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CHAPTER 4

The Roots of Trust

...maybe [her optimism] came from “Pollayanna.” Or maybe it came from having a mother who always seemed to have the time to sing for her. Or a father who always seemed to be singing.

On the optimism of Carol Erhard of suburban Washington,
(Fishel, 1996, 27)¹

A television commercial for the brokerage house Smith Barney warns that “[w]e are not born with an instinct to trust. Trust must be earned.” Performance may be the key to trusting a stock broker, but it is *not* the answer to why we trust strangers more generally. We may not be born trusting, but our inclinations to place faith in others start very early in life. Erik Erikson (1963, 249) held that “...the amount of trust derived from earliest infantile experience [depends] on the quality of the maternal relationship. Mothers create a sense of trust in their children...”.

Smith Barney and Erikson are not at odds. They are talking about different types of trust. Confidence in your stockbroker is strategic trust, which is based on experience. New evidence may lead to different conclusions on who is trustworthy and who is not, including which brokerage firm ranks highest. Erikson’s faith in others is generalized trust, which does not change readily. We develop trusting instincts early in life. Generalized trust stems from an optimistic view of the world that we initially learn from our parents. We are not likely to shift from trust to mistrust if we discover new information about any particular person, group, or even “most people.” Our life histories do shape our generalized trust, but are *not* the central determinants of

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it. *Trust must be learned, not earned.* Generalized trust reflects our outlook on the world and is stable over time. Across two very turbulent decades (the 1960s and the 1970s), almost two-thirds of young people and more than 70 percent of their parents were consistent trusters or mistrusters (see Chapter 3). If Erikson is correct and we learn to trust early in life, then such stability is hardly surprising.

In this chapter, I shall present evidence that generalized trust *is* largely based on an optimistic view of the world *rather than* objective life circumstances—and also that optimism and trust are *not* simply two names for the same idea. I shall also show that your trust depends upon how much your parents trusted others and, more generally, how nurturing your home environment was (cf. Renshon, 1975). Attitudes toward your own group and to outsiders are the core of particularized trust—and they also shape generalized trust.

People who believe that *they* possess the truth and that other ideals are not only wrong, but dangerous—even heathen—will not trust strangers. So religious fundamentalists are likely to trust only their own kind. There is also some evidence that generalized trust is related to the breadth of one's social network. Yet, we cannot simply engineer a more trusting universe by getting people involved in civic organizations. There is little evidence that group membership builds trust, though there is some support for the opposite linkage: Trusting people get involved in their communities (see also Chapter 5).

The roots of faith in others are set early in life. Yet, parental influence is hardly the entire story. It is difficult to say how much of someone's trusting nature develops early in life, for the data are not good enough to make such claims. And trust *does* change over time. So the strongest claim that I can make is that adult faith in others is a mixture of values people learned as

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children and ideals they took up later in life.

The data analysis follows the theoretical underpinnings of trust. Alas, there is no single survey that will allow me to test my argument and to reject other theses as well. So I shall examine a variety of surveys and estimate five equations for generalized trust and two for particularized trust. The surveys I employ are the General Social Survey (and especially the 1987 sample); the 1972 and 1992 American National Election Studies (ANES); the 1996 Trust and Civic Participation Survey in Metropolitan Philadelphia by the Pew Center for the People and the Press; the Niemi-Jennings socialization study of values held by high school students and their parents in 1965 (with further waves in 1973 and 1982); the 1978 Quality of Life survey from the Survey Research Center; and the 1971 pilot study of Economic Incentives, Values, and Subjective Well-Being conducted by the Survey Research Center in Baltimore and Detroit.

Each survey I shall analyze has its particular strengths--and weaknesses. The GSS Cumulative File from 1972 to 1998 provides the longest continuous time series on generalized trust. But the GSS does not have the best question on optimism --except in 1987, when there are also good questions on other values I posit to affect trust (especially anti-authoritarianism and personal efficacy). The 1992 ANES, the 1996 Pew survey, and the Niemi-Jennings socialization study permit me to explore the relationship between generalized and particularized trust. The 1992 ANES also permits me to explore anti-authoritarian and egalitarian values, as well as social connections.

The Pew survey is weak on measures of optimism, but it provides perhaps the best test of whether social networks and psychological constructs such as efficacy are connected to trust. It also has questions on parents' experiences--but, alas, these are indirect measures dependent on

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people's recall of their youth. The Niemi-Jennings socialization study is the only one that lets us link young people's values with those of their parents. Finally, the Well-Being pilot survey is a hidden jewel that few have exploited. Besides the generalized trust question, it has multiple measures of optimism and a raft of indicators of economic well-being. It provides an excellent test of my thesis that overall optimism shapes trust far more than objective measures of economic success. And, together with the 1972 ANES and the 1978 Quality of Life survey, it provides data to test the claim that trust and optimism are really the same thing.

The data analysis to come is reminiscent of Ravel's *Bolero*. It is a constant drumbeat that may seem annoyingly repetitive. Yet the points get clearer (if not louder) as I progress from one analysis to the next. Some initial conclusions—that trust in government shapes trust in people and that at least one type of organizational membership has significant effects on generalized trust—look murkier as I progress. And others—the importance of optimism, the role of parental socialization, and the sharp contrasts between generalized and particularized trust—come into sharp relief as the data analysis reaches a climax.

Redundancy has its advantages: It helps us to see what is really important and what may just seem to be based upon a particular sample or model specification (cf. Landau, 1965, 44-45). But repetition can also be maddening. So instead of concentrating on individual surveys, I focus on groups of variables. The story of the chapter is *not* what drives trust in any individual survey. To a considerable extent, this depends upon what each survey organization asks. Rather, my focus is on the bigger picture: which variables are consistently strong predictors of trust and which are not. Three surveys do require some discussion in themselves: The 1971 Well-Being Pilot offers a clear test of whether objective or subjective forces are most important for trust; the

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1965 Niemi-Jennings high school student sample provides insights into how trust is transmitted from parent to children; and the 1996 Pew Philadelphia survey provides a clear-cut comparison of generalized and particularized trust. Yet, overall, there is no ideal poll that takes my fundamental ideas into consideration. So I focus on the bigger picture—what matters *most* most of the time.

My concern is the differences between generalized trusters, on the one hand, and mistrusters and particularized trusters, on the other hand. Each contrast is based on how people see the world, not on what their experiences have been. The Smith Barney commercial is all about strategic trust and not at all about the other varieties of trust. Which stockbroker (or house painter) is more trustworthy is an empirical question with no moral content. There is likely to be some spillover from one type of trust to the other: Cockeyed optimists may put too much faith in their stockbroker and strong pessimists may believe that the market and its agents are all rigged against them. The converse is not likely to hold: A bad experience with a single broker should not lead someone to believe that all people, or even all stockbrokers, are evil. Someone who is repeatedly cheated might become more pessimistic—but we don't know how many setbacks are necessary to change a person's world view. And we are unlikely to find out, since no survey of which I am aware asks people about repeated breaches of strategic trust.

Trust and Optimism

Generalized trusters see the world as a benign place with limitless opportunities. They believe that most people share the same fundamental values, though not necessarily the same ideology (Rosenberg, 1956, 694). And people are not predisposed to take advantage of you. So it makes sense that you give others the benefit of the doubt—and trust people you don't know. Trusters believe that they can right wrongs and leave the world a better place than they found it.

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And this “effective citizen” is an active participant in civic life.

Consider the prototypical trustor Carol Erhard, who lives in a suburb of Washington: ...one of her favorite movies of all time is “Oklahoma!”—“because [she says] the very first song he comes out singing is ‘Oh, What a Beautiful Morning.’”...She volunteers. She votes. She’s a Cub Scout leader. She’s a soccer coach. She has a part-time job teaching tumbling to preschoolers....She is aware of the evil that people are capable of, and she knows the pettiness...But...her interpretation tends to put everything in the best possible light.

And, of course, she is a member of the Optimist Club (Finkel, 1996, 10-11).

Mistrusters, such as Banfield’s (1958) Montegransans, have a diametrically opposite view of the world. They see it as a mean and threatening place. For Montegransans, “the threat of calamity hangs over all” and the only way people believe that they can preserve their family’s security is to pursue their “material, short-run advantage” rather than put any faith in strangers (Banfield, 1958, 110): “All those who stand outside of the small circle of the family are at least potential competitors and therefore also potential enemies” (Banfield, 1958, 110-111).

Mistrusters fear that others try to exploit them, to take away what little they have. Their interests and values are at odds with those of people outside their small circle. It is dangerous to cooperate with outsiders, who might take advantage of you the moment you let your guard down. They are uncomfortable with strangers. Rosenberg (1956), who was the pioneer in studying interpersonal trust, referred to mistrusters as “misanthropes.”

Optimists such as Carol Erhard feel compelled to get involved in their communities and treat opportunities to get involved with strangers as ways to expand their horizons. Pessimists

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withdraw into their own communities. They see outsiders as malevolent. People who presume that others are threatening may develop authoritarian attitudes (Adorno et al., 1964). The only way to combat a corrupt society that puts them on the bottom is an equally authoritarian world with them at the top. Democratic and egalitarian values won't work, since they cannot redress the imbalance between the powerful and the powerless. Instead, we need a well-ordered society that promotes *your* values ahead of others' ideals.

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

Optimism leading to trust does not depend upon expectations for the short term. Optimists don't just expect tomorrow to be better than today. Each passing day should be better than the next. This may be bit a unrealistic, for things don't always go our way. Yet, bad days should be exceptions. Similarly, when we shift our view to how well the society is doing, expecting an upturn in next year's economy is not sufficient to make people trusting. For there is an inevitable business cycle and what goes up will come down—and our trust may well prove to be unwarranted. If trust varies with perceptions of the near-term economy, then it will not be a stable value. Instead, it will fluctuate—perhaps sharply—over a short period of time. Optimism that undergirds generalized trust reflects a deeper sense that things are on the right track—and will continue to get better (cf. Rahn and Transue, 1998).

Pessimists discount temporary up ticks in the economy (and in other measures of the quality of life).² The optimist, Martin Seligman (1991, 4-5) argues, “sees defeat [as] just a

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temporary setback, that its causes are confined to this one case.” Carol Erhard the optimist always thinks that the glass is half full and that a driving rain nevertheless provides nourishment for the soil (Finkel, 1996, 10). Pessimists, according to Seligman (1991, 4, 44), “tend to believe bad events will last a long time [and] will undermine everything they do....The bad events will persist, will always be there to affect their lives.” A classic pessimist is the donkey Eyeore in the Pooh stories, who looks at the gloomy side of everything. Even a sunny day for pessimists is little more than the calm before the storm. When the ever-cheerful Piglet wishes Eyeore “good morning,” the donkey replies, “If it *is* a good morning...Which I doubt...Not that it matters” (Milne, 1954, 84).

As important as expectations for the future are, a sense of control is no less critical. Optimists believe that tomorrow will be better than today because *they can make it better*. Optimists are masters of their own fate. As Seligman (1991, 5) argues: “Confronted by a bad situation, [optimists] perceive it as a challenge and try harder.” Pessimists don’t believe that they can control the world. They expect the worst and believe that it will last indefinitely. Banfield’s Montegrans and some rural Albanians (Perlez, 1998) share this fatalism.³ Just as optimists believe that they have the power to change the world, pessimists see a dark future as beyond their control. They may be tempted to blame sinister forces—the strangers in their midst—as the reason why their fate is so dire (Banfield, 1958, 111; Brehm and Rahn, 1997, 1010; Rosenberg, 1956, 694). Pessimists who see no way out of their fate will be especially likely to see others through negative stereotypes and to believe conspiracy theories about others who might fare better than they do.⁴ Though the odds of changing their fortune may be long, pessimists may still wish to strike out against the groups they see as “oppressors.”

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As we saw in Montegrano, pessimists are fearful of strangers and look inward to their own families. They long for an apocryphal time when things were better and people had more respect for folks like them. As they look inward, they express authoritarian views, refusing to believe that people may do good deeds without an ulterior motive. They seek to protect what little they have left—their families and especially their children—from the heathen ideas that dominate the larger society. Children need respect for parental authority and traditional values, lest they too be caught up in the same evil forces that has kept them poor and with no hope for the future (Adorno et al., 1964, 255; Rosenberg, 1956, 695). It is their only defense in a world that seems both hostile and beyond control.

Optimists, on the other hand, believe they *can* make a difference in the lives of other people. Others, even strangers, are well motivated and are willing to join in collective efforts. Such motivations are essential for social and political activists—for people who want to elect candidates to office, and to people who volunteer at homeless shelters (among others). The conviction that you can make a difference is inextricably linked to the idea that the world can be—and will be—a better place. Simply having the opportunity to change course appears to boost generalized trust. Trust in other people increases in most recent Presidential election years, since elections present the possibility of a new direction for the country (see Chapter 6 and Rahn, Brehm, and Carlson, in press).

Pessimists become preoccupied with making do. They worry a lot about their financial security, even when they are doing well. So they place an extraordinary emphasis on material success (Rahn and Transue, 1998). Optimists have less reason to think a lot about the way things can go wrong or to dispute the motives of others. They don't believe that people can succeed

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only by getting special favors.

American Optimism

While my theoretical claims are general, the two key components of optimism are particularly important parts of American culture. This is fitting since trust has also figured prominently in American culture. The United States is a nation of individualists without strong class divisions (Sombart, 1976). Its immigrants represented many ethnic groups and religions. With such diversity, no group could establish hegemony. American society was thus marked by individualism: Each person is of equal worth to every other, no group is to be favored over any other, and all are masters of their own fates (Hartz, 1955). Individualism unchecked may lead people to look out for themselves and to abjure cooperation with others. But Americans temper their individualism by self-interest rightly understood, which Tocqueville argued, is a distinctly American ideal. Perhaps not, but it has been very important in American politics and society⁵ and it sounds very much like moralistic trust.

As a nation, Americans have historically been optimists. Herbert Croly (1965, 3), the Progressive theorist, expressed the American Dream well:

Our country is...figured in the imagination of its citizens as the Land of Promise. [Americans] believe that somehow and sometime something better will happen to good Americans than has happened to men in any other country....the future will have something better in store for them individually and collectively than has the past or the present.

Henry Steele Commager (1950, 5) argued, “Nothing in all history had succeeded like America, and every American knew it.”

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For most of our history the belief that tomorrow would be better than today has been paramount. In public opinion polls from the late 1930s to the 1960s, Americans believed that their children would have a better life than they did (Uslaner, 1993, 76). This creed is essential to American culture; it was the promise that guided immigrants to come to a land where streets were paved with gold. David Potter (1954) called Americans a “people of plenty.”

Control over our environment is also central to American values. The *Economist* (1987, 12) expressed this ideal well, and linked it to the more general belief that tomorrow will be better than today: “Optimism, not necessity, has always been the mother of invention in America. To every problem—whether racial bigotry or putting a man on the moon—there has always been a solution, if only ingenuity and money were committed to it.” As the *Economist* argued, these two values are strongly linked. People are optimistic *in part* because they believe that they *can* make things better (Seligman, 1991, 4-5). Pessimists see their lot as a sad one and don’t believe that things will get better. They believe that the deck is stacked against them and that there is little than can do about it.

Personal Happiness and a Supportive Environment

The first two components of optimism are largely based upon our evaluation of life for the larger society, what Kinder and Kiewiet (1979) call “sociotropic” expectations. These perceptions are not strongly colored by how well we are doing personally.⁶ Yet, we cannot divorce how people feel about themselves from how they relate to others. People who are happy in their personal lives are more likely to have a positive attitude toward strangers. Your personal mood will translate into a more generalized sense of optimism.

There is no consensus on why people translate positive attitudes about themselves to

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benevolent assumptions about the larger society. “Bottom-up” accounts make the linkage between objective factors in your personal life—satisfaction with your marriage, your job, your income, your health, and the like—to a positive view of the world. “Top-down” theories maintain that people who are predisposed to think positively will say that their daily lives are going well (Feist et al., 1995, 139-141).

The “bottom-up” approach emphasizes objective factors—or “encapsulated experiences”—in one’s life. Hart (1988, 187), Silver (1989, 275) and Seligman (1997, 52) argue that the close ties we develop in friendship relations serve as models for reaching out to trust strangers. People who have prospered in their personal lives—financially, in their personal relationships, and in their social circles—will feel better about themselves and will have a more positive outlook on life (Bradburn with Noll, 1969, 130, 144, 174-177; Campbell, 1981, 217-218; Diener, 1984; Feist et al., 1985, 146; Rosenberg, 1956, 694).

Clearly in some circumstances personal experiences can have a big effect on generalized trust. People who worry about crime in their neighborhoods and especially those who worry about their personal safety are less likely to trust strangers (Brehm and Rahn, 1997, 1009, 1016). And groups that have long faced discrimination such as blacks in the United States are less trusting than people who have better objective reasons to be optimistic about the future (see below). But the “bottom-up” approach is the basis of strategic trust, not moralistic trust.

More important for moralistic and generalized trust is the “top-down approach,” in which personal life histories are not as important as early socialization (Brehm and Rahn, 1997, 1009-1010; Diener, 1984, 556; Feist et al., 1995, 139). People who feel good about themselves should feel good about others.

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Finally, optimism and trust are contagious. Just as having to cope with daily struggles in Banfield's Montegrano or today's Bosnia or Albania can destroy optimism and trust, so living in a more friendly environment can build optimism and trust. The environment can shape trust in four ways. First, living in a trusting area makes you more likely to trust as well. Second, trusting government may lead to faith in other people.

If most people who live around you trust others, you are likely to be trusting as well. This is the "Lake Wobegon" effect—where all of the people in a trusting community are above (the national) average (in trust).⁷ Putnam (1993, 111; in press) argues that this contagion effect reflects your life experiences: We decide whether to trust others by determining whether the people we come into contact with are *trustworthy*.

Do we base our decisions to trust on personal knowledge? Offe (1997, 22) argues: "Chances are that exclusive reliance on the old-fashioned mechanism of generating trust on the basis of personal familiarity is hopelessly insufficient, as it makes us forego, in the absence of alternative trust-generating mechanisms, many opportunities for mutual cooperation." Granovetter (1973, 1374) argues that our "strong" (or "thick") ties with our families and close friends can't build generalized trust; only "weak" ties with strangers can accomplish that.

A "top-down" approach to contextual effects holds that trusting others is not simply a strategic response to others' dispositions. Instead, the upbeat message that one hears in a trusting community crowds out the cries of pessimists. An Ebenezer Scrooge will find it difficult to remain a misanthrope in a world of Bob Cratchitts; all but Mother Teresa may lose their trusting instinct if they move to Montegrano (Stolle, 1999b). Models from evolutionary game theory (see esp. Bendor and Swistak, 1997) demonstrate that when a majority of people in society trust others,

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they will eventually crowd out all but a handful of mistrusters (and vice versa). And this is not simply a strategic response by mistrusters—who might, after all, fare better trying to exploit the “gullible” trusters. Instead, the minority, through persuasion or social pressures, adopts the values of the majority.

The Other Foundations of Trust

Two other values play a central role in shaping trust: egalitarianism and religious beliefs. Egalitarianism has multiple meanings. Two of the more important are social and economic egalitarianism. Social egalitarianism stresses equal treatment of all people. Everyone is entitled to the same basic respect. When people see each other as social equals, they feel at ease with each other and are more likely to trust strangers and to form the social bonds that promote cooperative endeavors (Bryce, 1916, 813, 875-876). Economic egalitarianism is an equally important value: If you believe that you are superior to others, you will feel no need to trust them (see Chapter 2). If you believe that economic stratification is justifiable, then you have no need to trust those below you on the economic ladder. Later I shall provide strong support for the argument that trust has fallen in the United States as economic inequality has increased (see Chapter 6) and that trust is higher in egalitarian societies (see Chapter 8). Here I focus on egalitarian values.

Religion is the other value that shapes interpersonal trust. Religion has an uneasy relationship to trust. On the one hand, faith in people and faith in a supreme being both promote civic engagement. People with faith participate more in civic affairs—especially in the more demanding activities such as volunteering their time (Hodgkinson, Weitzman, and Associates, 1992, 203; Uslaner, 1998a; Verba, Brady, and Schlozman, 1995; Wuthnow, 1991). Faith leads people to put less emphasis on materialistic values and more on how to help others (Harris, 1994; Rokeach, 1973,

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128). Religious traditions exhort followers to give of themselves, especially to the needy (Cnaan et al, 1993, 37): Jesus fed the poor and hungry, priests and nuns take vows of poverty and work in missions in poor countries, and much of organized Jewish life revolves around raising funds to aid those who have less. Almost half of volunteering in the United States occurs through religious organizations. And Americans join more voluntary organizations than people in other Western countries because they are more active in *religious* groups (Greeley, 1997, 590).

Tocqueville (1945, 126) sees religious faith as the foundation for “self-interest rightly understood,” his version of what I call generalized trust. The twelfth century Jewish sage Moses ben Maimonides (1979, 89-93) established a hierarchy of charitable acts that links trust in strangers with religious values. Near the top is giving anonymously to someone who is nameless to you—and who thus may not be like you.⁸ And churches and synagogues played important roles in the civil rights movements of the 1950s and 1960s that built bridges across the races. People of faith also tend to be optimists (Larson, Milano, and Barry, 1996; Sheehan and Kroll, 1990)—and optimism should (and does) lead to increased generalized trust.

Yet, religious values may lead people to insulate themselves from strangers—and disbelievers. Putnam (1993, 107) sees religion as an alternative to social trust, rather than as part of its foundation. People may identify so strongly with their faith that they become suspicious of others. Religious fundamentalists will regard people outside their own circle as heathens. Fundamentalists believe that the Bible is the literal word of God and hold that a key tenet of the Scriptures is that humans are born with original sin. This view of human nature stands at odds with the optimism that underlies trust in others (Schoenfeld, 1978, 61; cf. Smith, 1997, 189). Fundamentalists may withdraw from contact with unredeemed “sinners” and retreat into their own communities.

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Throughout American history, they have been active in “nativist” organizations that sought to restrict immigration and immigrants’ rights. More recently, they have led the fight to bring religious practices and instruction back to public schools and to fight the teaching of evolution in the science curriculum. They fear that people who don’t believe as they do are trying to deny them their fundamental rights. When they participate in civic life, they restrict their activities to their own faith’s organizations (Uslaner, 1999c; Wuthnow, 1999).

Members of liberal—or mainline—Protestant denominations are more likely to be generalized trusters than are fundamentalists (Schoenfeld, 1978, 64).⁹ Membership in mainline denominations has declined over the past several decades and there has been a big surge in the number of fundamentalists (Mayer, 1992, 34-35). Religiosity may have promoted trust in strangers in the past, but now may be linked to a darker view of people of different faiths.

Some faiths—notably the Catholic Church—are marked by hierarchical authority structures. This is the principal reason why Putnam (1993, 107) sees religion (at least in Italy) as an alternative to social trust. Hierarchy is incompatible with trust—and especially with each person’s sense of control of her environment. Thus, Putnam’s argument suggests that Catholics, as well as fundamentalist Protestants, should display less generalized trust—and more particularized trust—than mainline Protestants.

Trust may also depend upon both personal experiences with others—group membership and informal socializing—and confidence in government (see the discussion in Chapter 2). I include measures of group membership, informal socializing, and trust in government in the models examined in this chapter whenever they are available. However, the issues involved in both experience with other people (formally and informally) and trust in government are too important to

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discuss so briefly. So I shall postpone fuller discussions of these issues until the next chapter.

The Demography of Trust

Demographic variables have been strong predictors of trust in previous research—though the comparisons are not always straightforward since many studies don't focus directly on trust.

Instead, the dependent variable is often Rosenberg's "misanthropy" scale that includes the questions of people's fairness and helpfulness (see Chapter 3). Nevertheless, the logic (and results) for these variables ought to be similar.

If trust reflects life experience, then we might expect that traumatic events would make people less trusting. Yet, there is scant evidence that this is the case. Unhappiness at home does not make you less trusting. People who have been divorced, are currently divorced, or whose parents were divorced are no more likely to be trusting than people who are married or whose parents stayed together (Brehm and Rahn, 1997, 1012-1013; Smith, 1997, 189; Stolle, 1998b). And this does not hide a reluctance of unhappy families to get divorced. While there is, in the full GSS time series, a moderate correlation between satisfaction with family life and trust ($\gamma = .168$), this relationship vanishes in multivariate analyses. And people with happy marriages are only slightly more likely to trust others ($\gamma = .111$)—a relationship that also vanishes in more complex analyses. Brehm and Rahn (1997, 1016) report that being burglarized makes people less trusting (cf. Smith, 1997, 189). But personal victimization also dropped out of my multivariate analyses. However, perceptions of personal safety in your home and neighborhood do remain significant predictors of trust in strangers.

Putnam (2000, 140-141) argues that trust is greater in small towns than in big cities—and that's because we can get to know people better in smaller towns than in the metropolis, where

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everyone is anonymous and people don't know each other's names. But Putnam's claim overstates the sociability of city life. Yes, residents of big cities are less trusting than folks from small towns: In the 1972-96 GSS sample, 43 percent of people living in towns under 10,000 trust others, compared to just 37 percent living in cities with a million or more people ($p < .0001$). But this simply reflects the different composition of cities and smaller towns. More African-Americans live in cities and they are far less trusting than whites. When we look at only whites, there is a slight advantage to big cities: 45.2 percent compared to 44.7 percent for the smallest towns. And there is very little difference for size categories in between. The correlation between trust and city size is $-.026$ for whites and $-.051$ for all respondents.

Maybe it's not your immediate experiences, but your earlier ones. Your values may not reflect where you live, but *where you grew up*. Well, yes—but not as we might expect. If you want to breed a trusting generation, move to suburbs of the biggest cities (according to the 1992 ANES): In these highly educated, upper-educated boroughs, 54 percent of the people are trusters, compared to 44 percent who were brought up elsewhere. The least trusting souls come from our heralded small towns (39 percent) and farms (41 percent).¹⁰

We picture small towns as Mayberry, from the television series "The Andy Griffith Show," which played in the United States in the 1960s and 1970s. In Mayberry, the sheriff is everyone's friend and Aunt Bea looks after the whole town. Instead, they are pockets of particularized trust where people look askance at strangers. People who grew up in the country and the farm are significantly more likely to be particularized trusters—in direct contrast to folks who grew up in the big city, who are more tolerant of people unlike themselves. Mayberry often *seemed* more trusting than it actually was: In one episode, a city slicker looking for a more friendly environment moved to

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Mayberry and nobody trusted him.¹¹ Life in the big city doesn't make you wary of other people, perhaps because there are so many strangers around. The weak bivariate relationships are no more powerful in multivariate tests—so I don't include these measures in the estimations to come.

Putnam (1995a) argues that interpersonal trust is strongly stratified by socioeconomic status (cf. Patterson, 1999). Higher status people, who have higher incomes and more education, can afford to be more trusting (cf. Smith, 1997, 189). If they “bet” that others are trustworthy and they are proven wrong, they can absorb the losses better than people with fewer resources. Education is a strong predictor—in many cases, the *most important* determinant of interpersonal trust. And the effects of education are not simply linear. College education brings a whole lot more trust than high school education, which in turn is much more important than elementary school (Putnam, 1995a). But income is not significant in *any* of the estimations for either generalized or particularized trust I report below. This suggests that education is more than a simple measure of class or status.

There is one clear instance where status matters. As noted in Chapter 2, blacks are far less trusting than whites. Race is consistently one of the most powerful determinants of both generalized and particularized trust. Black mistrust does not decline sharply with individual success. Income is no more critical for black trust than white trust. And education boosts trust primarily for whites. Race is *the* life experience that has the biggest impact on trust. And, as we shall see, not only blacks, but also Asians (at least in some surveys), are less trusting than whites.

The other major demographic variable affecting trust is age. Putnam (1995a; 1996; 2000, 140-141) argues that the generations of the 1920s and 1930s trusted others and succeeding generations have had increasingly less faith in strangers. The generations that came of age watching

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television—the early and late Baby Boomers—were less trusting than their elders, but more trusting than people born in the 1960s and the 1970s (see also Brehm and Rahn, 1997; Smith, 1997, 189). Since the late 1980s, trust has not declined quite so sharply with age. The early Baby Boomers rose from being the least trusting to the most trusting. Even though trust does not decline linearly with age, a simple monotonic specification performs quite well because the drop is sharpest for the youngest cohorts.

While young people trust others less than the elderly (and a lot less than the middle aged early Boomers), television is *not* the culprit in their misanthropy. I have exonerated television elsewhere (Uslaner, 1998b). And the argument is too lengthy to lay out here in any depth. The brief story is that watching television doesn't make you think that the world is mean and violent. Instead, people seem to be able to distinguish between the "television world" and the "real world" (cf. Gerbner et al., 1980). Once I bring optimism for the future into the statistical models, the effects of watching television on trust (as well as on civic engagement) vanish—regardless of what you watch (cf. Uslaner, 1998b).

Having fought the battle of television before, I have no desire to reenact it here. And television questions are asked only sporadically and sometimes of only partial samples, so that I lose a lot of leverage when television effects come into play. So I declare victory and withdraw (as Senator George Aiken, R-VT, suggested the United States do in Vietnam some three decades ago). There is another media variable that works the other way—and that I shall include in some models: newspaper readership. Putnam (1996) finds a strong *positive* relationship between trust and newspaper readership. I don't think that reading newspapers can *build* trust in strangers (but see Brehm and Rahn, 1997, 1009). It may well be a vital sign of people interested in their community

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and their world. If you want just a quick summary of your world, you can find it on television news. If you want to learn more about things going on both in your own community and especially in the wider world—in short, about strangers—you need to read newspapers.

Trust, Social Networks, and Parenting

When and how do we learn to trust? The strategic view of trust would say that we continue to make decisions about whom to trust—and whether to trust—throughout our life. Trust reflects our experiences. To be sure, our experiences reflect a life history, not just what happened yesterday. So we develop predispositions based on our experiences (Hardin, 1992, 155). But they *can* change—and we can learn to trust. For Tocqueville and his followers, including Putnam, trust develops through social interaction. Strategic trust *must be learned*. Without information about others, we have no basis for trusting them. I shall elaborate on the linkage between trust and social networks in Chapter 5 and offer a detailed critique. I shall also consider in great detail the causal linkage between trust and civic engagement: Does either cause the other or is there a reciprocal relationship? And I shall also examine whether there is any relationship between social networks and trust. But, for now, it is sufficient to determine whether indicators of civic engagement and social networks can predict interpersonal trust.

The roots of generalized trust may set in well before people join voluntary organizations. Values, including trust, are largely learned from our families early in life (Erikson, 1963, 249; cf. Newton, 1997, 579). Wuthnow (1997, 16) reports that few of the people with whom he conducted in-depth interviews reported that “trust had been influenced by participating in civic groups as an adult. Instead, they described their attitude as something they had always had, as a character trait they had learned as a child...”.

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Nurturing parents make children feel good about themselves and this “minimize(s) self-concern about interaction with other people” (Staub, 1979, 111). The children of stern or inattentive parents are wary of strangers. Not only do parents teach their children values. Children also learn by example: Parents who are trusting, tolerant, and involved in their communities are role models leading children to trust.

There is sparse evidence linking trust across generations. Aside from the Niemi-Jennings panel, the only other investigation is Renshon’s (1975) small sample of college students and their parents in the early 1970s. Renshon (1975, 76) found that parental trust was the strongest determinant of their children’s faith in others. This is reassuring: Seligman (1991, 127) argues that “explanatory style”—whether you are an optimist or a pessimist—“sets in early. We see it in quite crystallized form in children as young as eight.” Happy adults usually had affectionate parents (Koestner, Franz, and Weinberger, 1990, 713; Popenoe, 1994, 99). Parenting style early in life—even for five-year olds—translates into adult attitudes through at least through early middle age. Warm and affectionate parenting styles lead to children who feel good about themselves and who are more sympathetic to others, generous, and kind (Parcel and Menaghan, 1993; Smith, 1999b; Koestner, Franz, and Weinberger, 1990, 711-712). And children whose parents spent a lot of time with them, encouraged them to think for themselves, and generally created a nurturing environment were more likely to take active roles in their communities, while young and later as adults. They would volunteer their time to help the poor and they took leadership roles in the civil rights movement. Others see them as friendly and cooperative (Hoffman, 1975, 608; Rosenhan, 1969; Staub, 1979, 101-109).

In the analyses to come, I test these alternative accounts. I shall show that the linkages

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between civic engagement and trust are weak and that parental influences are important determinants of generalized trust. Unfortunately, there are not many measures of parental influence—hardly enough to establish that trust is largely learned at home. And the only good data source on parental values comes from the problematic Niemi-Jennings child-parent panel, with its exceptionally high levels of interpersonal trust for both cohorts across all three waves. Nevertheless, I shall find more support for an account based on socialization than on contemporaneous experience.

The models I shall estimate, for both generalized and particularized trust, will thus focus on how your world view shapes your values. I expect to find the strongest effects for measures of optimism—expectations for the future, a sense of control, anti-authoritarianism, personal happiness, and the level of trust in a person’s environment. Egalitarian and religious values should also be important in shaping trust, as should some demographics (especially age, education, and race). I also expect to find powerful effects for parental socialization, when they are available. I *do not* expect strong findings for most variables that tap experiences—income, wealth, and other measures of objective well-being. Your personal life history—a happy or unhappy marriage, a divorce, and the like—should have no effect on either type of trust. Diener, Suh, and Oishi (1997) also report that their general measure of social well-being, which is a composite index of optimism and self-esteem, is not shaped by either one’s income or changes in income. Nor does trust depend upon membership in voluntary associations—or even more demanding forms of civic engagement such as volunteering time or giving to charity. Instead, the causal arrow goes from trust to civic participation, as I shall show when I estimate simultaneous equation models in Chapter 5.

I expect that the factors that promote generalized trust will lead to less *particularized* trust. Particularized trusters will be pessimists who believe that the deck is stacked against them, that they

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have no control over their environment, and may be unhappy in their personal lives—and even express authoritarian and antiegalitarian values. They may also feel socially isolated—not talking to their neighbors and not having social support networks. Particularized trusters are especially likely to be religious fundamentalists and say that religion is an important component of their lives. And they are likely to say that their parents warned them not to trust strangers (cf. Stolle, 1998a, 1998b). Particularized trusters are likely to have less education and be younger as well as members of minority groups— who may have good reasons for trusting only their own kind.

Finally, there should be a linkage between generalized and particularized trust. Generalized trusters should be more supportive of out-groups and less biased toward their own in-group.

Where this is possible, I shall test the relationship between these two components of particularized trust and the standard generalized trust question.

Is Trust Simply Optimism?

Using optimism to predict trust may be, some critics have suggested, like using Fahrenheit temperature readings to predict how warm it is in Celsius. Optimism and trust are simply two terms for the same phenomenon. So, if I find (and I do) that optimism is the strongest determinant of generalized trust, I haven't really discovered anything interesting. So before I can begin estimating models of generalized and particularized trust, I must tackle the question of disentangling trust and optimism.

Optimism and trust are strongly related, but they are not the same thing. It makes little sense to trust others if you are a pessimist (though there are always some people who fit this category). But you *may* be an optimistic mistruster, believing that tomorrow might be better than today for *you* because you control your own fate. Even though you may not trust others to engage

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in cooperative behavior, you still may be an optimist. And, across several surveys, there is evidence that: (1) there are considerable numbers of optimistic mistrusters (but relatively few pessimistic trusters); and (2) optimistic mistrusters believe, as do optimistic trusters, that they control their own fate. If the two concepts were simply measuring the same underlying concept, we shouldn't see mistrusters who believe that they are masters of their own future. While optimism and trust are not the same thing, a positive world view lays the foundation for trust.

I found support for this perspective in three separate surveys: the 1978 Quality of Life Survey, the 1972 ANES, and the 1971 Well-Being pilot survey. In each study I created a combined measure of optimism and trust by cross-tabulating interpersonal trust with a dichotomous measure of expectations for the longer-term future (at least five years in the future). For each survey pessimistic trusters were by far the smallest category among the four-fold classification. For most measures, optimistic trusters ranked highest in both efficacy and the belief that they could control their own destiny. Pessimistic mistrusters ranked lowest. In between, pessimistic trusters are generally more self-confident than optimistic mistrusters. If trust and optimism were the same thing, we should not see such a clear—and generally monotonic—relationship. If there were but a single middle category—not quite so optimistic, not quite so trusting—then pessimistic trusters and optimistic mistrusters should respond similarly.

I present the results of this experiment in Table 4-1. In each survey, there were fewer—generally far fewer—pessimistic trusters than any other type. In the 1978 Quality of Life study, there were more than 2.5 times as many optimistic as pessimistic trusters. In the 1972 ANES, there were more than twice as many; only in the 1971 Well-Being pilot were the differences not quite so stark.¹² In all three studies, across many measures of efficacy and control, optimists showed more

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self-confidence than pessimists, regardless of whether people trust others or not.

Table 4-1 about here

Across all three surveys, optimistic trusters are the most likely to believe that their plans will work out as expected, that they can run their lives as they wish, that they are on top of the world, are proud of doing something, that their family is comfortable, that they can control their own fate, that hard work is the key to success, that they can accomplish what they want without needing the “right” connections, and that the average citizen rather than elites runs the government. In each case, pessimistic mistrusters rank lowest. For most measures, pessimistic trusters fall behind optimistic trusters but ahead of optimistic mistrusters. Optimistic trusters also rate (in the 1972 ANES) out-groups more positively than anyone else; pessimistic mistrusters are the most negative toward out-groups, with the two other groups in the middle. In-group ratings don’t fit the pattern so nicely: Optimistic trusters are actually more biased toward their own kind than pessimistic trusters—though not as much as either type of mistruster.

This quasi-experiment demonstrates that trust and optimism are not simply different names for the same phenomenon. In every case, optimistic mistrusters believe that they have more control over their environment than pessimistic mistrusters—and less than optimistic trusters. So there is no redundancy in including measures of optimism in the models of trust. Yet, this does not resolve the question of *how* optimism is related to trust. Other critics suggest that trust and optimism may not be the same thing—but that I have the causal ordering wrong.¹³ Optimism doesn’t lead to trust; trust produces optimism. This is also a point worth considering. I shall estimate a simultaneous equation model of trust, optimism, and civic engagement. I allow optimism to shape

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trust and trust to determine optimism. Both affect the other—but, reassuringly, the impact of optimism on trust is almost twice as great as that of trust on optimism.

Where, then, does optimism come from? This is largely beyond the scope of the present study, although I do estimate a simultaneous equation model including the best measure of optimism in Chapter 5 in the GSS: whether the lot of the average person is getting worse. This model (using the 1972-96 GSS) suggests that satisfaction with your personal life translates into a more general sense of optimism. People who find their personal life exciting, who say that their financial situation is better than that of other people, and who are satisfied with their work are much more likely to *disagree* that the “lot of the average person is getting worse.” Fundamentalists are more pessimistic, as are younger people.

People who trust others *are* more optimistic. If trust has a greater effect on optimism than expectations for the future have on faith in strangers, then your world view reflects your experiences more than your values do. This would be a sign that we develop an optimistic outlook if others treat us well—and show us that they are trustworthy. If, on the other hand, optimism has a bigger impact on trust, then your world view shapes your values. Indeed, the effect of optimism on trust is *twice as large* as the effect of trust on optimism (see Table 5-2 in Chapter 5). It is also likely that other measures of optimism and control might reflect personal experiences, so there might be an indirect route from life histories to generalized trust. In Chapter 6 I show that aggregate levels of trust in the United States have declined as Americans have become more pessimistic about the future—and that both lower trust and increased pessimism stem from rising income inequality in the United States.

What Shapes Generalized Trust?

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I estimate a series of models for generalized trust to show how different measures of optimism lead people to trust strangers—and to demonstrate that life histories play a minor role in determining faith in people. I present four models using the standard trust questions from different surveys, selecting each poll because of the range of predictors it includes. Then I estimate a model for the stranger factor from the 1996 Pew Philadelphia survey—to show once more that trust in strangers *is* trust in people—and to set the stage for models of particularized trust from the ANES and the Niemi-Jennings socialization study.

I estimate the models in this chapter by two techniques: probit analysis for the standard dichotomous measure of generalized trust and ordinary least squares regression analysis for the factor scores from the Pew Philadelphia survey and for the interval measure of particularized trust from the 1992 ANES.¹⁴ Unlike regression coefficients, probit coefficients have no ready interpretation. So instead, I employ what Rosenstone and Hansen (1993) call the "effect" of an independent variable, the difference in estimated probabilities from the predictor's highest and lowest values, letting the other independent variables take their "natural" values.

In many of the models, what you don't see may be as telling as what you do. I mostly want to concentrate on different measures of optimism and belief in control. For each model, I tested for the effects of various measures of life experience—including income, marital status, home ownership, gender, whether the respondent was a victim of a crime, and how often people socialize with friends. Most of the time these life experiences were not significant. Sometimes they had confounding effects on other variables and sometimes there were a lot of missing values on these variables. So I made a decision to delete these variables from the models unless they had no confounding effects—so that I could show that they were insignificant. The models I estimate are

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already complex enough—with more than enough variables to capture our attention. Often trust in government also proved insignificant—and I dropped it as well. Other demographic variables were usually significant—race, education, and age are particularly important. They stayed in. In the model using the 1971 Well-Being Pilot, I include lots of insignificant variables—precisely to show how measures of optimism shape trust and more objective measures don't. I present the results of the probits from the 1987 GSS, the 1972 ANES, the Well-Being Pilot, and the 1965 high school sample of the Niemi-Jennings panel in Tables 4-2, 4-3, 4-4, and 4-5. The estimations for generalized and particularized trust from the Pew Philadelphia survey are in Table 4-6 and those for particularized trust from the 1992 ANES are in Table 4-7. The model for particularized trust from the 1965 Niemi-Jennings youth sample is presented in Table 4-8.

[Tables 4-2, 4-3, 4-4, 4-5, 4-6, 4-7, and 4-8 about here](#)

There are powerful effects for measures of optimism, control, and anti-authoritarianism. First, on optimism: If you believe that life will be better for the next generation than for your own, you are 18 percent more likely to trust other people (1987 GSS). The effect for expecting the standard of living to be better in 20 years in the 1992 ANES is slightly less (.104). And people who think about the future (as opposed to worrying about the present) are nine percent more trusting (1971 Well-Being). High school students who believe that their lives will be as they wish are 13 percent more likely to be generalized trusters and much less likely to be particularized trusters (Niemi-Jennings). ***Overall, optimists are about 12 percent more likely to trust others than are pessimists.***

There are more measures of control than generalized measures of optimism—and, hence,

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their effects are more varied. One of the strongest is confidence in science, asked in the GSS. This is not a simple measure of expectations for the future. But it reflects an American ideal that is strongly connected to our national sense of optimism. Americans have long worshiped practical science. American ingenuity will help solve our problems. Americans have long been tinkerers, amateur scientists, and we have worshiped technological advances that will expand our control over our destinies (Lafollette, 1990, 127; Uslaner, 1993, 71-72; Wright, 1957, 226). Confidence in science, then, reflects the optimistic belief that we can solve our problems if we only try hard enough. And people who have confidence in science are 13 percent more likely to be trusters (GSS 1987).

Even more powerful are more direct measures of personal control. People who believe that you can only get ahead by knowing the right people, and not by your own deeds are less likely to trust others.¹⁵ If you think that luck works against you, you are more than 20 percent less likely to trust others. Young particularized trusters are much more likely to think that they have mostly bad luck (Niemi-Jennings).¹⁶

Measures of control are particularly important for young people. Renshon (1975, 76) reported that the amount of autonomy young people have in shaping their own lives is about as important a determinant of childrens' trust as is parental trust. In the Niemi-Jennings survey, high school students who believe that they can influence family decisions are 12 percent more likely to trust others. Choosing your own friends boosts trust by eight percent, and feeling free to disagree with your parent by another five percent.¹⁷ If you believe that your teachers are unfair, making success in school beyond your control, you are 11 percent less likely to trust others. ***The measures of control have an average impact greater than 10 percent.***

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Closely connected to control are measures of authoritarianism and particularized trust.

There is only a fine line between the idea that you can control your own life and the belief that most other people have sinister motives and would trample over you for the slightest reason. The 1987 GSS asked whether people would only work harder if they were paid more and whether they earn higher degrees only to get larger salaries. Both questions reflect the cynical views of human nature that mark the authoritarian personality—and both also point to less trust in other people.¹⁸ A similar question—posed in reverse in the Well-Being Pilot—is whether you want a fulfilling job or one that simply pays well. And people who want a rewarding position are almost 25 percent more likely to trust others—beyond age and education, the biggest impact on trust in this equation.

Finally, authoritarians believe that those who would exploit them must not be tolerated. Even if the deck is stacked against us, they say, we should teach our children respect for our values and help them resist heretical ideas. So we encourage them to behave in an orderly manner and to fight the temptation to become open to alternative interpretations of the world. So authoritarians prefer their children to have good manners rather than curiosity and to be well-behaved rather than considerate (Adorno *et al.*, 1964, 255). And anti-authoritarians prefer curious and considerate children, who see strangers as the source of new ideas. ***Across these five measures, authoritarians are 13 percent less likely to trust others.***¹⁹

I could only compute measures of in- and out-group trust for the 1992 ANES and the Niemi-Jennings surveys. When available, these measures are powerful determinants of generalized trust, though not always in the same ways. For high school students, attitudes toward out-groups are by far the strongest predictor of generalized trust. Young people with the most positive views of people who are different from themselves are 36 percent more likely to trust others than their

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cohorts with negative views of different folks. But in-group attitudes have no significant impact on generalized trust. For adults, the linkage is reversed. Attitudes toward out-groups are now insignificant, while in-group feelings are the second strongest predictor of trust in others, following only college education. People with the most positive attitudes toward their own group are 27 percent *less* likely to trust others than respondents who are most reserved toward their in-group.

Early on, your view of people different from yourself matters most. Later on, your attachment to your own group shapes your willingness to place trust in others. It is hardly surprising that the attitudes of younger people are shaped more by views of people who are different from yourself. This is, after all, the basis of trust in strangers.

Ethnic and religious attachments often become stronger as we get older, so how much our attitudes harden determines our level of trust later in life. In the 1987 GSS another indication that in-group affinities matter for adults. Fundamentalists who are active in their churches (compared to liberal Christians active in their churches at the other extreme) are 16 percent less likely to trust others. ***Particularized trusters are, on average, 17 percent less likely to trust strangers.*** And religious fundamentalism is a key determinants of particularized trust.²⁰

These four groups of variables—generalized optimism, a sense of control, authoritarianism, and particularized trust—are the strongest and most consistent predictors of trust in other people across a variety of surveys. Other variables do seem to matter a lot. We see a “Lake Wobegon” effect in the 1987 GSS. Living in the most trusting state (Minnesota) makes you 19 percent more likely to place faith in others than residing in the least trusting state (Mississippi).²¹ Only one survey, the 1992 ANES, has good questions about egalitarian beliefs. And the impact of these sentiments is modest for generalized trust, though much more powerful for particularized trust.

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Across all of the surveys I examined here, there is only *one* measure of civic engagement—being active in professional societies in the 1987 GSS—that has a significant effect on trust.²² Even this coefficient ranked just 12th of 15 in the model. There is also mixed support at best for the role of informal social networks in producing trust: In the 1992 ANES and the Pew Philadelphia survey, people who talk to many of their neighbors are more trusting. And it is difficult to work out the direction of causality between feeling good about your social life and generalized trust in a single-equation model. I estimate simultaneous equation models in Chapter 5 in an attempt to sort out the direction of causality.²³ There are also mixed results for trust in government. Trust in government had powerful effects in some surveys, but not others. I return to this question in Chapter 5.²⁴

Generalized Trust and Real Life

The demographics of trust vary from survey to survey—in large part because they are correlated with many of the values and social ties included in the equations. The most consistently large effects for any demographic variable are found for age.²⁵ The effect of age on trust is well-known and is at least partially responsible for the strong downward trend in faith in other people: The older “long civic generation” of trusters is dying out and giving way to younger people who don’t have as much faith in other people (Putnam, 1995a, 2000, 140).

The surveys are mostly united in showing strong effects for race.²⁶ Race is the *most powerful* determinant of particularized trust for both the Pew survey and in the composite measure from the 1992 ANES.²⁷ African-Americans believe that they most other blacks can be trusted—but are much more wary about their dealings with whites. Not surprisingly, Asian-Americans—at least in the 1992 ANES—are also more likely to be particularized trusters (see Table 4-7).

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Beyond age and race, the only demographic variable that has large effects in most estimations is education (cf. Putnam, 1995a; Brehm and Rahn, 1997). But education is harder to get a coherent hand on than other variables—perhaps because it is interrelated with optimism, control, and authoritarianism. Sometimes its effects are powerful, sometimes they are not. Sometimes college education matters a lot more than high school education—sometimes it does not.²⁸

Otherwise, the biggest story of the many estimations how little (aside from race) real life experiences matter for generalized trust. Gender is significant in only one equation (Niemi-Jennings for generalized trust). And there is virtually no impact for *any* aspect of real resources. For the 1992 ANES, home ownership is significant but with a modest impact. *In no estimation is family income a significant predictor of interpersonal trust.* I included it in the equations for generalized and particularized trust from the Pew and 1992 ANES surveys, but it wasn't significant there either. None of the measures of trust depend on “real life experiences” as we traditionally understand them (save for race and education).

The 1971 Well-Being Pilot provides an excellent venue for testing my claim that optimism rather than objective life circumstances drives generalized trust. This survey contains a wealth of questions on both objective and subjective measures of well-being. In the Well-Being study I employ five measures of optimism, control, and authoritarianism, three indicators that are a combination of optimism and objective status, and 10 variables that reflect how well people actually fare along several dimensions of economic security. I include the five measures of optimism that are significant at $p < .10$ or better in the equation. While this is a bit ad hoc, there are almost 30 indicators of optimism available in the survey and there are no clear grounds for choosing among them. I have already summarized the measures of optimism, control, and authoritarianism: whether

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people think about the future or only the present and several indicators of control: whether they believe that luck works against them, whether people only get ahead by having the right connections, and whether the poor have less of a chance to get ahead, and whether you want a fulfilling job as a measure of both optimism and personal satisfaction.

There are also many available measures of objective economic circumstances; I have chosen the most “obvious” contenders. And most of these objective measures are *not* significant, not even overall satisfaction with your financial status, nor family income, unemployment or the fear of it, home ownership, having a pension plan, making debt payments, or having poor parents. There are some sporadic significant relationships: People who save their money for the future, are more likely to trust others. So are people who say that their standard of living is comfortable or who have stocks or savings.

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

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There is a similar dynamic for the fear of crime and actually confronting it. In neither the 1987 GSS nor the larger sample examined in Chapter 5 did victimization matter. People who were robbed or burgled mattered, once measures of optimism and control were in the equation (but cf. Brehm and Rahn, 1997). Being the victim of a crime had no effect on either generalized or particularized trust in the Pew Philadelphia survey—although people whose *parents* had been victimized were more likely to withdraw into their friends and family (though they were no less likely to place confidence in strangers). Fear of crime does matter, both for generalized trust and particularized trust (1987 GSS and the Pew Philadelphia study).

The evidence strongly supports my claim that generalized trust reflects an optimistic world view: Trusters believe that things are going to get better, that they can help make it so, and that people of different backgrounds most likely share the same values that underlie the inevitable march to progress. Trusting people live in trusting worlds—not primarily because the world around them is benign (though it is likely to be so), but because optimism and trust are contagious.

Optimism and trust set in early. Your early family life has a big impact on your trust. High school students whose parents trusted others are nine percent more likely to place their faith in strangers in the Niemi-Jennings survey. This effect is likely underestimated by the very high trust percentages for both student and parental trust. If your parents warned you not to trust others, you are more likely to become a particularized than a generalized truster, the Pew Philadelphia data show.

The most important finding comes from the Niemi-Jennings study. I earlier reported moderate effects for four measures of personal control over your environment. Together with parental trust, they *cumulate* to produce trusting young people. If a young person has trusting

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parents, can influence family decisions, can determine his own friends, and feels free to disagree with his parents, he will have a strong probability (.767) of becoming a trustor. Someone with mistrusting parents, little influence on family life, and who does not disagree sometimes with parents has only a .428 probability of trusting others—for a difference of .339. Similarly, an optimistic youngster who believes that teachers are generally fair is also likely to have faith in strangers (.759), while a pessimist who sees teachers as unfair will be less likely to have confidence in others (.532, for a difference of .235).

Altogether, an upbeat young person with benign parental influence is almost certain to trust other people (.857), while her pessimistic counterpart is unlikely to do so (.296, for a difference of .561). Each element of optimism—be it in the young person’s world view or what she takes from her parents—seems additive. So the warmest parents produce the most trusting young people.

As I shall show in Chapter 6, most of the determinants of trust in the high school students as young adults 17 years later are *not* contemporaneous values or life experiences. Instead, the greatest effects come from their own values and their parents’ ideals many years earlier.

Overall, then, lots of things predict trust in other people. Yet, only a handful of variables have moderate-to-large effects across surveys. Race, age, and education are almost always important. Not only African-Americans, but also Asians are likely to be particularized trustors (1992 ANES, cf. Yamigishi and Yamigishi, 1994). Beyond these variables are three components of optimism—expectations for the future, a sense of control over your future, and anti-authoritarian values. Measures of particularized trust and the overall level of faith in others in your environment also matter. And, there is also evidence that the dynamic begins with a nurturing family. Across many different indicators and a wide range of surveys, a general sense that tomorrow will be better

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than today and the belief that you can make it so have consistently powerful effects on trust in other people.

Of course, it is possible that the causal chain works the other way. Maybe optimistic people don't become trusters, but people become optimistic about the future if they are surrounded by lots of trustworthy people.²⁹ This is what we would expect from a strategic view of trust, which emphasizes life experiences. There is some support for this view in a simultaneous equation model from the 1972-1994 General Social Survey I estimate in Chapter 5, but there is even more evidence for the generalized trust framework I advocate. The impact of optimism on trust is almost twice as great as that of trust on optimism. I turn now to a comparison of generalized and particularized trust.

Particularized trusters are the mirror image of generalized trusters, the Pew survey (Table 4-6) shows. The latter are white, older, and well educated. They see themselves as part of a supportive community where people can come together to solve collective action problems. They are secure in themselves and their neighborhoods and had parents who encouraged them to place their faith in strangers. Particularized trusters are more likely to be black, younger, with less education, fearful for their safety, loners without social support systems, and the children of parents who worried about other people. The correlation between the predicted values of generalized and particularized trusters is $-.822$.³⁰

Second, once again life experiences don't seem to matter beyond the standard three demographic variables (age, race, education). Personal life histories—such as being married rather than divorced, having divorced parents, being the victim of a crime, employment status—have no bearing on either type of trust (except for father's education in the Niemi-Jennings sample). Neither

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does participation in your community in any of a wide range of activities—not even for giving time at homeless shelters, much less attending town meetings, contacting public officials, participating in union activities, or joining with coworkers to solve problems. And there is no spillover from trust in government. Context also matters: When you live in a state with few generalized trusters, you are more likely to look inward. Generalized trusters are optimists who believe that they can control their lives. Particularized trusters are pessimists who feel that others govern their fates. And this leads them to withdraw from contact with strangers (see Chapter 5).

Types of Trust

The story of this chapter is simple: Trusting intentions reflect a basic sense of optimism and control. Trusting others is not so much a reflection of your life experiences as it is about what you were taught when you were young.

Throughout eight separate estimations, I have driven this point home. There are lots of findings presented in this chapter—perhaps a dizzying array. So I summarize the impacts of the most important predictors in Table 4-9. The strongest impacts on both generalized and particularized trust come from optimism, control, and authoritarian values. Personal experiences such as marital status, parental divorce, income, and victimization play a very limited—mostly insignificant—role in shaping interpersonal trust. Yes, some experiences matter—such as the belief that you are safe in your home and your neighborhood. Education clearly does reflect life experiences. So does age—though it must be a surrogate for something else (see Chapter 6). And race is preeminently about experiences that might make only the most cockeyed black optimist trust white people.

Table 4-9 about here

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But beyond these demographics, it is control and especially optimism for the longer term future that lead people to trust one another. It is not *primarily* trust in government—though there are sporadic and sometimes large effects for this variable. And it does not appear that civic participation increases trust consistently. There are somewhat greater impacts of informal social networks on trust: People with support networks, who talk to their neighbors, and who are satisfied with their friendships are more trusting. But the direction of causality is not clear. Might trusting people have stronger social networks to begin with? Stolle (1998b) refers to “self-selection” effects—where you need trust to start the causal chain leading to civic involvement and then again to more trust. I take up this cudgel in the next chapter for both formal and informal organizations. Must you bring trust into an organization to take trust out? What happens if you begin with a group of misanthropes and put them into a voluntary organization? I also consider whether you trust in government translates into generalized trust in Chapter 5.

You are likely to get particularized trusters--pessimists who believe that *others* control their lives. Seeing strangers as threatening, they will withdraw into their own civic institutions, if they participate at all. The path to civic engagement and good works rests with those generalized trusters. How so we shall see in the next chapter.

TABLE 4-1

Trust and Optimism

	Optimistic Trusters	Pessimistic Trusters	Optimistic Mistrusters	Pessimistic Mistrusters
1978 Quality of Life				
Percent of Respondents	34.6	13.2	29.7	22.5

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Plans Work Out as Expected	62.1	58.7	51.6	41.4
Can Run Life as Wished	92.2	88.3	83.2	74.6
Felt on Top of World	52.7	40.0	40.5	31.7
Felt Proud of Doing Something	84.4	74.9	79.6	69.6

1972 American National Election Study

Percent of Respondents	33.6	15.2	28.5	22.8
Plans Usually Realized	64.7	53.2	46.2	34.4
Can Run Own Life	89.7	83.9	66.8	56.9
Felt on Top of World	40.8	38.1	29.1	19.8
Proud Recent Accomplishment	79.7	69.4	69.2	60.4
Fate Determines Outcomes	24.0	36.1	42.4	47.7
Hard Work Key to Success	71.8	71.5	64.0	55.2
Average Citizen Runs Govt.	67.8	45.8	43.5	30.7
Mean: Demographic In-group	1.843	-.787	5.355	6.451
Mean: Demographic Out-group	-.420	-3.290	-3.490	-5.443

1971 Well-Being Pilot Study

Percent of Respondents	26.6	20.1	28.0	25.2
Family Has Enough for Comfort	55.0	49.1	38.2	27.8
Can Control Own Fate	85.4	74.6	74.4	70.8
Parents Poor*	2.974	2.867	2.774	2.705
Must Have Right Connections*	3.331	3.017	3.051	2.886

* Based on five-point scale with lower scores indicating agreement with statement.

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TABLE 4-2

Probit Analysis of Trust in People from 1987 General Social Survey

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

Estimated $R^2 = .351$ $-2*\text{Log Likelihood Ratio} = 1132.704$ $N = 1006$

Percent Predicted Correctly: Probit: 70.5 Null: 54.1

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

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

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TABLE 4-3

Probit Analysis of Trust from 1992 American National Election Study[#]

Independent Variable	Coefficient	Stand. Err.	MLE/SE	Effect
In-group trust	-.007***	.002	-3.286	-.273
Out-group trust	.001	.003	.260	.025
Trust in government	.110*****	.030	3.644	.218
Standard living better in 20 years	.077*****	.019	4.170	.104
Prefer kids be curious/manners	.087*****	.020	4.400	.118
Prefer kids considerate/behaved	.082*****	.020	4.046	.110
Better worry less about equality	-.038*	.025	-1.519	-.051
No say in politics	-.055**	.025	-2.228	-.074
Number of neighbor R talks to	.065***	.019	3.379	.110
How often read newspaper	.030**	.012	2.607	.072
Own home	.169**	.077	2.180	.056
Age	.008*****	.002	3.527	.144
High school education	.053*****	.014	3.776	.191
College education	.062*****	.011	5.585	.354
Black	-.554*****	.118	-4.695	-.182
Constant	-.583*	.280	-2.085	

Estimated $R^2 = .305$ -2*Log Likelihood Ratio = 2019.082 N = 1728

Percent Predicted Correctly: Probit: 70.0 Null: 54.5

***** p < .0001 *** p < .01 ** p < .05 * p < .10

[#] Effect calculated at maximum value of 75 for age.

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TABLE 4-4

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

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

Estimated R² = .352 -2*Log Likelihood Ratio = 417.298 N = 368

Percent Predicted Correctly: Probit: 67.1 Null: 53.5

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

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

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TABLE 4-5

Probit Analysis of Trust from Niemi-Jennings Parent-Child Panel: Child Sample 1965

	Coefficient	Std. Err.	MLE/SE	Effect
Parent trust	.259**	.114	2.274	.089
Influences family decision about self	.173**	.094	1.845	.120
Can determine own friends/activities	.116**	.054	2.125	.078
Parent: Sometimes disagrees with child	.144*	.111	1.300	.048
In-group trust	-.002	.004	-.478	-.035
Out-group trust	.012***	.004	3.331	.357
Teachers are unfair to respondent	-.317***	.105	-3.003	-.109
Will life be as wished	.372****	.107	3.466	.125
Black	-.607***	.197	-3.077	-.218
Sex	-.299***	.103	-2.895	-.101
Constant	.358	.226	1.581	

Estimated $R^2 = .281$ $-2*\text{Log Likelihood Ratio} = 839.521$ $N = 711$

Percent Predicted Correctly: Probit: 69.1 Null: 64.5

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

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TABLE 4-6

Regression Analysis of Stranger and Friends/Family Factors
from 1996 Pew Philadelphia Survey

	Stranger Factor		Friends/Family Factor	
	Coefficient	t Ratio	Coefficient	t Ratio
Income	.014	.984	-.010	-.583
Age	.012****	6.000	-.008***	-3.178
Black	-.137**	-2.317	.741****	10.613
Education	.057****	3.696	-.043***	-2.354
Talk to neighbors	.085**	1.900	-.105**	-1.962
Can turn to people for support	.090***	2.327	-.177****	-3.863
Have people can rely on	.005	.353	-.044***	-2.572
Could get neighbors to work together	.059***	2.333	-.021	-.687
Can have impact on community	.078***	2.717	-.004	-.115
Parents warned not to trust others	-.061***	-2.823	.064***	2.506
Parent victim of a crime	-.022	-.462	.096**	1.724
Feel safe at home at night	.067*	1.551	-.228****	-4.444
Feel safe walking in neighborhood	.168****	4.401	-.001	-.017
Constant	.041	.224	-.044	-.203

For Stranger Factor: $R^2 = .270$ Adjusted $R^2 = .256$ S.E.E. = .564 N = 703

For Friends/Family Factor: $R^2 = .329$ Adjusted $R^2 = .317$ S.E.E. = .669 N = 703

**** p < .0001 *** p < .01 ** p < .05 * p < .10

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TABLE 4-7

Regression of Composite Measure of Particularized Trust from 1992 ANES

Independent Variable	Coefficient	Standard Error	t Ratio
Fundamentalist	2.259**	.991	2.279
Religion important	3.18***	1.092	2.948
Catholic	5.597*****	.920	6.086
Children: self-reliant vs. obedient	-.377**	.218	-1.729
Inequality not a problem	1.110*****	.313	3.546
People in government crooked	.852***	.310	2.749
Family income	-.062	.071	-.865
Inflation gotten worse/better	1.044**	.442	2.360
Standard of living better in 20 years	.205	.216	.948
College education	-.090*	.057	-1.591
Black	10.379*****	1.221	8.502
Asian	15.140*****	3.654	4.143
Contextual trust	-14.731*****	4.255	-3.462
Constant	5.380*	3.295	1.632

$R^2 = .153$ Adjusted $R^2 = .145$ S.E.E. = 14.416 N = 1425

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

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TABLE 4-8

Regression of Composite Measure of Particularized Trust
from the 1965 Youth Sample of the Niemi-Jennings Socialization Study

	Coefficient	Standard Error	t Ratio
Parental particularized trust	.235****	.039	-6.008
How close to father	-2.049**	.980	-2.091
Father's education	-.057**	.032	-1.791
Parent fundamentalist	5.115****	1.337	3.825
Bible as literal word of God	.327**	.108	2.101
Friend from opposite race	-4.388***	1.354	-3.242
All governments should be like US	.673**	.341	1.976
Life will be as wished	-2.817**	1.330	-2.118
Have mostly good luck	-5.151****	2.149	-2.397
Constant	15.474****	3.495	4.427

$R^2 = .200$ Adjusted $R^2 = .187$ S.E.E. = 15.272 N = 561

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

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TABLE 4-9
Summary of Results on Generalized and Particularized Trust

Predictor	Overall impact
Optimism	Optimists are most likely to be generalized trusters, less likely to be particularized trusters
Sense of control (sense of luck, authoritarian attitudes, youth who can determine their own activities/friends, can influence family, see teachers as unfair, think people are motivated by selfish reasons)	People who think that they can control their lives are more likely to be generalized trusters and less likely to be particularized trusters
In-group ties	Fundamentalists more likely to be particularized trusters, active fundamentalists less likely to be generalized trusters. In-group trust shapes generalized trust for adults, not youth.
Out-group ties	Out-group trust affects generalized trust for youth, not for adults. Young people with friends of different race less likely to be particularized trusters.
Parental influence	Strong impact when available for both adults and youth, on both generalized and particularized trust. Direct influence of both parental trust and indirect influence of parenting style and close relationships of children and parents.
Trust in Government	Sporadically significant for generalized trust
Group membership	Only significant for active involvement in professional societies.
Informal socializing	Mostly not significant for generalized trust. Stronger impacts for generalized and particularized trust in Pew surveys.
Race	African-Americans less likely to be generalized trusters and more likely to be particularized trusters.
Education	Highly educated people (especially with college education) more likely to be generalized trusters, less likely to be particularized trusters.
Age	Young people are less trusting and more likely to be particularized trusters.
Income/financial resources	Rarely significant as predictor of trust.

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Personal life history

Neither divorce, parental divorce, or being robbed (among other experiences) shapes trust, though perceptions of neighborhood safety do).

NOTES

1. See the more extended discussion of Carol Erhard below. Pollyanna was a novel written by Eleanor Hodgman Porter and published in 1913. Pollyanna was a young girl whose “glad game” of unbridled optimism always converted her mean adversaries into trusting characters—and thus she set right whatever was wrong with the world.
2. These include issues such as war and peace as well as other measures such as a cleaner environment.
3. See n. 10 in Chapter 2 on Albanians.
4. Seligman (1991, 4, 49) offers a different account of pessimists. He sees them as lacking in self-esteem (see below) and thus blaming *themselves* when things go wrong.
5. Note the origins of the type of self-interest rightly understood called “logrolling” (Safire, 1993, 419) and the great body of work on universalism in legislatures summarized in Collie (1988). Riker and Brams (1973, 1235, n. 1) note that “logrolling” was also employed in England—though most of their citations are American as well.
6. I am grateful to Richard Eckersley of the Australian National University for emphasizing this point to me.
7. Lake Wobegon is the fictional town of host Garrison Keillor in the American radio program, “A Prairie Home Companion.” In Lake Wobegon, “all of the children are above

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average.”

8. At the very top is providing work for a poor person—and perhaps going into business with this person. I am indebted to Richard F. Winters for the quote and for the source.
9. Schoenfeld’s fundamentalist group is Baptists, his mainline denominations are Episcopalians, Presbyterians, Congregationalists, and Unitarians.
10. Putnam (2000, 138) disagrees, as I note in Chapter 2 (n. 1). Perhaps some of the root of disagreement stems from his reliance on the DDB Needham Life Style surveys, which do not have a question on trust, but instead have a question on honesty, which is not the same as trust (see Chapter 3).
11. I owe this example (and others, including an episode where a man came to town to record local folk music but Sheriff Andy Griffith thought he was a con man) to Jeffrey Mondak.
12. The ratio for this study is 1.3 to 1.
13. The first group of critics include my colleague Karol Soltan, as well as Dennis Chong and Robert Putnam. Putnam is the only—but very important—member of the second group.
14. Where there was evidence of heteroskedasticity, I employed White-corrected (robust) standard errors for both the probits and the regressions.
15. By 19 percent in the 1987 GSS and by eight percent in the 1971 Well-Being Pilot.
16. A more ephemeral measure—whether the poor have less chance to get ahead, has a more modest effect of $-.076$ (both 1971 Well-Being). So does one of the “standard” measures

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of “internal political efficacy”—people like me have no say in politics (1992 ANES).

17. The report of disagreement comes from the *parent*, not the student.
18. The effects are $-.072$ and $-.094$, respectively.
19. People who want children to be curious and considerate are seven and nine percent (respectively) more likely to trust others (1992 ANES). People who prefer their children to be obedient rather than self-reliant are likely to be particularized trusters (1992 ANES). If you believe that the government is crooked, you are much more likely to be particularized trusters (1992 ANES).
20. Fundamentalists and people who say that religion is important are much more likely to be particularized trusters (1992 ANES). Young people whose parents are fundamentalist, who believe that the Bible is the literal word of God, and who believe that other countries should emulate the United States are all more likely to be particularized trusters; on the other hand, young people with a friend of the opposite race are less likely to be particularized trusters (Niemi-Jennings).
21. Contextual trust It is also significant for particularized trust, though not generalized trust, in the 1992 ANES. Other estimations using the GSS show powerful effects for context (see below), so it seems reasonable to argue that your social environment does matter—usually substantially. The greater significance of contextual trust for the GSS may reflect the greater precision of the statewide estimates, which come from the entire 1972-96 GSS data base. I am grateful to Robert Putnam for providing the state-level codes.

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22. The 1987 GSS has a module that takes us beyond group membership to how active people are in their organizations—thus accounting for both this question and the one on fundamentalists active in their churches.
23. But the strongest relationships are for satisfaction with your social circle (your friendships in the 1987 GSS and your support networks, and your community in the Pew survey). There is middling evidence that reading newspapers builds trust. There is a modest effect (.072) for newspaper readership in the 1992 ANES. But it does not show up in the 1987 GSS (or the full GSS sample examined in Chapter 5) or among high school students.
24. Trust in government is significant in two surveys—the 1987 GSS and the 1992 ANES, but failed to reach significance for the Niemi-Jennings survey, the Pew Philadelphia poll discussed later, or the full GSS sample.
25. Seventy-five year olds are 31 percent more likely to be trusters than 18 year-olds in the 1987 GSS; the effect for the 1992 ANES is just half that. But there is an even bigger effect (.470) for a smaller range (19 to 56 years old) in the Well-Being Pilot. And age is the strongest predictor of generalized trust in the Pew Philadelphia survey—though its impact on particularized trust is not quite so powerful (and indeed, it is insignificant in a composite measure of particularized trust from the 1992 ANES in Table 4-7).
26. Blacks are less trusting than whites—by nine percent according to the 1987 GSS (seven percent for the larger sample in Chapter 5), eight percent in the Well-Being Pilot (though this effect is not significant), but by much larger margins in the 1992 ANES and the

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Niemi-Jennings survey (18 and 22 percent respectively).

27. Race is not significant for the measure of particularized trust in the Niemi-Jennings survey—even though it is a powerful predictor of trust in people more generally.
28. In the 1992 ANES, both types of education matter, but college education has almost double the effect (.354) of additional years in high school (.191). For the 1987 GSS, only college education matters—and not that much (effect = .023). And the Well-Being Pilot shows a strictly linear effect for education, with no special “college” bump. But it is a powerful impact (.386). There are also linear effects in the Pew Philadelphia study—more education makes you more likely to be a generalized truster and less prone to be a particularized truster—a finding weakly reinforced for college education in the 1992 ANES. In Chapter 5, the analysis of the full GSS sample shows no significant impact for either high school or college education. For the 1987 GSS, mothers’ education matters—with an impact (.103) that is *five times as large* as the number of years in college that the respondent has attained.
29. Robert Putnam (private conversations) has made this point to me many times.
30. This is substantially higher than the correlation between the two factor scores (-.386).