

Trust and Consequences*

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Trust is the chicken soup of social life. It reputedly brings us all sorts of good things—from a willingness to get involved in our communities to higher rates of economic growth, to satisfaction with government performance, to making daily life more pleasant.¹ In a trusting society, ordinary people take active roles in their communities, joining voluntary organizations, giving to charity, and volunteering their time.² An active and engaged citizenry is motivated by a shared sense of common purpose that ultimately helps people find compromises to difficult issues.³ A trusting society is a civic society and a civic society is a civil society.

Trust in other people has fallen dramatically in the United States over the past four decades as Americans have become less engaged in their communities—and as compromise in our political life has become more and more elusive. The waning of faith in our fellow citizens is thus cause for great concern. A less trusting society is a less civil society.

Like chicken soup, trust appears to work somewhat mysteriously. Somehow we are supposed to develop confidence in people we don't know based upon data that we can't readily get. Trust, according to a Smith Barney television commercial (and most academic accounts), "must be earned" since people "are not born to trust." We won't trust other people until we decide that they are *trustworthy*. Trust without evidence makes no sense.⁴ Or does it?

Robert Putnam believes that trust in people we know can form the bridge to faith in others we don't know.⁵

Joiners become more tolerant, less cynical, and more empathetic to the misfortunes of others. When people lack connections to others, they are unable to test the veracity of their own views, whether in the give-and-take of casual conversation or

in more formal deliberation. Without such an opportunity, people are more likely to be swayed by their worst impulses.

Membership in civic organizations leads people to trust each other. They then extrapolate this faith in people we know to folks we don't know. Modern communitarians such as Putnam see membership in voluntary associations as a kind of holy grail to a trusting community. They follow Alexis de Tocqueville, who argued that civic associations are the essential building blocks of collective action.⁶ Trust and membership in voluntary associations are part of a "virtuous circle" of engaged and prosperous communities: Trusting people join groups and the camaraderie of group membership builds trust.⁷

There is something compelling about this new Tocquevillian perspective: If trust is important and it is in short supply, it would be wonderful to find a way to restore faith in others. But we should be skeptical of magic elixirs such as trust or civic engagement. Trust doesn't solve all of our problems. It is too important for that. *Trust is not a catch-all solution to our problems (neither is chicken soup). It does not affect much of what we call "civic engagement, especially when people congregate with people very much like themselves. In some more expansive forms of civic engagement and in fostering a willingness to treat others with respect, trust matters a lot.*

Putting faith in other people helps connect people to folks who are different from themselves. Thus, trusting people feel a common bond with others in the society and believe that discrimination against minorities (and women) is just not right. They feel moral obligations to help the less fortunate and thus are more likely than mistrusters to give to charity and to volunteer their time. Trusters also realize that it is important for society to be able to reach collective

decisions, so they place a high value on compromise and legislative productivity (rather than ideological purity and stalemate).

Most of the time, membership in voluntary organizations and informal socializing has no need to tap faith in people who are different from ourselves. We socialize with people we already know. We join bowling leagues with friends or at least people with similar interests—and most likely world views. You don't have to be a truster, or an especially nice person, to join a bowling league. There is little evidence and a shaky theoretical foundation for assuming that either formal or informal social connections can produce trust in people we don't know, especially when they are likely to be different from ourselves (and our friends). Putnam assumes that hanging out with people like yourself will make you more trusting people who are different from yourself. Yes, there is some reason to believe, as in the children's song, "The more we get together, the happier we'll be." But there is little reason to presume that the chimney sweep's ode in Mary Poppins, "Good luck will rub off when I shakes (sic) hands with you," works in real life social situations.

Dietlind Stolle argues that the extension of trust from people we know to people we don't occurs through "mechanisms not yet clearly understood."⁸ An even more skeptical Nancy Rosenblum calls the purported link "an airy 'liberal expectancy'" that remains "unexplained."⁹ I shall show in this paper that these linkages rarely exist in real life. Group membership and informal socializing don't depend upon trust. And they don't create trust either. Giving to charity and volunteering are notable exceptions. Trust doesn't come from our social interactions. We learn it early in life from our parents, who impart to us a sense of optimism and a belief that we are the masters of our own fate. Most of us don't change from mistrusters to trusters (or the other way around) that easily. But trust is not simply a constant. It has dropped significantly

over time, as Americans have become less optimistic about the future. And they have good reasons to be pessimistic: The real level of economic inequality has increased sharply over the past four decades.

The Logic of Trust

Part of the confusion about what trust can do stems from the multifaceted nature of trust. There are two distinct types of trust that serve different purposes and have dissimilar foundations. Trust in people we know (what I call “strategic trust”) helps us decide which stockbroker we use or which electrician we hire. It separates the people to whom we would lend \$50 (those we believe will repay us) from the folks we would decline (either because we suspect they would not pay us back or because we simply don’t have any idea whether they would do so). And it may help us decide whom to admit to our bowling league and whom to exclude. We usually don’t know all potential bowling league members, but we do rely upon “friends of friends,” which also depends upon knowledge and experience, even if not so directly.

Yet, this sort of trust doesn’t take us very far. Placing our confidence in a stockbroker is *not* a first step toward getting involved in our communities. Lots of good experiences with contractors or businesses don’t add up to the sunny disposition that leads people to give to charity or to volunteer their time. Membership in a voluntary organization made up of people very much like yourself similarly doesn’t make you more likely to have faith in people you don’t know.

There is another kind of trust, which I call “moralistic” trust. This is trust in people whom we don’t know and who are likely to be different from ourselves. Moralistic trust assumes that we don’t risk so much when we put faith in people we don’t know because people of different backgrounds still share the same underlying values. We can’t base trust in strangers on their

trustworthiness, because there is no way for us to know whether they *are* honorable. Moralistic trust provides the rationale for getting involved with other people and working toward compromises.

Moralistic trust is the foundation of a civil society. It is not simply a summary of our life experiences, but a value that reflects an optimistic view of the world. Moralistic trusters believe that the world is a benign place, that other people are generally well motivated, and that they are part of the same moral community. Such beliefs ease the way toward getting people to work together to make their communities (and the larger society) a better place. People who believe that they *can* make the world a better place and are not afraid to work with strangers will become active in their communities. They will work on problems big and small. They may (or may not) join voluntary organizations. But they *will* take part in civic activities that are more demanding and yield bigger pay-offs, such as giving to charity and volunteering time (among others). Most giving to charity and much volunteering involve commitments to people who are different from yourself, reflecting the moral dimension of trust. In voluntary organizations we almost always congregate with people just like ourselves—at least with a preexisting common bond (see below). Trusters' values promote consensus and compromise in the society and the polity. My task here is to show how moralistic trust is essential to civil society—to outline what trust leads to (and what it *doesn't* lead to), to explain the decline in trust, and to show why the decline in trust is worrisome.

Much contemporary discussion links trust and civic engagement. Americans don't trust each other any more because they are joining fewer voluntary organizations. And people don't withdraw from voluntary organizations because they don't trust other people. Contrary to much

conventional wisdom in the recent literature on trust, I find no linkage between trust and most forms of civic engagement. Most notably, people who trust others are *not* more likely to join most civic organizations than non-trusters. And they are *not* more likely to socialize with their friends (what Putnam, in press, refers to as “schmoozing”).¹⁰ Conversely, people who join voluntary organizations or who socialize with others are *not* more likely to trust others.

So there is little evidence that trusting people get involved in civic groups. And there is no support for the argument that interacting with people like yourself (the typical pattern in group membership and socializing) makes you more likely to trust people who are different from yourself. *Yet there is substantial evidence that more demanding types of civic engagement, activities that involve you with people who may be different from yourself, both depend upon trust and lead to more faith in others in turn.* They include giving to charity and volunteering time. And trust in other people also produces a more cooperative spirit in the larger polity: Congress is more productive when the citizenry is more trusting.

The Varieties of Trust

The first distinction I have drawn is between strategic and moralistic trust—trust based upon experience and knowledge of others and trust that transcends personal experience. Additionally, I distinguish between *generalized* and *particularized* trust. Generalized trust is the belief that *most people* can be trusted. Particularized trust is faith only in your own kind. Strangers are suspect and are presumed not to be trustworthy. Religious fundamentalists who see nonbelievers as heathens are a particularly good example. They will get involved in their communities, but only in *their own* communities. Their civic activity is centered in their own organizations: fundamentalists volunteer almost exclusively in their churches.¹¹ So particularized

trustees do take part in civic life, but not in the bridging associations that Putnam correctly sees as essential to helping society resolve pressing issues. Particularized trust is likely to exacerbate conflicts among different groups since it is based on the core assumption that most people *don't* share similar values.

Generalized trust is based on an upbeat world view and the belief that tomorrow will be better today. Working cooperatively with others is the way to ensure that this optimistic scenario will come to pass. And moralistic trustees are confident that they *can* make the world better.

Consider the prototypical trustee Carol Eberhard, 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.¹²

Generalized trust leads people to get involved in their communities, even if they don’t expect reciprocity and even if they have found some people less than trustworthy.¹³ Trustees, and optimists more generally, don’t let unfortunate experiences get them down. When they encounter bad news, they tend to dismiss or at least discount it.¹⁴ Trust in people doesn’t ebb and flow with the tides of people’s sentiments about political figures or the state of the economy, as confidence in government does. It is a core value that people hold—and is quite stable over time. Two surveys asked the same people identical questions about a wide range of policy views at different

points in time. In the 1972-1976 American National Election Study (ANES) panel and in the Niemi-Jennings panel of high school students from 1965 to 1982, trust in other people was more consistent over time than virtually all other attitudes: Over 70 percent of respondents gave consistent answers to the trust question from one way to the next (two years for the ANES and eight to nine years for the student panels). The correlations (gammas) ranged from .71 to .83 over time.¹⁵ Trust as a value sets in early in life. Trusting adults with nurturing parenting styles have trusting children. And trusting young people in turn become trusting adults.

It is generalized trust that creates the “bridging” bonds that link people to folk unlike themselves.¹⁶ Generalized trusters have an expansive view of the size of what we may call their “moral community,” the people with whom they have common interests (if not common values). Particularized trusters are wary of dealing with people who are different from themselves and have a narrow view of their moral community. But most group memberships build particularized trust, if they have any impact on faith in others at all.¹⁷ Interaction with group members makes you more likely to have faith in them—not in people generally.

If generalized trust is important for civic engagement, it should only matter for the sorts of civic engagement that lead people to reach out beyond their own kind. It should have little impact on joining groups with like-minded members. And generalized trust is more likely to be a cause rather than an effect of even the more encompassing forms of civic engagement such as giving to charity or volunteering time. We learn trust from our parents. And trusting people get involved in good works. Yes, they gain something in return—what economists call the “warm glow” from doing good deeds.¹⁸ But people might not reach out to others if they did not trust strangers in the first place.

Trust's Consequences

I have examined the consequences of trust across a wide variety of surveys, most notably the General Social Survey from 1972-1998, various years of the ANES, the 1981 World Values Study, the 1996 Giving and Volunteering survey of the INDEPENDENT SECTOR, and the 1996 survey of Trust and Civic Engagement in Metropolitan Philadelphia by the Pew Research Center for The People and The Press.¹⁹

The trust measure is the standard question: “Generally speaking, do you believe that most people can be trusted, or can’t you be too careful in dealing with people?” The standard question is *not* a measure of strategic trust. It does not ask people to look back at their experiences. The 1996 Metropolitan Philadelphia survey asked more than a dozen questions about whom (or what) people trust. I factor analyzed these variables and there were three clear dimensions—one for strangers (people you meet on the street, people who work where you shop), another for friends and family (people at your place of worship, at your club, at your job, your boss, and your family), and a third for government (schools and city, state, and federal governments). The standard question loaded highly on the stranger factor, indicating that this question really does measure generalized trust.

Across a wide variety of surveys, the message is the same: In almost all cases, trust is not important for most forms of civic engagement. And you can’t just go around manufacturing trust by getting people to join groups or to socialize with each other. A Scrooge won’t become a Bob Cratchitt if we could just get him enrolled in a voluntary organization. If we become trusters (or distrusters) early in life, our world view may already be set before we get involved in civic life. Most adults don’t spend enough time in civic associations to develop trust.²⁰ And there is little

reason to expect that many types of organizations *could* generate trust.²¹ Tocqueville, who originally framed the connection between cooperation and civic engagement, recognized that trust (what Tocqueville called “self-interest rightly understood”) is the precursor to civic engagement rather than its consequence.²² And my work shows that the “virtuous circle” is really a “virtuous arrow” going only in one direction: Trusting people get involved in their communities.

What does moralistic trust bring us—and what does particularized trust cost us?²³ There is considerable support for the claim that trust in other people leads to more engaged communities.²⁴ My work confirms this rather dramatically: Trust in other people is the strongest predictor of total membership in 15 secular voluntary associations in the 1972-96 General Social Survey. But it predicts membership in only some of the *specific* organizations (and not informal socializing) in a variety of surveys. I present the results from a regression analysis of group “involvement,” giving to charity, volunteering time, and speaking to neighbors from the 1996 ANES in Table 1.²⁵ Of the 21 organizations included in the survey, the impacts of trust are strongest are for membership in educational, cultural, and business organizations—where you are more likely to meet people who are not like yourself. Trusting people *avoid* membership in ethnic groups, where they would congregate with people like themselves.

Table 1 about here

Giving to charity and volunteering time represent bigger commitments to your community than simply joining voluntary associations. And people who trust others are far more likely to give of themselves than misanthropes who say that you can’t be too careful in dealing with people. Generalized trusters are more likely to give to charity and especially to donate their time.

But particularized trusters are very unlikely either to give to charity or to volunteer their time. People who don't like out-groups won't give money or time to help people different from themselves.²⁶

Only a handful of civic activities in Table 1 consume trust: involvement in business, cultural, and childrens' groups, giving to charity, and attending religious services. Do any activities *produce* (or generate) trust? To test for reciprocal causality, I estimated statistical models (see Table 2). Estimating more than 20 models from the list in Table 1 would be unwieldy at best, so I trimmed the model down to five groups (business, children's, ethnic, cultural, and church) and the two "bridging" activities of giving to charity and volunteering time—as well as an equation for trust.²⁷ Does trust cause civic engagement or does civic engagement cause trust?

Table 2 about here

When I look at specific types of organization, no group membership in the 1996 ANES produces trust. Indeed, religious organizations seem to consume trust, but produce mistrust (see Table 2)! Trusting people are much more likely to volunteer, but volunteers are only slightly more prone to trust other people. There is one effect that stands out: Charitable contributions both depend upon trust and produce it, sometimes substantially. It may seem strange that volunteering is less effective in producing trust than charitable contributions. After all, giving time is more demanding than writing a check. But perhaps people are more likely to give their money to people who are different from themselves, while they will spend time more with their own kind.²⁸ A few membership organizations depend upon trust. But no group appears to produce faith in others, as Putnam and others following in Tocqueville's path suggest that they

should.

Most voluntary organizations don't have a diverse enough membership to build trust in strangers. Putnam points to choral societies in Italy as signs of vibrant communities. In the United States they are composed of young singles linked together by their love of classical music—according to my analysis of people who perform music, dance, or drama in the 1993 General Social Survey. They don't consume or produce trust. Many groups wind up in the dilemma of bridge clubs. “Social” clubs have a lot of conversation about all manner of things—including politics. But they are composed of people who already know each other and who largely think alike. “Serious” clubs have more diverse memberships—but their members are so single-minded about their passion that all they do at meetings is play bridge and go home.²⁹

For almost all types of both formal and informal social contacts, trust is *neither a cause nor an effect*. People can form social bonds without drawing on moral resources. The main reason why people join organizations is to meet with people with similar interests.

Even beyond giving to charities and volunteering, generalized trusters also have greater senses of moral obligation to their fellow citizens. Trusting people are also more likely to work with others on community problems. People who trust others are more committed to fulfilling their civic obligations such as jury service (according to my analysis of the 1992 ANES and the 1996 Pew Philadelphia survey). They are less likely to say that it is acceptable to buy stolen goods, to claim government benefits that you are not entitled to, to keep money that you have found, and to hit someone's car without making a report. And generalized trusters' moral codes are not simple reflections of their expectations of how others are likely to behave.³⁰ They are committed to others in the society beyond anticipation of reciprocity.

Generalized trusters see American society as *one* culture united by a set of common values. My analysis of the 1996 ANES and the 1993-94-96 waves of the General Social Survey shows that trusters oppose efforts to split the society into groups that might foster particularized trust, so they don't like attempts to do away with classical education or letting ethnic politicians make appeals primarily to their own communities or even bringing prayer back into the schools. Yet, while people who put their faith in others see a common culture, they are not so naive to ignore injustices. They favor strong civil rights provisions for African-Americans, women, and gays and they reject the argument that affirmative action takes away jobs from whites. They also scoff at the idea that the government doesn't pay enough attention to whites. Cocooning ourselves within our own kind can only serve to abjure the ideal of a common culture. When ethnic politicians represent only their own group, they are rejecting the idea of the common ground necessary for cooperation. And when whites say that government needs to pay particular attention to them, they are also promoting isolation and rejecting compromise.

These values represent the belief that your moral community encompasses most people in society, regardless of their status, beliefs, religion, ethnicity, or race. They form the basis of a commitment to searching for compromises on divisive issues—because failure to do so would threaten the idea of a wide-ranging moral community. Trust matters because it is trusting people who believe that you can disagree respectfully. Having different opinions doesn't mean that you are heathen. When you accept the legitimacy of others' attitudes, you set the grounds for compromise and better policy formation. Even more critically, you avoid the recriminations that mark particularized trusters.

You can't build trust when some groups feel left out of the society and believe that others

control the resources. But the line between empowering the powerless and institutionalizing minorities' power bases may be very fine. Groups at the bottom of the economic ladder have less reason to trust "most people"—and they don't. From 1972 to 1996, 46 percent of whites, but just 17 percent of African-Americans, were generalized trusters. Blacks are much more likely to trust other African-Americans than whites, the General Social Survey (1972-98) and the 1990 World Values Study show.³¹ So building trust among people who have long had reasons to distrust will be difficult. Minorities may well believe that *they* share others' values, but may be less convinced that others hold the same things dear as they do. Building a common culture where people can readily believe that they share underlying values is not easy in a society with a substantial degree of inequality.

As both Putnam and I have argued, more trusting societies reach compromises on major issues of public policy more readily.³² In Robert Lane's words of three decades ago, the trusting person "works for political ends not in a spirit of antagonism but in a spirit of cooperation."³³ People who are engaged in their communities, who give of themselves in time or money, who recognize their obligations to serve on juries and to work with others to improve civic life, and who strongly endorse moral commandments have a community spirit.

Onward and Downward

Trust brings good things and thus we should care about it. We should care even more because trust is becoming more scarce—and so are some of the good things it brings. Even though generalized trust has a moral foundation, it does depend upon social and economic contexts. Even though generalized trust is stable over time for most people, it is not unmoveable. And it has moved—downward. Over the past four decades the share of Americans who believe that

“most people can be trusted” has plummeted from 58 percent in 1960 to 36 percent. I present this trend graphically in Figure 1. In this and other figures, the data points are labeled by year. The picture we get is one of a simple linear decline: Each year, trust seems to drop a bit more until it bottoms out in the 1990s (though there is a slight uptick in 1998). But while trust has fallen rather sharply and consistently, some years see sharper declines than others. The biggest declines came as the 1960s, 1970s, and 1980s each came to a close.

Figure 1 about here

And many of the good things that trust brings have fallen in tandem with trust. We are far less engaged in our communities than we used to be. In many ways, we participate less—from organized activities such as group membership to informal socializing.³⁴ Our social fabric has weakened and so has our sense of national purpose and identity. Americans give less to charity now than they did in the past. Exactly how much they give varies from one source to another: United Way contributions have dropped from 8.7 percent of gross domestic product from 1960, to 4.5 percent in 1996. Figures from the American Association of Fund-Raising Counsel’s Giving USA show a less steep decline, from 3.1 percent of GDP at the beginning of its time series in 1967 to 2.58 percent in 1996.³⁵ But the two trends track each other closely.³⁶ And they both are strongly correlated with trust: As we trust each other less, we give less to charity—even when I take into account other factors.³⁷ I present a graph tracking the United Way time series (which is longer than Giving USA) and trust in Figure 2. The two trends track each other very closely.

And, at least by one set of estimates, Americans may be volunteering less as well. Time series data on volunteering are hard to come by. However, Red Cross officials have kindly put

together trends from their annual reports for me. Red Cross volunteering figures never exceed 2 million, while a reasonable estimate of the total volunteering population in the United States might be approach 100 million.³⁸ The Red Cross data show the same pattern as the charitable contribution percentages: As trust has gone down, so has the share of Red Cross volunteers in the total population ($r^2 = .796$). This holds in multivariate analyses allowing for simultaneous causation between trust and volunteering. Trust is the major determinant of trends in Red Cross volunteering. There is mixed evidence about whether volunteering increases trust as well.³⁹

It should hardly be surprising that United Way charitable contributions and Red Cross volunteering should be so strongly related to interpersonal trust.⁴⁰ While the United Way is only one part of the larger enterprise of charitable giving and the Red Cross is a very small element in volunteering, both organizations tap moral resources. The United Way is a large umbrella organization where contributions are more likely to go to people you don't know. And Red Cross volunteering is mostly aimed at helping strangers, through such activities as blood donations, humanitarian services (especially in natural disasters), and international assistance.

Figures 2, 3 about here

Less readily measurable is civic cooperation. But there is more than impressionistic evidence that our national rhetoric has become nastier over the past several generations. Candidates for office increasingly use negative campaigns, groups of all stripes demonize their opponents, and the level of debate in our legislative bodies has fallen precipitously. Even more ominous, the shrillness of the public debate increasingly leads to stalemate over issues large and small.⁴¹ In the 1950s and even the 1970s divided government was an invitation to bargain and

compromise. In the 1980s and 1990s it became a battleground, with devil taking the hindmost. As we trust each other less, we no longer believe that our opponents speak with legitimacy. And our politics and social relations become wrestling matches.

Congress gets less done when the public is less trusting—whether the measure employed is David R. Mayhew’s list of “major legislation” enacted, Sarah Binder’s index of Congressional gridlock, or Richard Beth’s compilation of the number of cloture votes in the Senate. A less trusting public is a polarized citizenry—and elite. Cohesion in roll call voting for all four Congressional parties (Democrats and Republicans in the House and the Senate) tracks the decline of interpersonal trust rather starkly.⁴²

A major reason why our debate has become so shrill and why trust has fallen is that American society has become more polarized along many lines. As our interest group universe has become more open, more and more groups face opponents in the political arena—and interest groups are increasingly likely to use litigation as a strategy when they cannot prevail in the legislative or executive arenas.⁴³ Political conflicts aren’t resolved because the losing side won’t accept the legitimacy of the victors.

Why We Trust Each Other Less

Why have Americans become less trusting over time? There are several contending explanations in the literature that I believe miss the mark. Let me discuss each briefly.

First, some people argue that trust in people is just another example of declining trust throughout the society.⁴⁴ Americans are now more and more skeptical of their government. A reasonable person might conclude that such skepticism makes sense, since governmental performance has left much to be desired over the past three decades. Aggregate trends in trust in

government and interpersonal trust track each other very strongly over time ($r = .795$). Yet, across a wide variety of surveys, the correlation between the two types of trust is rather weak, except during the highly contentious years between 1972 and 1976, when the country was wracked by Watergate and civil rights protests. And the relationship between trust in government and faith in other people is not so strong across countries.⁴⁵ Trust in people is not important because it brings trust in government.

Second, much of the decline of trust, Putnam argues, is actuarial.⁴⁶ Trust was higher among the “civic generation” born before 1940. The Baby Boom generation, which began in the mid-1940s, heralded a new age of mistrust. “It is as though the post-war generations were exposed to some mysterious X-ray that *permanently and increasingly* rendered them less likely to connect with the community,” Putnam argues.⁴⁷ Younger people simply don’t have the faith or the civic involvement that their elders did. There is much truth to this, but not as much as we might expect.

We are not on a slippery slope downward with each passing generation. Yes, the late Baby Boomers (1956-1965) are less trusting than their parents’ cohort. And succeeding generations have even less confidence in others than the late Boomers. The *early* Baby Boomers, who protested for civil rights and against the Vietnam War, chanting “Don’t trust anybody over 30,” set the pattern for the decline in trust in the 1970s and early 1980s, as Putnam argues. But by 1988, the early Boomers reversed the trend and became the *most trusting* cohort—and have stayed that way through the present.⁴⁸ Age alone won’t solve the problem of why Americans have become less trusting.

But Putnam never claimed that it did. Age is a surrogate for something else—and that key

factor is television use. Television presents viewers with a “mean world” where violent dramas and even worse news programs can make us think that the real world may be just like what we see on TV. People who watch a lot of television thus become less trusting.⁴⁹ Yet, the evidence that heavy television viewing leads people to become less trusting (or less civically engaged more generally) is meager. Television viewing has leveled off in recent years, but trust has not rebounded. Individual level models using the 1972-1994 GSS that include measures of optimism as determinants of trust reveal no effects of TV viewing on trust. People can distinguish between the mean “television world” and the real world, according to my analysis of the Pew Metropolitan Philadelphia survey in 1996. If we confused the two worlds, we would believe that the violence we see on television represents daily life. Yet people are not more likely to say that their neighborhoods are unsafe if they watch a lot of TV (or even TV news). The only thing that predicts perceptions of safety is the actual level of crime in the neighborhood.⁵⁰ So television cannot be the cause of the decline of trust in the United States.

Why, then, have Americans become less trusting—and, particularly, why have younger people become less trusting and early Baby Boomers *more* trusting?

One reason for the drop in trust has been the rise of Christian fundamentalism. Religion has increasingly polarized Americans as more people identify as fundamentalists (who are more likely to put faith only in their own kind) and the simultaneous growth of the “unchurched.”⁵¹ Religion has been the source of much of American civic life. Half of charitable contributions in the United States and almost 40 percent of volunteering are based in religious organizations.⁵² These trends have important consequences for American civic life: Fundamentalists are twice as likely as other believers to join *only* religious organizations. And people with no religion are almost 20

percent more prone to join *no groups at all*.

The growing numbers of fundamentalists do take part in civic life, but only within their own kind. And the non-believers simply stay at home. Non-believers are about as trusting (or mistrusting) as other Americans, but fundamentalists are substantially less likely to say that they trust other people than other believers. Fifty percent of believers who identify as religious liberals in the 1972-98 General Social Survey trust others, compared to just 31 percent of fundamentalists (cf. the results in Table 2 above).

The religious polarization is only a part, and not a huge part, of the story of why Americans have become less trusting. A more compelling explanation lies in the disruption of the roots of trust. Americans have become less optimistic for the future and this growing pessimism translates into mistrust. The growing pessimism is rooted in reality: Economic inequality has been rising in the United States and for many people, especially the young, the American dream that things are going to get better no longer holds. As optimism wanes, so does trust.

A central claim of the American Dream is the expectation that life for your children will be better than it has been for you. Americans are now far less optimistic about the future than they have been in the past. In the 1940s through the 1960s, overwhelming shares (60 percent or more) of Americans believed that their children would have better lives than they had. But the see-saw economy of the 1970s led Americans to become far more pessimistic about their kids' future, with barely more than a quarter saying that their childrens' lives would be better than their own, according to Roper surveys.⁵³ And by the 1990s, barely more than 15 percent felt so optimistic about the future. Roper also regularly asks Americans to rate prospects for the future on a "ladder" ranging from zero to 10. In 1960 Americans were quite optimistic, rating their future at

7.4. By 1996, this rating had fallen to 5.6. Americans' expectations for the future track their level of trust ($r = .555$ for childrens' lives and $.615$ for the "ladder" measure).

Americans have also become less trusting because they worry about the future. Expectations for the future and the belief that you can control it are the most important factors shaping trust. If you are upbeat, then trusting strangers isn't so bad a risk. When your resources are abundant, you can absorb occasional losses by people who exploit you. When things look bleak, you look at people you don't know as rivals for what little you have. Americans are more pessimistic about the future.

We have become more pessimistic about the future because economic inequality has grown. Americans' gloom has a real foundation: The rich *are* getting richer and the poor are getting poorer, even as the overall economy has been growing. In 1960, the top five percent of Americans earned 15.9 percent of all income. By 1996, the share of the highest earners jumped to 20.3 percent. The increase for the top 20 percent was less impressive, but still quite strong: from 41.3 percent to 46.8 percent. And the composite Gini index of inequality, ranging from zero (complete equality) to one (complete inequality), rose from $.364$ to $.425$. And the Gini index tracks trust very well, as Figure 4 indicates. The relationship between trust and economic inequality is both powerful and robust: It is the strongest predictor of trust in a multiple regression model of trust.⁵⁴ Greater economic inequality has led to less trust. And this result holds up across nations as well: More egalitarian countries--such as the Scandinavian nations--are more trusting.⁵⁵

Figure 4 about here

Rising economic inequality and growing pessimism account for generational changes in

trust in the United States. The early Baby Boomers became more trusting because they became more optimistic about the future—even as other cohorts (especially those that followed them) became less hopeful. And early Boomers became more optimistic because they made it financially. Their incomes rose above their parents' cohort—and, even more critically, *more of them made it*. I calculated the standard deviations of income distributions for pre-Boomers, early Baby Boomers, and post-Boomers from the GSS. As might be expected, the standard deviations dropped over time, owing largely to rising nominal incomes even as the GSS categories stayed the same. But the drops between 1972-1987 and 1988-1996 for pre- and post-Boomers were fairly modest: about 15 percent. The decrease for early Boomers was 30 percent.⁵⁶ And as the Boomers became more optimistic, their hopeful world view had a much stronger impact on trust than it previously did. Succeeding cohorts did not fare so well economically as their parents' generation (even recognizing that they earn less earlier in their lives) and there was much greater inequality in income distribution among the younger generations than among the early Boomers. No wonder that they became both less optimistic and less trusting.

Trust has important consequences, so we should be concerned about its decline. And it will not be easy to restore. We can't build trust in strangers simply by gathering together people of different backgrounds. Group membership doesn't create trust. Instead, you need faith in other people to get people involved in their communities in the first place. Even those activities that do produce trust—volunteering and giving to charity—require trust at the outset. We can't simply round people up in groups and expect them to become public-spirited citizens. Nor can we herd young people into “required” volunteering and pronounce them future Mother Teresas. Trust is a form of social capital, one of the building blocks of a civil society. But like any other form of

capital, you have to make an initial investment to create new resources. And the various forms of social capital—trust, social networks, and civic engagement—are *not* interchangeable. Trust comes first.

And when trust is in short supply, so will be commitment to others, cooperation, and compromise. Our tempers are frayed, so we stay at home and withdraw from collective action. Or we withdraw into our own communities and become particularized trusters. Particularized trusters are pessimists who fear strangers. We are unlikely to reverse the decline in generalized trust, the rise of particularized trust, the growing disengagement of Americans, and the sharper conflicts in both daily life and political life in the United States until people feel better about the future. And they are unlikely to feel better about the future until we reverse the trend in economic inequality.

TABLE 1
Summary of Group Involvement Impacts on Trust from 1996 ANES[#]

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

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

Percent Predicted Correctly: Probit: 71.7 Null: 60.2

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

[#] Effects calculated between zero and two for business, hobby, and educational groups, between zero and one otherwise. See n. 26 for other independent variables in the model.

TABLE 2
Summary of Reciprocal Effects of Trust and Civic Engagement: 1996 ANES:
Three-Stage Least Squares Estimates

	Coefficient	Standard Error	t Ratio
<i>Effects on Trust from:</i>			
Business group involvement	.076	.091	.838
Children's group involvement	-.155	.088	-1.763
Ethnic group involvement	-.088	.247	-.354
Cultural group involvement	-.049	.168	-.296
Church group involvement	-.435****	.130	-3.358
Charitable contributions	.669****	.200	3.342
Volunteering	.505***	.163	3.090
<i>Effects of Trust on:</i>			
Business group involvement	.554****	.117	4.733
Cultural group involvement	.287****	.073	3.919
Church group involvement	.109	.088	1.232
Children's group involvement	.056	.130	.430
Ethnic group involvement	.064*	.048	1.339
Charitable contributions	.278****	.072	3.851
Volunteering	.410****	.100	4.113
Equation	RMSE	Chi-Square	N
Trust	.590	175.183	998
Business group involvement	.681	145.672	998
Cultural group involvement	.409	98.094	998
Church group involvement	.476	246.222	998
Children's group involvement	.639	103.058	998
Ethnic group involvement	.251	28.067	998
Charitable contributions	.388	236.095	998
Volunteering		.502	109.390
			998

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

FIGURE 1
The Decline of Trust, 1960-1998

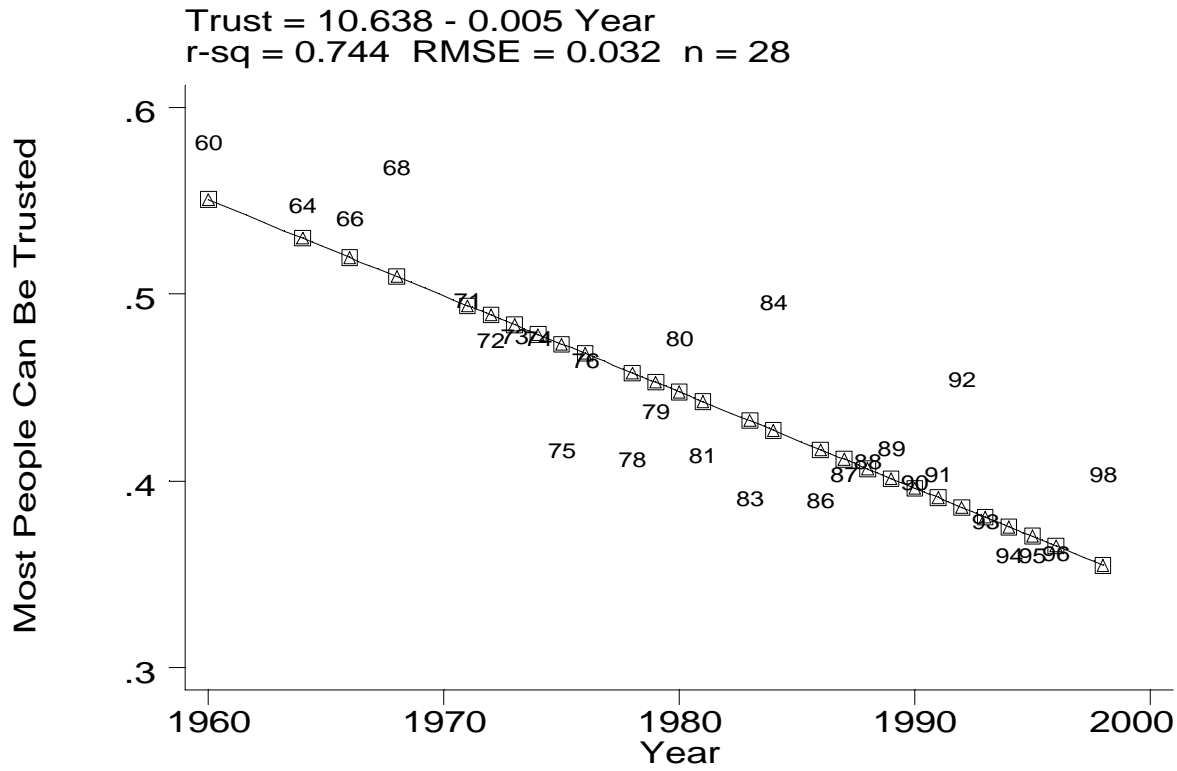


Figure 2
 United Way Charitable Contributions as Percent of GDP and Trust Over Time

$uwaygdp = -0.016 + 0.171 \text{ trust}$
 $r\text{-sq} = 0.820 \text{ RMSE} = 0.005 \text{ n} = 26$

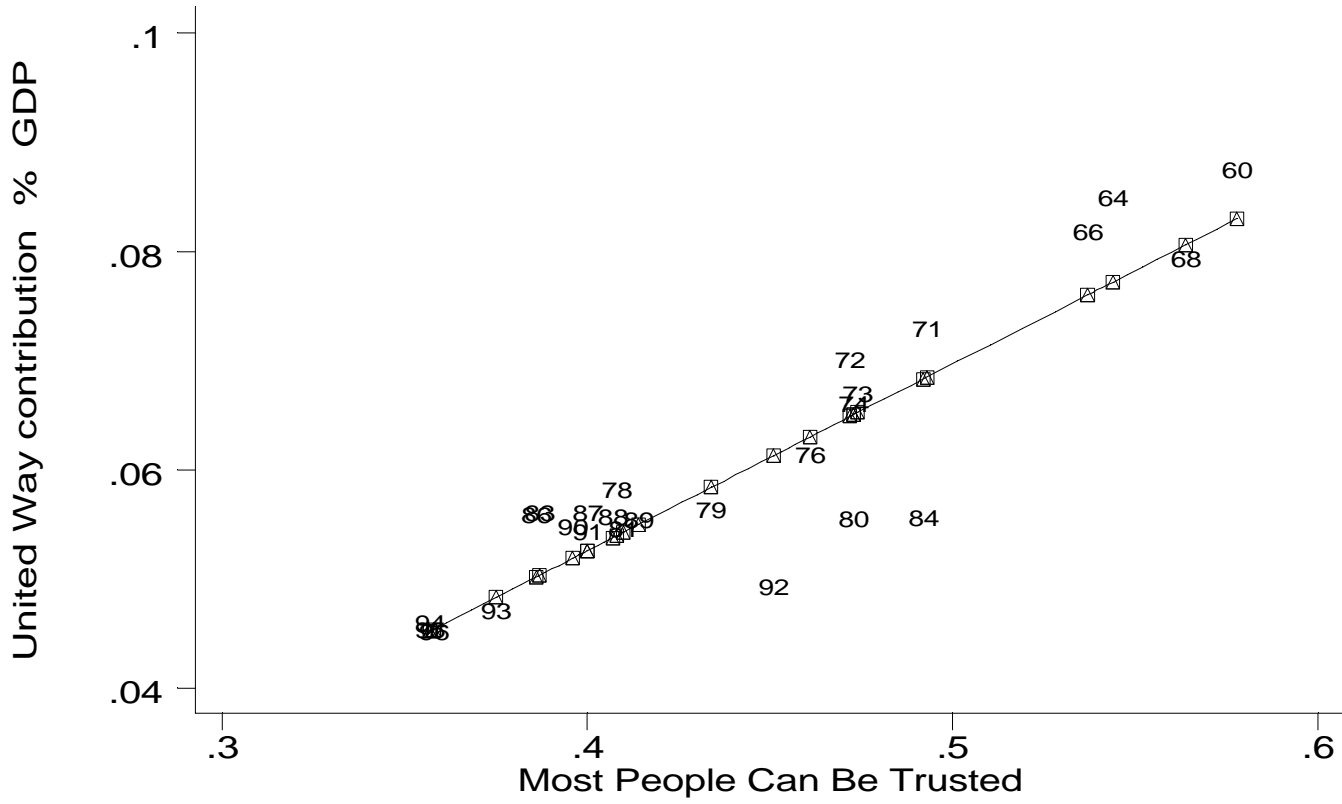


FIGURE 3

Red Cross Volunteers as Percent of U.S. Population and Trust Over Time

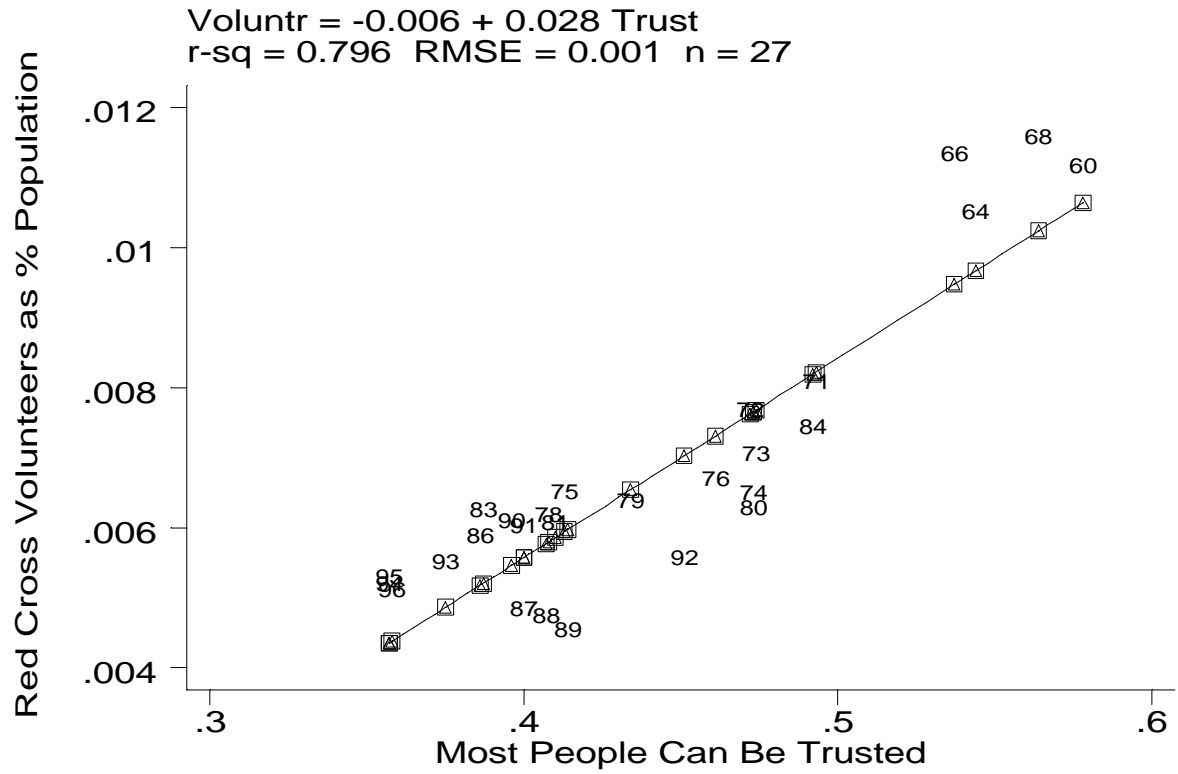
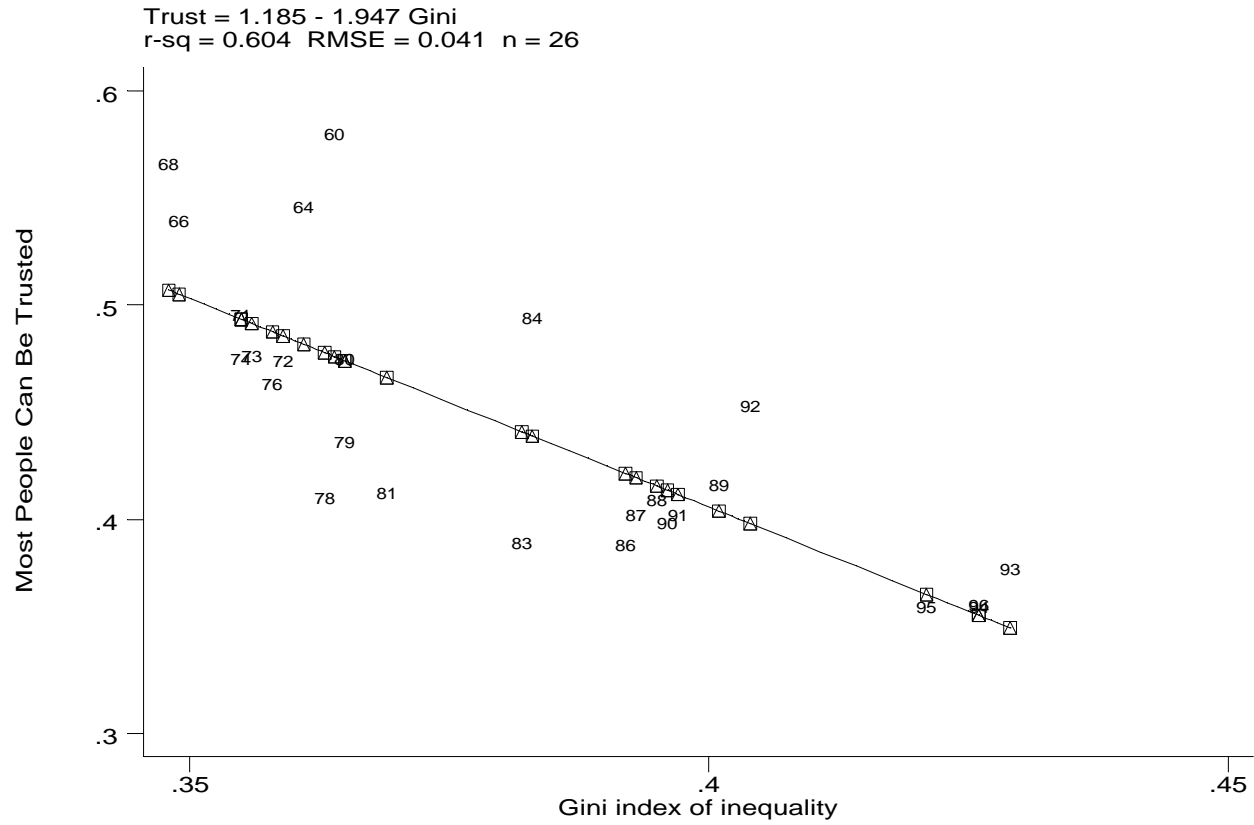


Figure 4
Trust and Economic Inequality in the United States, 1960-1996



NOTES

- * An earlier version of this paper was presented at the Communitarian Summit, 1999, February 27-28, 1999 at the Washington National Airport Hilton, Arlington, VA. I gratefully acknowledge the support of the General Research Board of the University of Maryland--College Park and the Everett McKinley Dirksen Center for the Study of Congressional Leadership. Some of the data I employ were obtained from the Inter-University Consortium for Political and Social Research, which is absolved from any responsibility for my claims. I am also grateful to Aaron Hefron of INDEPENDENT SECTOR and Andrew Kohut of the Pew Center for The People and The Press for their organizations' surveys, and Robert O'Connor of the United Way and to Patrick Gilbo and Robert Thompson of the American Red Cross for other data. I also owe a debt of gratitude to two anonymous readers for Political Science Quarterly for their sage comments.
1. Robert D. Putnam, Making Democracy Work: Civic Traditions in Modern Italy (Princeton: Princeton University Press, 1993); and Francis Fukayama, Trust: The Social Virtues and the Creation of Prosperity, (New York: Free Press, 1995).
 2. Putnam, Bowling Alone The Collapse and Revival of American Community (New York: Simon and Schuster, 2000), ch. 8, esp. p. 137; and Eric M. Uslaner "Faith, Hope, and Charity: Social Capital, Trust, and Collective Action." (unpublished manuscript, University of Maryland, College Park, 1998).
 3. Uslaner, The Decline of Comity in Congress (Ann Arbor: University of Michigan Press,

- 1993).
4. Russell Hardin, "The Street-Level Epistemology of Trust," Analyse & Kritik, 14 (1992):152-176.
 5. Putnam, Making Democracy Work, 171, 180; Putnam, Bowling Alone, 288-289.
 6. Alexis de Tocqueville, Democracy in America, vol. 2. Translated by Henry Reeve (New York: Alfred A. Knopf, 1945. Originally published in 1840), 108-109, 117.
 7. Putnam, "Bowling Alone: America's Declining Social Capital." Journal of Democracy 6 (January 1995): 65-78; and John Brehm and Wendy Rahn, "Individual Level Evidence for the Causes and Consequences of Social Capital," American Journal of Political Science 41 (July 1997): 999-1023.
 8. Dietlind Stolle, "Bowling Together, Bowling Alone: The Development of Generalized Trust in Voluntary Associations," Political Psychology, 19 (September 1998), 500.
 9. Nancy L. Rosenblum, Membership and Morals. (Princeton: Princeton University Press 1998) 45, 48.
 11. Putnam, Bowling Alone, pp. 93-94 and ch. 6.
 12. Uslaner, "Volunteering and Social Capital: How Trust and Religion Shape Civic Participation in the United States," in Paul Dekker, ed., Social Capital and Volunteering. (The Hague, the Netherlands: Social and Cultural Planning Bureau, to be translated into Dutch); and Robert Wuthnow, "Mobilizing Civic Engagement: The Changing Impact of

- Religious Involvement,” in Theda Skocpol and Morris Fiorina, eds., Civic Engagement in American Democracy (Washington: Brookings Institution, 1999).
13. David Finkel, “In the Best Possible Light,” Washington Post Magazine (May 12, 1996): 10-11.
 14. In the 1996 Giving and Volunteering survey of the INDEPENDENT SECTOR, the correlation between trust and having been helped as a young person is zero. So are the correlations between trust and seeing someone in your family help others or someone you admire help others. There is virtually no correlation in the 1981 World Values Study between trust in others and a composite measure of whether you believe that other people obey the secular items in the Ten Commandments. See Eric M. Uslaner, The Moral Foundations of Trust, (unpublished manuscript, University of Maryland, College Park, 1999).
 15. J. David Lewis and Andrew Weigert, “Trust as Social Reality,” Social Forces, 63 (June 1985): 970.
 16. Trust ranked fourth in stability of 17 measures asked at least twice in the 1972-74-76 American National Election Study—behind support for marijuana legalization but *ahead of* when abortion should be allowed. Across an even longer time period, from 1965 to 1982, trust ranked behind only party identification, religious values, and letting a communist hold political office in the Niemi-Jennings socialization survey of high school students.
 17. Putnam, Making Democracy Work, 93.

17. Stolle, "Bowling Together, Bowling Alone," 497-526.
18. James Andreoni, "Giving With Impure Altruism: Applications to Charity and Ricardian Ambivalence," Journal of Political Economy 97 (December 1989): 1447-1458.
19. For individual level analyses, I identify the survey that I use in the text. For the aggregate analyses, I used data from the General Social Survey (GSS) whenever possible: 1972, 1973, 1975, 1975, 1976, 1978, 1980, 1983, 1984, 1986, 1987, 1988, 1989, 1990, 1991, 1993, 1994, 1996, and 1998. Other data come from the Civic Culture survey (1960; see Almond and Verba, 1963); American National Election Surveys (1964, 1966, 1968, 1974, and 1992); the Washington Post trust in government survey (1995), the Quality of American Life Survey (1971); the World Values Survey (1981); and the Temple University Institute for Survey Research (1979, reported in the Roper Poll data base on Lexis-Nexis).
20. Kenneth Newton, "Social Capital and Democracy," American Behavioral Scientist 40 (March 1997): 575-586.
21. Margaret Levi, "Social and Unsocial Capital." Politics and Society 24 (March 1996): 45-55.
22. Tocqueville, Democracy in America, 121.
23. I operationalize generalized trust by the standard question: "Generally speaking, do you believe that most people can be trusted or can't you be too careful in dealing with people?" I have developed measures of particularized trust using ANES data on attitudes

toward in-groups and out-groups. A particularized trustor favors her own in-group and is less favorable to out-groups. See Uslaner, The Moral Foundations of Trust, ch. 3 for the methodology.

24. See Putnam, "Bowling Alone," 65-78; and Brehm and Rahn, "Individual Level Evidence for the Causes and Consequences of Social Capital," 999-1023.
25. The other variables are race, trust in out-groups, whether one ought to get involved in helping people, education, expectation that the standard of living will be better in 20 years, interpretation of the Bible as the literal word of God, a dummy variable for having a job, family income, belief that this year's economy is better than last year's, trust in in-groups, interest in politics, marital status, number of children, and age. The 1996 ANES also has measures of level of activity in organizations, but few people admitted more than a passing role in any of the types of groups. The dependent variable is not a simple dummy measure of membership, but rather the number of groups the respondent is "involved in" (the ANES question wording). For business, hobby, and educational groups, there were a sufficient number of respondents participating in more than one group to calculate effects between zero and two.
26. The initial results come from the 1992 ANES. See Uslaner, "Faith, Hope, and Charity." The 1996 ANES and Giving and Volunteering surveys show even stronger effects for generalized trust on both charitable giving and donating time. In the latter survey, trust was the strongest predictor of both charitable donations and volunteering time. In both the Pew Philadelphia study and the 1996 INDEPENDENT SECTOR survey, trust was

most important for types of giving and volunteering that reached out to diverse clientele.

27. The statistical technique is three-stage least squares. For cultural involvement, the other variables in the model are: a dummy variable for being Jewish, family income, being a liberal, age, gender, and living in an urban area. For church involvement, the other variables are frequency of prayer, how often one reads the Bible, a dummy variable for being Catholic, age, family income, being a liberal (negative coefficient), how long one has lived in the community, and a dummy variable for being Jewish. The variables in the equation for business involvement are being self-employed, family income, a dummy variable for being Jewish, the number of hours worked each week, saying that others' beliefs are similar to your own, and knowing and speaking to neighbors. The equation for children's groups includes *age*, number of children aged six to nine, being married, being an early Baby Boomer (born 1946-1955), church involvement, family income, whether it is important to be involved in helping others, and saying that others' beliefs are similar to your own. For ethnic group membership, other variables include *race*, knowing and talking to neighbors, gender, family income, trust in in-groups, and education. For charity, the predictors are church group involvement, family income, frequency of newspaper readership, knowing and talking to neighbors, saying that others' beliefs are similar to your own, and business group involvement (negative coefficient that meets conventional two-tailed tests for significance at $p < .05$). For volunteering, the predictors are knowing and talking to neighbors, saying that we should care about the well-being of others, a dummy variable for being Jewish, family income, business group involvement, and age. For trust, the equation also includes trust in demographic out-groups, people

like me have no say in politics (negative coefficient), there would be fewer problems if there were more emphasis on traditional family values, trust in demographic in-groups (negative coefficient), and a dummy variable for late baby boomers. I also estimated a similar model from the 1996 Giving and Volunteering survey and the results were largely the same. And more restricted models from the General Social Survey are also generally supportive. See Uslaner, The Moral Foundations of Trust, ch. 5. A perceptive reviewer noted that education does not appear in any of the models. It failed to reach significance anywhere, so I deleted it.

28. This anomaly was not confined to the 1996 ANES. It also appeared in a simultaneous equation model I estimated for the 1996 Giving and Volunteering survey. In Uslaner, The Moral Foundations of Trust, ch. 5, I report these estimates and present some support for this argument. John and Sylvia Ronsvalle report trends in church-based charitable donations broken down by “congregational” (internal) contributions and “benevolences” (contributions to others) over time (available at <http://www.emptytomb.org/Table2.html>). Two-stage least squares regressions with trust endogenous show that trust has a more powerful effect on benevolences than on congregational contributions.
29. Bonnie H. Erikson, and T.A. Nosanchuk. “How an Apolitical Association Politicizes,” Canadian Review of Sociology and Anthropology 27 (May 1990): 206-19; and David Scott and Geoffrey C. Godbey, “An Analysis of Adult Play Groups: Social Versus Serious Participation in Contract Bridge,” Leisure Sciences 14 (January-March 1992): 47-67.

30. These results come from the 1981 World Values Study in the United States. The estimation includes a control for expectations of others' behavior (see n. 2 above).
31. The first result comes from the General Social Survey, the second from the 1990 World Values Study.
32. Putnam, Making Democracy Work, 88, 111, 170; and Uslaner, The Decline of Comity in Congress, chapter 4.
33. Robert E. Lane, Political Life (New York: Free Press, 1959), 166.
34. Putnam, Bowling Alone, ch. 3.
35. AAFRC Trust for Philanthropy. 1998. Giving USA 1998. New York: American Association of Fund Raising Counsel.
36. I am grateful to Robert O'Connor of the United Way for both sets of figures. The correlation between the two series is .912 (N = 27).
37. The other factors are the simple linear time trend and the economic climate (people give more when the economy is robust) as measured by GDP change and the inflation and unemployment rates.
38. This figure comes from estimates in various national surveys, including the 1996 Giving and Volunteering Survey and the 1992 ANES, where about 40 percent of Americans say that they have volunteered.
39. Both trust and volunteering as a percentage of the United States population are strongly

correlated with time ($r = -.872$ and $-.845$, respectively). However, the results are robust to including time as a predictor and also to single-equation models estimated with a first-order autoregressive lag through ARIMA modeling. The coefficient for trust is $.020$, with a standard error of $.004$ ($t = 5.661$). The other variable in the model is the divorce rate: As the divorce rate increased, fewer people had time to volunteer. For United Way charitable contributions, aside from trust, other variables included are the rate of change in the consumer price index, the rate of change of the gross domestic product, the Gini index of inequality, and a dummy variable dividing the sample into pre- and post-1981 years, reflecting a change in the tax deductibility of charitable contributions (which was insignificant).

40. And Red Cross volunteering as a share of the United States population and United Way contributions as a percentage of gross domestic product are strongly correlated ($r = .907$, $N = 30$). Regressing each against the other yields significant coefficients ($p < .05$) even when controlling for population size, gross domestic product, and time. The partial correlation between the two measures controlling for population, GDP, and time is $.334$.
41. Eric M. Uslaner, The Decline of Comity in Congress.
42. David R. Mayhew, Divided We Govern (New Haven: Yale University Press, 1993) and Sarah A. Binder, "The Dynamics of Legislative Gridlock, 1947-96," American Political Science Review 93 (September 1999): 519-534; data provided by Richard S. Beth of the Congressional Research Service, Library of Congress; and Uslaner, "Is the Senate More Civil Than the House?" in Burdett Loomis, ed., Civility and Deliberation in the Senate

(Washington, DC: Brookings Institution, in press). The latter article employs the standard deviations of Keith Poole's D-NOMINATE scores from the House and Senate as measures of intra-party cohesion.

43. Jack L. Walker, Mobilizing Interest Groups in America (Ann Arbor: University of Michigan Press, 1989).
44. Putnam, Making Democracy Work, 109-113; and Brehm and Rahn, "Individual Level Evidence for the Causes and Consequences of Social Capital."
45. The individual-level correlation (tau-c) across 17 surveys that use the ANES question about how often people trust the government to do the right thing is .119 (with 1972-76 omitted, it is .082). Across 16 GSS surveys, the correlation with confidence in the executive branch is .097 (.088 with 1972-76 excluded). The aggregate cross-national correlation from the World Values Studies across 42 countries is just .276. Ironically the correlation is considerably greater (.607) for countries with legacies of communism than for those without such legacies.
46. Putnam "Bowling Alone: America's Declining Social Capital," 65-78; and Brehm and Rahn, "Individual Level Evidence for the Causes and Consequences of Social Capital."
47. Putnam, "Tuning In, Tuning Out: The Strange Disappearance of Social Capital in America." PS: Political Science and Politics (December 1995), 676.
48. Uslaner, The Moral Foundations of Trust, ch. 6; and "Social Capital, Television, and the 'Mean World': Trust, Optimism, and Civic Participation," Political Psychology, 19

- (September 1998): 441-467.
49. George Gerbner, Larry Gross, Michael Morgan, and Nancy Signorielli, "The 'Mainstreaming' of America: Violence Profile No. 11," Journal of Communication 30 (Summer 1980): 10-29; and Putnam, "Tuning In, Tuning Out."
 50. Uslaner, "Social Capital, Television, and the 'Mean World'," 441-467.
 51. Putnam, Bowling Alone; and William G. Mayer, The Changing American Mind (Ann Arbor: University of Michigan Press, 1992) 34-35. Warren E. Miller and Merrill J. Shanks track the trends quite nicely in The New American Voter (Cambridge: Harvard University Press, 1996): 223-225.
 52. Carl Bakal, Charity U.S.A. (New York: Times Books, 1979) 10; and Howard V. Hayge, "Volunteers in the U.S.: Who Donates the Time?", Monthly Labor Review 114 (February 1991): 21.
 53. Uslaner, The Decline of Comity in Congress and The Moral Foundations of Trust, ch. 6.
 54. The regression coefficient of -2.128 for the Gini index leads to an expected drop in trust of .132, or 60 percent of the total drop in trust from 1960 to 1996. The t-ratio is -9.204. The other predictors in the model are a dummy for Presidential election years (t ratio = 4.257 and an average jump in trust of five percent in those years) and James A. Stimson's measure of the liberalism of public opinion, the public mood (t = 4.227). For a statement on the effect of Presidential election years, see Wendy M. Rahn, John Brehm, and Neil Carlson, "National Elections as Institutions for Generating Social Capital." Presented at

the 1997 Annual Meeting of the American Political Science Association, August-September, Washington, D.C. For the public mood variable, see James A. Stimson, Public Opinion in America, second ed. (Boulder, CO: Westview, 1998).

55. The cross-national Gini indices come from Klaus Deininger and Lyn Squire, "A New Data Set: Measuring Economic Income Inequality," World Bank Economic Review 10 (September 1996): 565-592. The result on the cross-national relationship between trust and economic inequality holds only for countries without a legacy of communism. I estimated the model by two-stage least squares. The other variables in the equation for trust are percent Protestant (positively associated with trust) and percent Muslim (negatively associated with trust) in a nation. The variables in the equation for economic inequality are the log of the black market value of a country's currency (which leads to more inequality), the percent Muslim (producing more equality), and the growth rate of the population (more inequality). The Gini index is a highly significant predictor of trust, but the coefficient from trust to economic inequality is insignificant. For the sources of the other variables, see Uslaner, The Moral Foundations of Trust, ch. 7.
56. I divided the GSS samples into early (1972-87) and later (1988-96) periods based upon the year that Baby Boomers became the most trusting cohort.