence that people extrapolate good feelings from groups or informal circles they join to the larger society. Stolle (1998b, 500) argues that the extension of trust from your own group to the larger society 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.”

Most of the time, membership in voluntary organizations and informal socializing has no need to tap faith in people who are different from ourselves. We socialize with people we already know. We join bowling leagues with friends or at least people with similar interests—and most likely world views. You don’t have to be a truster, or an especially nice person, to join a bowling league. There is little evidence and a shaky theoretical foundation for assuming that either formal or informal social connections can produce trust in people we don’t know, especially when they are likely to be different from ourselves (and our friends).

Putnam assumes that hanging out with people like yourself will make you more likely to trust people who are different from yourself. Why are members of bowling leagues more likely to trust members of choral societies than people who stay at home? Why should my socializing with other academics make me more trusting of auto mechanics? There is some reason to believe, as in the children’s song, “The more we get together, the happier we’ll be.” But there are few grounds for expecting that “good luck will rub off when I shakes (sic) hands with you,” as in the chimney sweep’s ode in Mary Poppins.

Some associations may be populated by people who don’t trust outsiders (such as “outlaw bikers” and racists, in the extreme, but also including fundamentalists). Ethnic associations may not provide the bridges across different types of people necessary to build more widespread civic cooperation (Putnam, 1993, 90; Uslaner and Conley, 1998). Organizations composed of particularized trusters will not generate moralistic trust. They may even reinforce in-group ties (Stolle, 1998b). No wonder that Stolle (1998a, 1998b) found only small—and fleeting—increases in generalized trust when people joined voluntary organizations—and a negative
correlation between trust in other members of your group and trust in people more generally. A strong sense of group identity can lead to more collective action within a group, but less cooperation with outsiders, as Dawes et al. (1990) report in experimental results of collective action games.

Many of Putnam’s (1993, 2000) groups connecting people to one another—choral societies, bird-watching groups, bowling leagues, card-playing clubs—may bring together people with similar passions who quickly develop strong ties to each other. Now, choral societies and bird-watching groups (among others) will hardly destroy trust. Birders aren’t outlaw bikers. 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 (cf. Etzioni, 1996, 96; Levi, 1996; Rosenblum, 1998). If our social and organizational life revolves around people just like ourselves, it would hardly be reasonable to make inferences about the larger society (Offe, 1999; Silver, 1989, 276-277).

It is ironic that neither birders with sweet dispositions nor rough-and-ready outlaw bikers will create trust by joining groups or even socializing with each other informally (see Chapter 5 for the evidence). Birders may be generalized trusters to begin with, but it is far from clear that you can create more trust in other people by socializing with your own kind. Outlaw bikers may, in contrast, reinforce particularized trust by creating their own community.

You can’t get from particularized to generalized trust. We are asked to make inferences about people we don’t know with evidence about people we do know, without any expectation that the two groups will be like each other. Indeed, it is likely that they won’t be like each other. If we had reason to believe that other people would be very much like our own group, the
problem of generalized trust might never arise. We could get by with particularized trust quite well.

We can produce trust by interacting with people who are different from ourselves. The civil rights movement seems to have had this effect by bringing blacks and whites together for collective action. In more routine examples, volunteering time and giving to charity tie us to people in our community who may well be different from ourselves. People who give to charity or volunteer often feel a “warm glow,” an extra boost in their view of themselves and others (Andreoni, 1989).

Yet, the people who take part in these activities are already likely to be generalized trusters. The motivations for giving time and money are largely altruistic: People want to help others and they trace this impulse to give of themselves to their religious faith Hodgkinson et al., 1992, 203, 218; Wilson and Musick, 1997, 708-709; Wuthnow, 1991, 51). Volunteers reject materialistic values in favor of ideals such as a world at peace, inner harmony, and true friendship (Mahoney and Pechura, 1980, 1010; Williams, 1986, 167). They don’t expect anyone to repay their kindness (Gerard, 1985, 237). People who give money to charities have similar motivations to volunteers.33 Such activities can and do increase generalized trust (see Chapter 5). Yet, they also depend upon generalized trust. If you see people in need as part of your moral community, you will take part in activities that make you even more trusting.

In a similar way, trust depends primarily upon optimism, but optimism also depends upon generalized faith in others. As with volunteering and giving time, the relationship is reciprocal. It is plausible that trusters become more optimistic through their good deeds (though there is no direct evidence for this). Yet, the impact of optimism on trust is substantially greater than that of
trust on optimism (see Chapter 5). So optimism is the beginning of the causal chain–leading to
trust and then to good deeds–and then back to more optimism. Thus, the morally rich get morally
richer.

Particularized trusters may help their friends, their family, and people like themselves. But
generalized trusters will reach out to others. They are more tolerant of people unlike themselves.
The view that people who are different are part of your moral community leads generalized
trusters to feel guilty when others face discrimination or cannot get by. This leads them to take
action, both in the private sector (volunteering and giving to charity) and through government
programs (civil rights and other anti-discrimination laws). This breadth of view also allows
generalized trusters to solve collective action problems such as enacting legislation in Congress
and having more efficient and less corrupt government across nations. It will also produce more
open markets, greater economic growth, and more redistribution from the rich to the poor (see
Chapters 7 and 8). Particularized trust may make life better for your own kind, but it will not
make a society prosper. Only generalized trust can do that (Woolcock, 1998).

Trust and the State

Levi (1998), Offe (1999), and others (Cohen, 1997, 19-20; Misztal, 1996, 198; Pagden,
1988, 139) argue that a state, and particularly a democratic state, can produce trust in people.
Levi (1999, 82) maintains that states build trust through “the use of coercion” and that “demo-
ocratic states may be even better at producing generalized trust than are nondemocratic institu-
tions...because they are better at restricting the use of coercion to tasks that enhance rather than
undermine trust.” Rothstein (in press) elaborates the link between trust and coercion: “If people
believe that the institutions that are responsible for handling ‘treacherous’ behavior act in fair, just
and effective manner, and if they also believe that other people think the same of these institutions, then they will also trust other people.” Levi (1998, 87) holds that “[t]he trustworthiness of the state influences its capacity to generate interpersonal trust...”. Rothstein (in press) elaborates on this linkage:

...if you think...that these...institutions [of law and order] do what they are supposed to do in a fair and effective manner, then you also have reason to believe that the chance people of getting away with such treacherous behavior is small. If so, you will believe that that people will have very good reason to refrain from acting in a treacherous manner, and you will therefore believe that “most people can be trusted.”

A strong legal system will reduce transaction costs, making trust less risky. The more experience people have with compliance, the more likely they are to have confidence in others’ good will (Brehm and Rahn, 1997, 1008; Levi, 1998; Offe, 1999).

So Bill knows that if he hires Jane to paint his house and she accepts his payment and does a poor job, he can take her to court for redress. Thus, he won’t worry so much if he has to look for a new painter. My own family benefitted from this very type of protection: We hired a contractor to repave our driveway and he used an inferior grade of concrete. After a year or more, the Maryland Home Improvement Commission ruled in our favor and we recovered our initial investment. Cohen (1997, 19) argues that “...legal norms of procedural fairness, impartiality, and justice that give structure to state and some civil institutions, limit favoritism and arbitrariness, and protect merit are the sine qua non for society-wide ‘general trust,’ at least in a modern social structure.”
There is plenty of evidence that people are more likely to obey laws and pay taxes if they believe that laws are enforced fairly and if people trust government (Tyler, 1990; Scholz and Pinney, 1995). But the link between government and trust in people is tenuous. Across 42 nations, there is but a modest correlation (r = .154) between trust in people and confidence in the legislative branch of government. If trust in people is a long-standing value that changes but slowly and if trust in people is not largely based upon our experiences, then it is hard to see how government can generate faith in strangers. If trust in people were simply a form of strategic trust—where it is reasonable to withhold confidence until you have evidence that others are trustworthy—then government could generate faith in others. For Levi and others are certainly right when they argue that trust in government is contingent. And they are just as assuredly wrong when they argue that generalized trust in people rests primarily upon demonstrations of trustworthiness (see Chapter 5).

Government, taken generally, can’t lead people to trust each other. But the situation may be different for the branch that is responsible for adjudicating disputes between strangers, the legal system. Rothstein (in press, 19, 21-22) argues (cf. Levi, 1998; Misztal, 1996, 251; Offe, 1996, 27; Seligman, 1997, 37):

Political and legal institutions that are perceived as fair, just and (reasonably) efficient, increase the likelihood that citizens will overcome social dilemmas.... In a civilized society, institutions of law and order have one particularly important task: to detect and punish people who are “traitors,” that is, those who break contracts, steal, murder, and do other such non-cooperative things and therefore should not be trusted. Thus, if you think that particular institutions do what they are sup-
posed to do in a fair and efficient manner, then you also have reason to be-
lieve...that people will refrain from acting in a treacherous manner and you will
therefore believe that “most people can be trusted.”

Rothstein (2000b, 21) argues in favor of the linkage between trust in the legal system and
faith in people by citing correlations between the trust in different governmental institutions and
generalized trust in Swedish surveys conducted from 1996 through 2000. Of 13 governmental
institutions, the correlations with trust in people are highest (though barely) for the police and the
courts.

There is little reason to presume that government enforcement of laws will build trust.
Yes, coercion can increase compliance with the law. Obeying the law because you fear the wrath
of government will not make you more trusting–no matter how equally the heavy hand of the
state is applied. Generalized trusters are, in fact, less likely than mistrusters to endorse uncondi-
tional compliance. In the General Social Survey, just 35 percent of trusters say that you should
always obey the law, even if it is unjust, compared to 48 percent of mistrusters. Simply getting
people to obey laws will not produce trust. Perhaps this is a caricature of the argument on
building trust, but it is easy to confuse compliance with voluntary acceptance, to confuse the law
abiding people of Singapore with those of Sweden (cf. Rothstein, in press). Even in high trusting
countries such as Sweden, the linkage between confidence in the legal system and the police and
trust in people is not very strong (Rothstein, in press).

Courts can save us from rascals only if there are few rascals (cf. Sitkin and Roth, 1993).
Law abiding citizens, not rogue outlaws, create constitutions that work. You may write any type
of constitution that you wish, but statutes alone won’t create generalized trust. Macaulay (1963,

58, 61-63) argues that business executives and lawyers prefer transactions based upon trust—and handshake seals the deal—to those based upon contracts and threats of legal sanctions. Most executives and even lawyers have faith that other people will keep their end of a bargain. Resorting to formal documents might undo the goodwill that undergirds business relationships (Macauley, 1963, 63; Mueller, 1999, 96). Coercion, Gambetta (1988, 220) argues, “falls short of being an adequate alternative to trust....It introduce an asymmetry which disposes of mutual trust and promotes instead power and resentment” (cf. Baier, 1986, 234; Knight, 2000, 365). Generalized trust does not depend upon contracts. Indeed, trusting others is sometimes said to be a happy substitute for monitoring their standing (Offe, 1997, 12; Putnam, 2000, 135). 38

There is a linkage between confidence in the legal system and trust in people, the direction of causality goes from trust to confidence in the legal system. Trusting societies have strong legal systems, able to punish the small number of scofflaws. Rothstein (in press) argues that Russians have low levels of trust in each other because they don’t have faith in the law. It seems more likely that this direction of causality runs the other way: Russians have a weak legal system because not enough people have faith in each other. Seeking to instill generalized trust from the top down (by reforming the legal system) misses the mark in most cases.

Yet, there are likely to be key exceptions. Long-standing poverty and discrimination can lead people to withdraw trust in strangers. Groups that have faced such discrimination will also experience unequal treatment before the law. Minority groups that have faced discriminatory treatment by the police and the courts may well come to believe that the majority population cannot be trusted to ensure justice. People who have longstanding beliefs that the legal system is unfair may generalize their experiences with the law to the larger population. This clearly would
hold in many low-trust societies where the law–and the entire social system–is not neutral, including Montegrano, Albania (see n.7), Bosnia–and minority groups in the United States, notably African-Americans and Hispanics.\textsuperscript{39} Most people don’t have frequent interactions with the police or the courts, certainly not as defendants.\textsuperscript{40} More routine encounters with the legal system–small claims court, traffic tickets, divorce proceedings, arbitration, and the like–should not shape a person’s overall world view. When my wife and I finally got redress for our cracked driveway, our sole emotion was relief–after several hearings, countless lost documents, and some clerks who regularly forgot who we were. And this was a case \textit{where the system worked}. Perhaps it was fortunate that our experiences with the law did not affect our trust in others.

If courts, or government more generally, can build up any type of trust at all, it is strategic trust. Bill may trust Jane to paint his house if he knows that she is bonded against poor performance. Strategic trust depends more on compliance than on motivations. Why should Bill care whether Jane might really rather cheat him? Here the long arm of the law may work almost as efficiently as good relations between buyer and seller–even though most of us would really rather deal with contractors we know and trust. And this suggests that the role of courts, and government more generally, is to guarantee fair treatment and to redress grievances (Levi, 1998).

Our trust in government depends upon how well it functions–and whether we like its policies and the people in power. Trust in government is much more like strategic trust–and for this reason, it cannot produce trust in people and is very different from it (see Chapter 5). For similar reasons, you can’t produce trust in people through institutional reforms. Trust is about, in Putnam’s (1993) terminology, “making democracy work,” not simply “making democracy.” Indeed, as countries democratize, they may become (at least in the short run) \textit{less} trusting.
Democratic reforms shake things up—and the move from a controlled economy to free markets may increase economic inequality—and distrust (see Chapter 8). People don’t become trusting because they live in democracies. Rather, trusting people help democracies function better—with more efficient bureaucracies and judicial systems and less corruption (cf. Putnam, 1993, 115). People in trusting nations have more faith in the legal system, though countries with more faith in the law are not more likely to have large numbers of trusters. So we trust the law because we don’t believe that we will need its strong enforcement powers to get our fellow citizens to behave themselves.

Trust in people may not lead to trust in government, but it seems to lead to better government (Putnam, 1993, 101, 113, 115). In the United States (the only country where there is good information), trust leads to a greater willingness to compromise and enact major legislation. Nations with high trust also have strong commitments to people who are less fortunate (cf. Rothstein, 2000). They are more likely to redistribute resources from the rich to the poor. A more equitable division of resources leads to greater trust in other people, which in turn produces more redistribution. Cross-nationally, more trust also leads to both more open markets and greater wealth. At both the individual level and in the aggregate, trust brings us many good things. Yet, while trust does not generally depend upon governmental institutions, it is not an alternative to strong government. A trusting society is not at all conducive to anarchy. Indeed, it provides the moral foundation for an activist state.

Government is not irrelevant to trust. It cannot produce trust, but it can destroy it. The cross-national patterns I discuss in Chapter 8 hold largely for countries without a legacy of communism. In the formerly communist countries, most of the links don’t hold. Years of
repression under rigid political regimes destroyed trust. The linkage between economic inequality and trust is actually reversed in formerly communist regimes: the least egalitarian countries have the most trust. Too strong a state can break down the ties between people that are essential for the development of trust.

Reprise

Different types of trust work help to resolve collective action problems differently. Knowledge-based trust is useful for small-scale problems. It can help you decide how much you should contribute to a collection to help a neighbor in need. You can observe collections from your neighbors. You may well know enough about them from the start that you can guess whether each contribute much (if anything). You might even know—if you’ve been very attentive—how much (if anything, once more) you should contribute at your house of worship. But there is no way you can know whether you need to contribute to the American Cancer Society or your local public television station, lest either fall into fiscal straits.41

Knowledge-based trust can help you determine which roofing contractor to hire. It can help researchers design collective action experiments, since they can control the amount of information people have about each others’ preferences—and can even manipulate whether a person will be a truster or a mistruster (Deutsch, 1958, 1960). One survey of experimental results even defined trust as “reliance upon the communication behavior of another person in order to achieve a desired but uncertain objective in a risky situation” (Giffin, 1967, 105).

If we are looking to solve larger-scale collective action problems, ranging from civic engagement (Putnam, 1993, 1995a) to reaching compromises in national legislatures (Uslaner, 1993), we must rely upon generalized trust rather than knowledge-based faith in others. There is
presumably some moral good in solving collective action problems (Putnam, 1993, 88, 180). And the way we get there is also moral (Putnam, 1993, 169). But knowledge-based trust, Levi (1998, 81) argues, “is neither normatively good nor bad; it is neither a virtue nor a vice.”

If this argument is correct, one might wonder why people have expended so much effort understanding either how to go about hiring a roofing contractor. Well, yes, it would be useful for a good manual on how to be a more informed consumer. Knowledge-based trust also has given us some fascinating experimental results in game theory. We know that in many ways communication among players can help build knowledge-based trust, which in turn helps us solve collective action problems such as how much people are willing to contribute to a public good. Yet, virtually no one seems to take the trouble to make the leap from experimental studies to solving collective action problems in real life. How can knowledge-based trust solve larger scale collective action problems when communication problems can be so difficult to overcome?

Maybe we’ve been concentrating on the wrong type of trust in our search for how faith in other people helps solve collective action problems. Moralistic trust is, I suggest, the key to a wide range of collective action problems–and to a climate in which people reason well together. Even in experimental situations, the impacts for measures of trust are often–dare I say usually–stronger for moralistic trust compared to knowledge-based faith in others (see Rotter, 1971, 1980; Wrightsman, 1992; Yamigishi, 1986, 1988; Yamigishi and Yamigishi, 1994). Moralistic trust is a message of shared values and shared concerns for others. It unlocks lots of doors, even though its gratifications may not be as immediate as those of chicken soup.
### TABLE 2-1

Whom Do We Trust?

Levels of Trust Americans Place in Various Groups*

<table>
<thead>
<tr>
<th>1990 World Values Study</th>
<th>1996 Trust and Civic Engagement Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family</strong></td>
<td><strong>Fire Department</strong></td>
</tr>
<tr>
<td>Family</td>
<td>97.9</td>
</tr>
<tr>
<td>Americans</td>
<td>73.9</td>
</tr>
<tr>
<td>Canadians</td>
<td>61.4</td>
</tr>
<tr>
<td>Blacks</td>
<td>60.2**</td>
</tr>
<tr>
<td>Hispanics</td>
<td>55.7</td>
</tr>
<tr>
<td>Mexicans</td>
<td>51.8</td>
</tr>
<tr>
<td>Chinese</td>
<td>44.5</td>
</tr>
<tr>
<td>Russians</td>
<td>41.7</td>
</tr>
<tr>
<td></td>
<td><strong>Percent trusting.</strong></td>
</tr>
<tr>
<td>Canadians</td>
<td>96.6</td>
</tr>
<tr>
<td>Family</td>
<td>97.8</td>
</tr>
<tr>
<td>People at your church</td>
<td>95.5</td>
</tr>
<tr>
<td>Your neighbors (suburbs)</td>
<td>93.1</td>
</tr>
<tr>
<td>Your boss</td>
<td>84.6</td>
</tr>
<tr>
<td>Your neighbors (total)</td>
<td>85.3</td>
</tr>
<tr>
<td>People who work where you shop</td>
<td>80.8</td>
</tr>
<tr>
<td>Television news</td>
<td>75.8</td>
</tr>
<tr>
<td>Your neighbors (center city)</td>
<td>73.9</td>
</tr>
<tr>
<td>Daily newspaper</td>
<td>72.9</td>
</tr>
<tr>
<td>State government</td>
<td>61.0</td>
</tr>
<tr>
<td>People you meet on street</td>
<td>57.0</td>
</tr>
<tr>
<td>Federal government</td>
<td>54.4</td>
</tr>
<tr>
<td>Most people</td>
<td><strong>Percent trusting.</strong></td>
</tr>
<tr>
<td>Most people</td>
<td>51.0</td>
</tr>
<tr>
<td></td>
<td>44.3</td>
</tr>
</tbody>
</table>

* Percent trusting.

** For whites only, 59.2 percent.
1. The Optimist Club is a civic group that promotes good works such as volunteering.

2. Jane Mansbridge (personal communication) suggests that the fruit store owner might simply be a rational actor seeking to make the best use of his time. He might have put out a basket or two of fruit initially to free him from having to tend his stand. When he found that people paid for the fruit, rather than stealing it, he would then incrementally increase the amount of fruit in the stand as his experiences proved “fruitful.” This is an alternative account, but it did not square with my discussion with this particular fruit stand owner.

On the relationship between trust and community size, Putnam (2000, 138) argues that data from the 1972-1996 General Social Survey (GSS) and the DDB Needham Life Style surveys show that people from big cities are less trusting than are folks from small towns, but this relationship vanishes when I analyze the GSS data separately by race. Then, for whites, there are no statistically significant differences by size of community. In the 1972 American National Election Study, people born in rural areas are substantially (by more than 10 percent) less likely to trust others, to say that you should be cautious in dealing with strangers, and to have negative views toward out-groups (such as customers shopping at your fruit stand).

3. Hardin (2000, 10) argues that claims about the moral foundations of trust are are really misplaced claims about trustworthiness rather than about trust.” But if moralistic trust is based upon presumptions of trustworthiness, rather than actual evidence, then either Hardin is wrong or the debate is beside the point.

4. 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.

5. Brehm and Rahn (1997, 1012-1013) find that experiencing a burglary in the past year makes people less trusting in the GSS. Stolle (1998a) reports that being betrayed by someone also makes you less trusting. But my models in Chapter 4 are different and find little impact for such personal experiences.

6. Hardin (1998a, 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?

7. 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-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.

8. 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.”


10. A more formal statement would be:

\[ \forall B \text{ and } \forall X: \text{ A trusts B to do X.} \]

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).

11. Not all who discuss strategic trust agree. Luhmann (1979, 88) and Offe (1999), following him, distinguish between confidence (which they see as a prediction) and trust, which both leave undefined but imply is somewhat more ephemeral than a simple calculation. Cf. Luhmann’s (1979, 32) statement that “[t]rust rests on illusion.”

12. Hardin (1992, 154) is emphatic that trust depends upon experience with a particular person in a particular context, but this quotation (see also Hardin, 1992, 170) comes perilously close to an experience-based view of moralistic trust. In Hardin (2000, 145), you must know more than how someone has acted toward you in the past to trust her. You must also know whether she is taking your interests into account in her behavior.

13. The distinction here is between expectation of help and a generalized view of others as having good will. In practice, the distinction is likely to be minimal.
14. This finding comes from the Pew Research Center for The People and The Press’s 1996 Trust and Citizen Engagement survey in metropolitan Philadelphia. Ninety-seven percent of moralistic trusters said that other people trust them, compared to a still very high eighty-six percent of mistrusters (tau-b = .174, gamma = .627). This result may reflect either reality—perhaps we are more likely to trust people who trust us—or it may also be part of the general syndrome of overinterpretation.

15. Even Hardin (1992, 173) admits that children learn about trust early in life from their parents.

16. I am indebted to Jane Mansbridge for emphasizing this distinction.

17. 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.

18. 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).

19. Yamigishi and Yamigishi (1994, 145) have a similar concept that they call “trust in closely
20. Again, a more formal statement would be:

\[ \forall B: \text{A trusts B.} \]

B here represents a class of people. As in n. 4, the logical notation all is too encompassing.

21. The concept of thick trust was originally formulated by Williams (1988).

22. The World Values Study posed these specific questions as a five category scale ranging from strongly trust to strongly distrust. I collapsed the five categories into a dichotomy with the middle (neither trust nor distrust) as indicating lack of trust.

23. If we only consider “trust a lot” rather than “trust a lot” and “trust some,” families outpace firefighters by 86 percent to 79.5 percent. The World Values Survey shows that Americans trust Canadians, whom they likely to perceive to be much like themselves, about as much as they do American blacks. Canadians rank higher than American Hispanics, who are slightly more trusted than Mexicans—who rank at about the same level as “most people.” We are considerably less likely to trust people who either look different from ourselves or live in societies with different forms of government that have traditionally been at odds with our own—the Chinese and the Russians.

24. Some religious groups, such as Chasidic Jews and the “plain people” among the Amish and Mennonites, also wear distinctive clothing that sets them apart from others in society. These groups mostly reserve trust for their own kind and avoid unnecessary contact with the larger society.

25. Briefly, the measure is derived from feeling thermometers for black, white, Southerners,
Catholics, and Jews. Each respondent is characterized as being part of the in-group or out-group for each demographic group. I then calculated in-group thermometers (adjusted for varying means) and out-group thermometers by averaging in-group and out-group ratings. The measure I employ here is the in-group score minus the out-group score.

26. Because not all questions were asked of all respondents, I could not test a single multivariate model that included every question. Instead, I estimated separate multivariate models that also included family income, education, age, and race. For generalized trust, seeing life as good and clerks as honest were not significant in multivariate estimations. For particularized trust, seeing life as good, having a fair chance, whether people looked out for themselves, and whether clerks are honest dropped out. In each case, the insignificant coefficients reflect collinearity with other predictors. The question on entertaining strangers at home comes from the 1993 GSS.

27. The correlations between trust and being cautious with strangers are: tau-c = .262, gamma = .457. For entertaining strangers at home, gamma = .218.

28. There is obviously some positivity bias in the figures for trusting specific groups–because whites are more slightly likely to trust blacks than they are “most people” (58.9 to 54.5 percent).

29. The simple correlation between the best measure of optimism in the General Social Survey, whether the “lot of the average person is getting worse,” and family income is only .129. For African-Americans the correlation is only .061. The wealthiest group of African-Americans (on the 13 point GSS scale) is more pessimistic than the poorest group of whites.
In the 1972-96 General Social Survey, the correlations for income and education with interpersonal trust are higher for whites (.228 and .123) than for blacks (.128 and .117). Forty-one percent of whites who attended high school trust others compared to 28 percent who only went to grade school. For African-Americans, the comparable figures are 13 percent versus 12 percent. Fifty-five percent of whites who attended or graduated from college, but only 22 percent of blacks with the same education, are generalized trusters. Sixty-seven percent of whites who attended graduate school are trusters—compared to 36 percent of African-Americans. While blacks who attended graduate school are three times as trusting as those who only went to high school, just two percent of African-Americans in the 1972-96 GSS sample continued their education beyond college. Indeed, even for two measures of optimism that are strong predictors of social trust (see Chapter 4)—whether it is fair to bring a child into the world and whether the lot of the average person is getting better or worse—the correlations are considerably higher for whites than blacks (.254 versus .179 for fair to bring a child into the world, and .215 versus .094 for lot of average person).

Later, Putnam (2000, 137) argued: “The causal arrows among civic involvement, reciprocity, honesty, and social trust are as tangled as well-tossed spaghetti.”

Tocqueville himself offers contradictory explanations. Only a few pages after arguing that reciprocity can only be developed through group membership, Tocqueville (1945, 121, italics added) reverses the causal ordering—from trust to civic engagement:

I have already shown...by what means the inhabitants of the United States almost always manage to combine their own advantage with that of their fellow citizens;
my present purpose is to point out the general rule that enables them to do so.

Tocqueville’s “present purpose” was to describe “self-interest rightly understood,”
or the generalized trust that leads us to recognize that “man serves himself in
serving his fellow creatures.”

33. According to the 1992 ANES and the 1996 Giving and Volunteering surveys, almost 90
percent of people who volunteered also made charitable contributions.

34. See Chapter 8 for a description of the data base. I focus the legislative rather than the
executive branch since most democratic governments are parliamentary systems. The
correlation is not much different for nations with and without a legacy of Communist rule
( r = .143 and .189, respectively).

35. Fenno (1978) and Bianco (1994) provide compelling arguments that members of Congress
must expend much effort to develop trust among their constituents.

36. Phi = -.128, Yule’s Q = -.269. The question was asked in 1985, 1990, and 1996.

37. The correlation between trust in people and confidence in the legal system in the World
Value Survey is modest (tau-c = .069, gamma = .122). And the country by country
correlations tend to be higher where trust in people is higher.

38. Others who see trust as knowledge-based—notably Dasgupta (1988, 53), Hardin (1995, 8-9),
and Misztal (1996, 121-123)—argue that it is based upon reputation.

39. The logic may be compelling, but there are no data sets that can adequately test it.

40. In the General Social Survey, 11 percent of whites and 16 percent of blacks say that they
have been arrested.

41. It doesn’t help to follow trend totals. My local paper, the Washington Post, noted that a
local campaign for public TV station WETA began very weakly. Other reports were
Uslaner, The Moral Foundations of Trust, Chapter 2-52

sporadic and not very informative until the campaign ended, when we learned that WETA had a record fund-raising drive. Will this lead to a drop-off in contributions in future campaigns from people who might have been concerned that WETA was in trouble?