2 The economic crisis of 2008, trust in government, and generalized trust



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# EXECUTIVE SUMMARY

the situation

The global economic crisis of 2008 damaged trust in the institutions of business and government among the American public. The Tea Party in particular stands out as a political movement that responded by viewing both big business and big government as being at fault.

# key questions

Was the economic crisis responsible for reducing trust either in government or in other people more generally? What factors shape different forms of trust? How does survey data contribute to our understanding of political movements (such as the Tea Party move- ment) with respect to trust in institutions?

# new knowledge

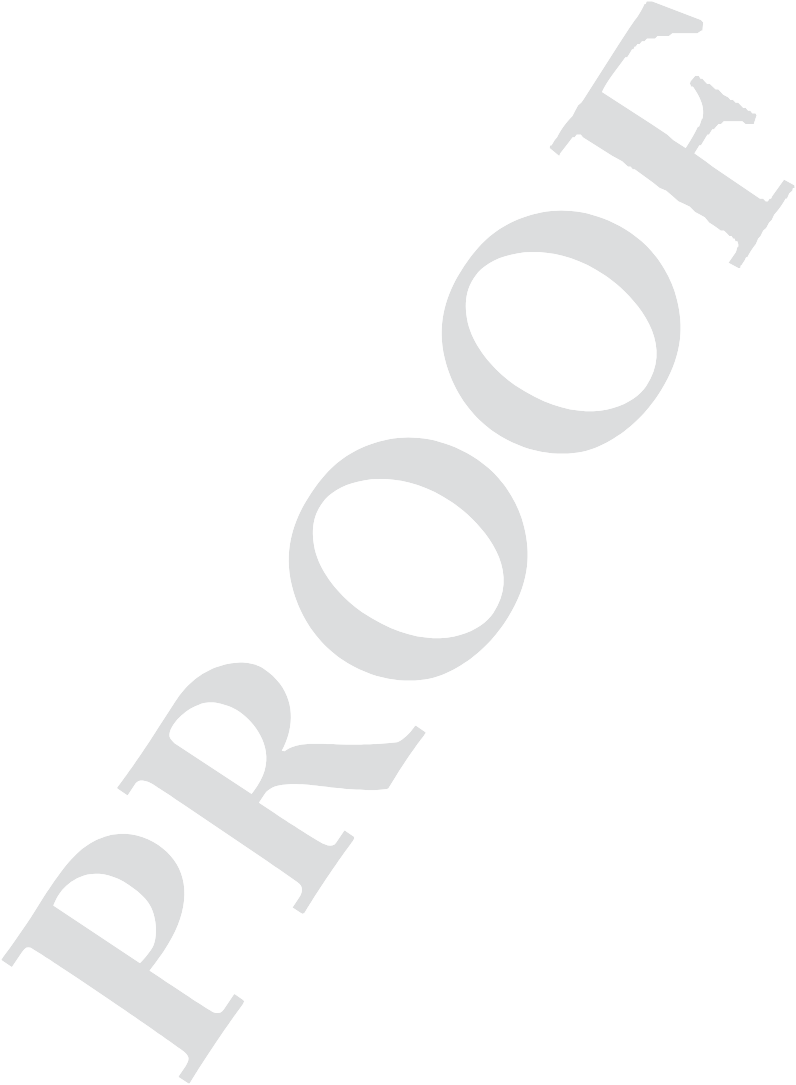
When survey researchers ask whether “most people can be trusted,” respondents interpret this question as referring to strangers, *not to people we know*. They do not tend to see the question as reﬂecting their life experiences, but rather as reﬂecting a general worldview. However, trust in people we know and people we don’t know are *not* the same thing, nor can we readily move from the former to the latter.

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Generalized trust, the belief that “most people can be trusted,” does not vary much over time. It is a moral value learned early in life from your parents or other inﬂuential ﬁgures, and remains relatively stable over time, in contrast to trust in particular institutions, like the government. For example, people who are the angriest about the state of the economy are 16 percent more likely to distrust government but have only a 1 percent greater probability of distrusting other people.



Mutuality, or a sense of shared beliefs or membership in a group, makes a huge difference. The principal “real world” factor shaping trust (and optimism) is the level of economic inequality in a society. The more inequality, the less likely people will see a common fate – or view people from different economic (and often ethnic/racial back- grounds) as part of their “moral community.” The economic crisis exacerbated inequality.

Polarization among the public has been growing sharply in recent years, reaching record levels. The economic crisis, which galvanized Tea Party groups, merely pushed these divisions to new plateaus. When people do not see others as part of their moral com- munity, they will not believe that “most people can be trusted.” Movements such as the Tea Party are best characterized as a result of skepticism about the role of government and about ﬁnding common cause with people of different backgrounds.

Our polarized political system has taken a toll on how we view our political leaders. Trust has become an uncommon commodity in politics.

Education is the strongest predictor of generalized trust: people with postgraduate training are 36 percent more likely to trust others than are respondents with only a grade school education. Education, however, has no signiﬁcant effect on trust in government.

# key lessons

Trust is a complex idea. Institutional trust (in speciﬁc institutions, like the government) and generalized trust (in other people more generally) have different foundations – one based upon experience,

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the other independent of individual experience. There is thus little reason to expect the same theoretical model to account for both trust in government and trust in people.



Political variables such as support for the Tea Party have power- ful effects on trust in government, but not on (generalized) trust in people. Trust in government largely reﬂects satisfaction with the direction of the country – how well the economy is performing, not how well people are doing personally.

The ﬁnancial crisis of 2008 shook the social and political foundations of the country. The worst economic downturn since the Great Depression of the 1930s was not just a temporary downturn. Unemployment, which had been as low as 4.5 percent for much of 2006 and 2007, rose steeply in 2008 and 2009 before peaking at almost 10 percent in December, 2010 – and remaining at 9 percent or more through May, 2011.1 The downturn became critical in September when the federal government placed the two largest mortgage holders, Fannie Mae (Federal National Mortgage Association) and Freddie Mac (Federal Home Loan Mortgage Corporation), into conservatorship as many mortgage holders defaulted on their loans and housing values dropped sharply. Investment Manager Bernard Madoff bilked more than $65 billion dollars from people who entrusted their money to him.2

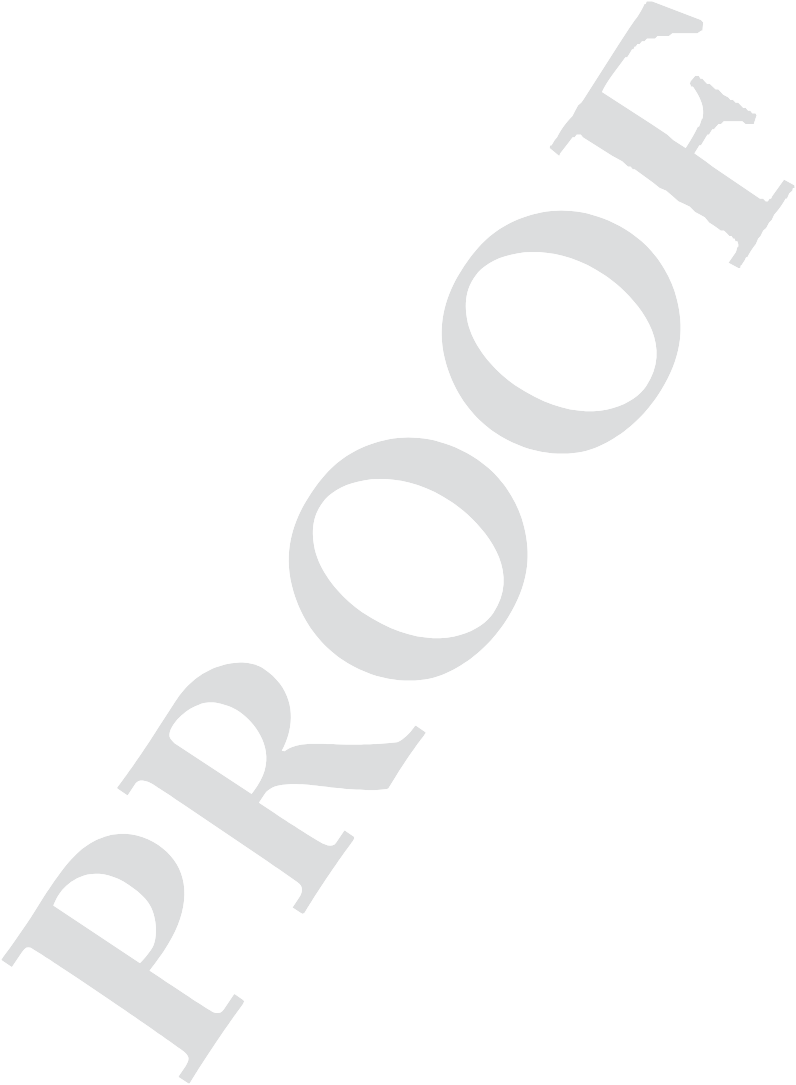
President Barack Obama’s ﬁrst order of business after taking ofﬁce in 2009 was a $787 billion stimulus program and a relief program for the hard-hit automobile industry. As the unemployment rate began to climb and the value of retirement accounts plummeted with falling stock prices, companies that were on the brink of failure were rescued by government programs – and then rewarded their top executives with generous bonuses: the insurance company AIG received a government rescue package of $173 billion and awarded its top employees with bonuses of $165million.3

1 Data from [www.google.com/publicdata/explore?ds=z1ebjpgk2654c1\_&met\_y](http://www.google.com/publicdata/explore?ds=z1ebjpgk2654c1_&amp;met_y)¼ unemployment\_rate&tdim¼true&dl¼en&hl¼en&q¼trendsþinþunemployment, accessed July 7, 2011.

2 Shear and Kane, 2009, A1; Barry, 2009. 3 *Economist*, 2009, 77.

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The economic traumas quickly turned into a crisis of public conﬁdence. People felt betrayed by businesses that they saw as playing fast and loose with ﬁnancial instruments that few seemed to understand. The economic collapse was widely called a crisis of trust for an outraged public.4 The Pew Center for the People and the Press argued that the crisis led to “a perfect storm of conditions associated with distrust of government – a dismal economy, an unhappy public, bitter partisan-based backlash, and epic discontent with Congress and elected leaders.”5



When government was called upon to rescue the automobile industry and the banks, many Americans felt that the system was “stacked” against them. Bankers and automobile makers were res- cued, but there was little relief for the average person as the unemploy- ment rate doubled from 5 percent in May, 2008 to 10 percent in October, 2009.6 Americans have long been skeptical of anything big – big government, big business, big labor,7 and the 2008 crisis led people to lose faith in both business and government. I shall present some evidence that attitudes toward business and government were strongly related, though a more extensive analysis challenges this argument at least in part. On the other hand, there is far weaker evidence that the crisis of 2008 led to less social cohesion, or trust in other people.

The *cri de c*œ*ur* against bigness was the Tea Party movement – actually “movements,” since the Tea Party is a catch-all term for various anti-government groups including the Tea Party Nation, the Tea Party Patriots, the Tea Party Express, the Boston Tea Party, Freedom Works, and others.8 The impetus for the movement came in a “rant” by reporter Rick Santelli on the cable network CNBC on February 19, 2009. Santelli called for a new Tea Party in the mold of the 1773 Boston Tea Party where colonists protested a tax on tea

4 Barry, 2009; *Economist*, 2009, 77.

5 Pew Center for the People and the Press, 2010, 1

6 The unemployment data can be found at <http://data.bls.gov/timeseries/> LNS14000000, accessed May 23, 2012.

7 Lipset and Schneider, 1983. 8 Karpowitz *et al*., 2011

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imposed by King George III of the United Kingdom without their consent. Santelli argued that the “government is promoting bad behavior” by providing generous grants to corporations and their leaders when ordinary people were losing their houses because they couldn’t pay their mortgages.9



The Tea Party linked big business and big government, but what seemed to be a protest against both political leaders and corporations ultimately turned into a movement aimed primarily at Washington – in particular, the dominant party (the Democrats) and its policy agenda. There was a residue of complaints against big business, but waning conﬁdence in business was becoming “de-linked” from the loss of faith in government.

Tea Party organizations sprung up, virtually spontaneously, across the country following Santelli’s rant. By the 2010 election, Tea Party organizations had endorsed 149 Republican challengers and open-seat candidates. More than half of them (77) were elected in November and once the 112th Congress convened in 2011, members of the new Tea Party Caucus in the House of Representa- tives were more likely than other Republicans to vote against the “continuing resolution” that keeps the government running in the absence of a budget accord.10

The Tea Party movement is an expression of distrust in government – a protest against big government generally.11 The Tea Party set out to undo much of the work of the Democratic Congress in the ﬁrst two years of the Obama administration: the health care legislation, the “cap-and-trade” environmental proposal, TARP, and the economic stimulus – though only in more conservative districts for the latter.12

The Tea Party is also a protest movement against “politics as usual,” and especially of making deals to get things done.

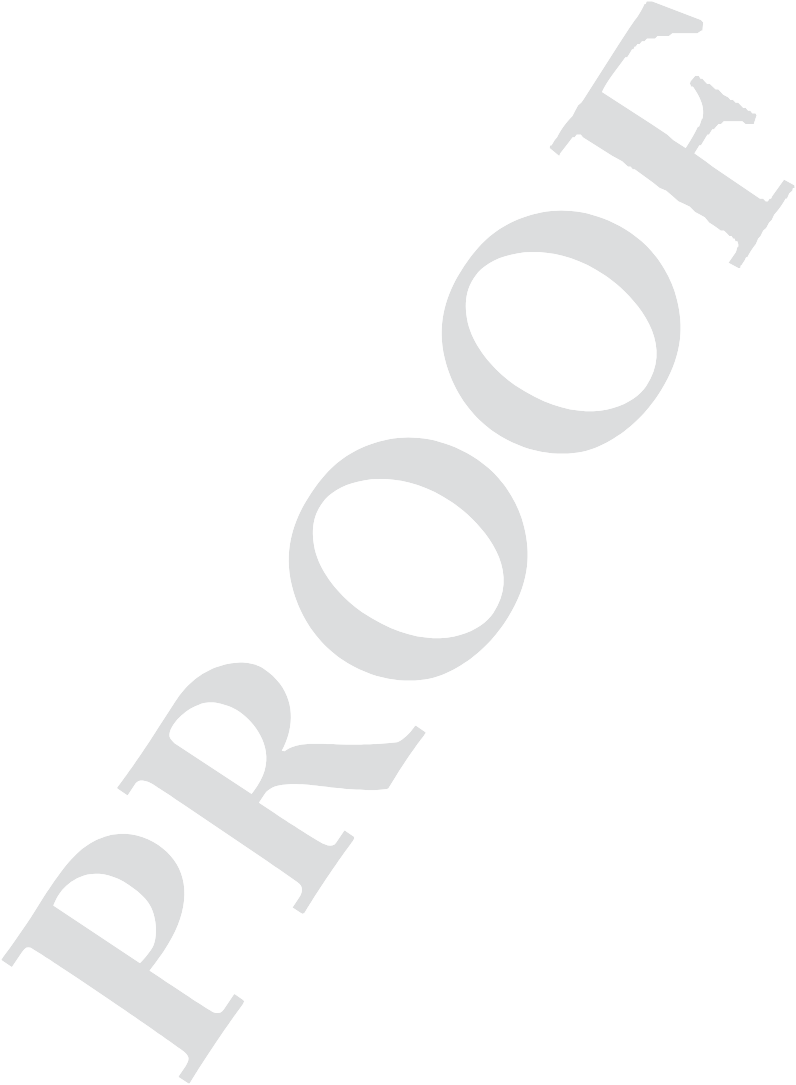
9 Bedard, 2010; the video of Santelli’s comment is available at <http://video.cnbc.com/> gallery/?video¼1039849853, accessed July 7, 2011.

10 Bailey *et al*., 2011, 6, 20–22. 11 Pew Center for the People and the Press, 2010, 1.

12 Brady *et al*., 2011; Masket and Greene, 2011.

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Compromise became a dirty word in the Tea Party movement,13 which was named, after all, for the event that gave rise to the American Revolution. The ideological and partisan polarization underlying the “no compromise” position is indicative of a much wider distrust of those who may be different from yourself – a distrust of people in general.14



What is striking is how the Tea Party arose as a reaction to the economic crisis – to the government “bail-outs” of the banks and the automobile industry (the Troubled Asset Relief Program, or TARP). But the government rescue programs were bipartisan – TARP was a program of the Bush administration. The protest movement shifted away from criticism of big business (even though this is where it started) toward ﬁghting big government and the policy agenda of the Obama administration – and even to cultural issues underlying partisan polarization (see below). Resentment of Wall Street did not fade; it just took a back seat to larger political causes.

I do not suggest that the Tea Party movements are the cause of mistrust of government or of other people. Rather, the Tea Party is better characterized as a result of skepticism about the role of government and about ﬁnding common ground with people of differ- ent backgrounds. Polarization among the public has been growing sharply in recent years, reaching record levels: the economic crisis, which led to the formation of Tea Party groups, merely pushed these divisions to new plateaus.15 When people do not see others as part of their moral community, they will not believe that “most people can be trusted.”16

# the data

Was the economic crisis responsible for reducing trust either in gov- ernment or in other people more generally? I examine these questions

13 Lightman and Douglas, 2010; See also [www.portagecountyteaparty.com/news/](http://www.portagecountyteaparty.com/news/) other-tea-party-news/when-compromise-is-going-soft.html, accessed July 7, 2011.

14 Uslaner, 2000. 15 Jacobson, 2011. 16 Uslaner, 2002, 1.

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in two surveys of the American public. The ﬁrst is the Chicago Booth/ Kellogg School Financial Trust Index Survey (FTIS), a quarterly look at Americans’ trust in the nation’s ﬁnancial system, measuring public opinion over three-month periods to track changes in attitude. It was sponsored by the University of Chicago Booth School of Business and the Kellogg School of Management at Northwestern University over seven waves from December, 2008 through June, 2010.17 I obtained access to variables on levels of trust in different institutions and other people as well as anger over the state of the economy. I use this survey to present some time trends in trust and to test basic models of trust in people and in government.



The second data set will allow me to test a more comprehensive model. It is the Pew Trust in government survey in April 2010.18 I use this data set to develop probit models for trust in government and generalized trust. In these models, I examine the impact of support of the Tea Party movement as the key factor affecting trust. Tea Party support should *not* by itself shape either form of trust. Instead, it is a proxy for anxiety over the state of the economy, fear of government, and disapproval of both ﬁnancial institutions and a key policy of the Obama administration (health care). These variables, together with measures of ideology, optimism, a sense of cultural alienation, and some demographics will be used as instruments for Tea Party support.

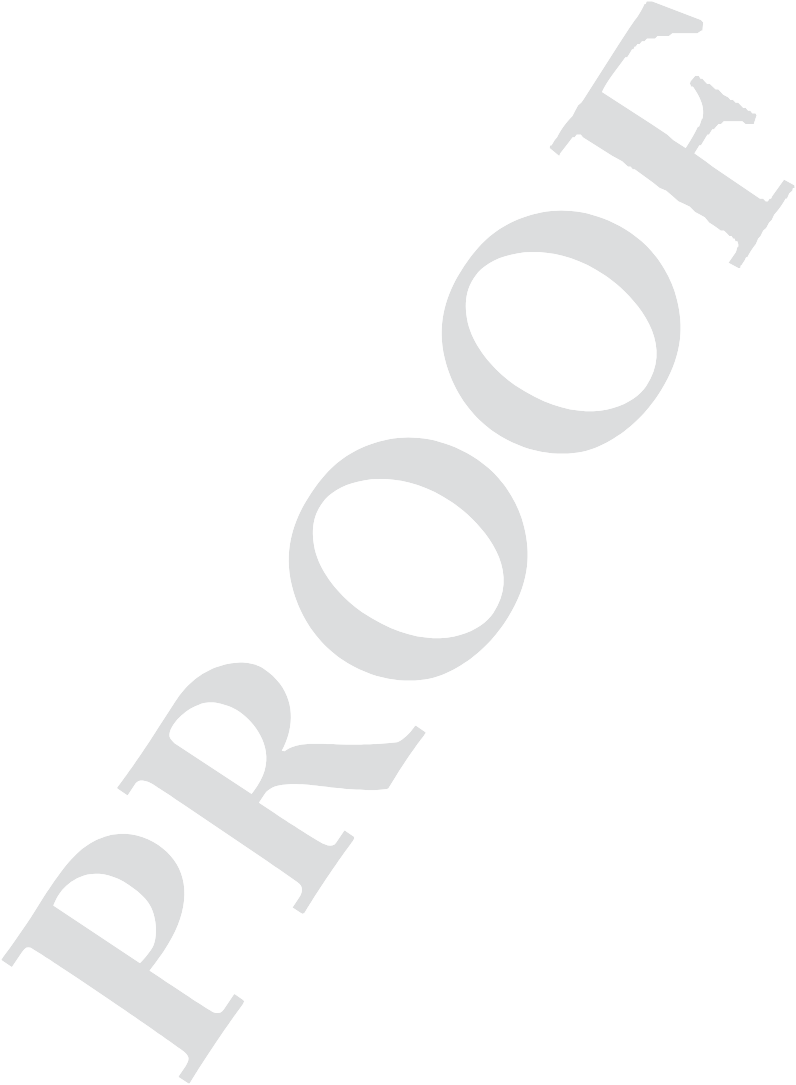
Since the models from the FTIS data include few variables and more than 6,600 cases, it is not surprising that attitudes toward ﬁnancial institutions and anger over the state of the economy shape both trust in government and generalized trust. However, the impacts are considerably stronger for trust in government – and this result also holds for the Pew data. The lessons from this more comprehensive

17 On the FTIS, see Guiso (2010). The Chicago Booth/Kellogg School Financial Trust Index dataset is produced and distributed with primary funding from the University of Chicago Booth School of Business and the Kellogg School of Management at Northwestern University (www.ﬁnancialtrustindex.org). I am grateful to Paola Sapienza and Luigi Zingales for providing the data.

18 Pew Center for the People and the Press, 2010.

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data set are similar to what I have reported elsewhere: political variables such as support for the Tea Party have powerful effects on trust in government, but not on (generalized) trust in people.19



The two measures of attitudes toward the ﬁnancial industry in the Pew survey – on Wall Street and banks – have either modest or insigniﬁcant effects as instruments for Tea Party support. In a truncated model of Tea Party support, both are signiﬁcant, but still lag far behind opposition to Obama’s health care legislation. The rise of the Tea Party was more a protest against big government, with the ﬁnancial crisis playing a subsidiary role.

Before discussing the data analysis, I consider the factors that we should expect to shape trust in government and generalized trust. I turn to that discussion now.

# what shapes trust?

We tend to think of trust as a single syndrome. Lane sees trust in government as part of the same general outlook as trust in people.20 It is also common to argue that trust of all sorts “spreads” from speciﬁc experiences to more general expectations.21 And people tend to see most institutions in the same light – support for government goes hand in hand with conﬁdence in institutions in the private sector.22

This suggests that we need either a single measure of trust or a single model that would explain both trust in government and trust in other people. Trust, however, is not a single idea. People have more conﬁdence in some institutions than in others: the military, the scientiﬁc community, medicine, the Supreme Court, and educa- tion (in that order) traditionally gain the public’s conﬁdence far more than does the executive branch, Congress, television, and the press more generally. The differences are substantial: The public had more than ﬁve times as much conﬁdence in the military than in

19 Uslaner, 2002, ch. 5. 20 Lane, 1959, 165–166.

21 Putnam, 2000, 288; Hardin, 2002. 22 Lipset and Schneider, 1983.

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the press in 2008.23 Trust in institutions – even different branches of government – elicit varying levels of support from the public.

Beyond institutional trust, faith in our fellow men and women is also distinctive in two ways. First, trust in people we know and people we don’t know are *not* the same thing, nor can we readily move from the former to the latter. We can’t base trust in strangers upon experience because we don’t have experience with them – and it may not be so reasonable to extrapolate from our interactions with people we know (largely our friends and family) to people who may be quite different from ourselves.



When survey researchers ask whether “most people can be trusted,” respondents interpret this question as referring to strangers, *not to people we know*. They don’t see the question as reﬂecting their life experiences, but rather a general worldview.24 So, second, this suggests an alternative, if complementary, notion of trust. General- ized trust is *not* faith in speciﬁc persons, but the belief that you *ought to treat people as if they were trustworthy*. It is all about acting on faith, hope, and an optimistic worldview.

This suggests, third, that institutional trust and generalized trust (in other people) have different foundations – one based upon experi- ence, the other not. There is thus little reason to expect the same model to account for both trust in government and trust in people.

Trust in government largely reﬂects satisfaction with the direc- tion of the country, how well the economy is performing, and approval of leaders.25 What matters are national economic conditions, not how well you are doing personally: most people don’t believe that government is responsible for their own economic situation.26 When economic conditions are bad – as reﬂected in the overall state of the nation – people are less likely to have conﬁdence in the government. I present a graph from the Pew Center in Figure 2.1 that shows the tight connection between trust in government and satisfaction with

23 Uslaner, 2011, 115. 24 Uslaner, 2002, 68–74.

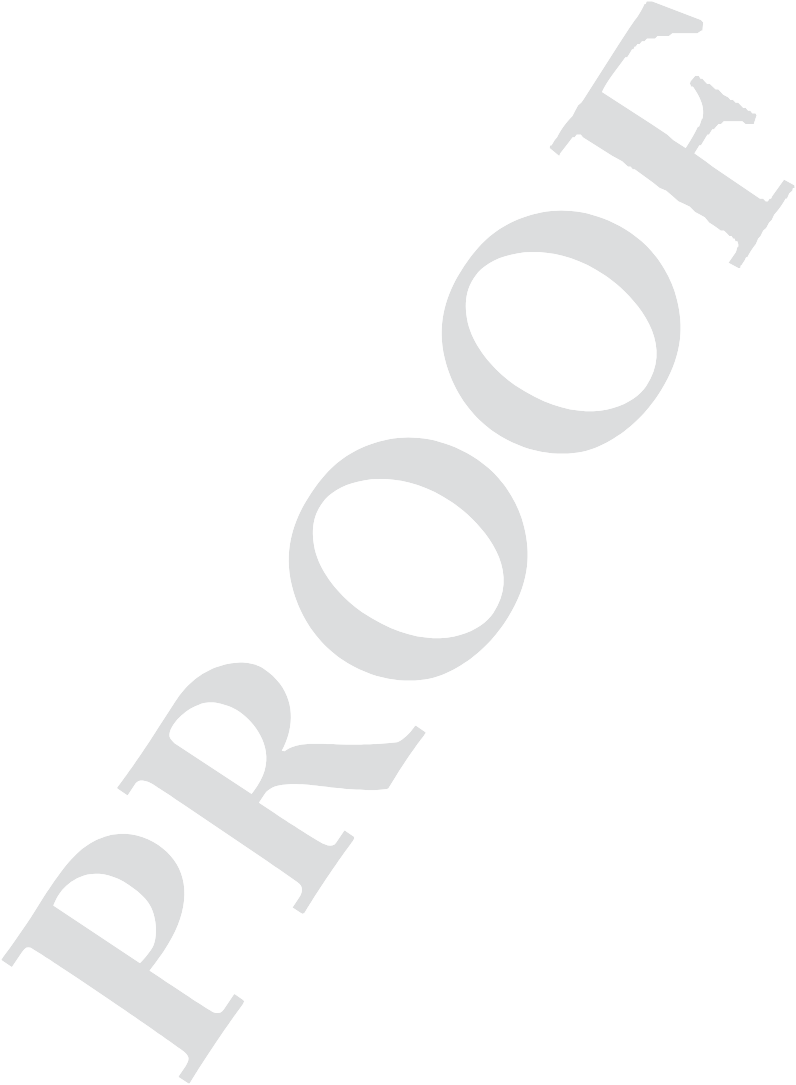
25 Citrin, 1974; Hetherington, 1998. 26 Kinder and Kiewiet, 1979.

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## Trust in Government

And Views of National Conditions

75%



Satisfaction with state of the nation

50

25

Trust in government

0

’78

’82 ’86 ’90 ’94 ’98 ’02 ’06 ’10

figure 2.1 Trends in trust in government: Pew Center for the People and the Press

*Source*: <http://people-press.org/2010/04/18/distrust-discontent-anger-> and-partisan-rancor

the direction of the country. It is not surprising that the historic lows (at least since the trust in government question was ﬁrst asked in 1960) occurred in 1994 and in October, 2008 – both periods of economic turmoil *and* public reaction against major expansions of the government role by Democratic administrations.27 Figure 2.1 shows the wide swings in trust in government over time.

Generalized trust, the belief that “most people can be trusted,” does *not* vary much over time. It is a moral value learned early in life

27 See the interactive chart at <http://people-press.org/2010/04/18/public-trust-in-> government-1958-2010. When one moves the mouse over the circles on the bottom, pop-ups “explain” the levels of trust at each time period (accessed July 7, 2011).

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from your parents and remains stable over time, in contrast to trust in government.28 Generalized trust is *not* based upon experiences in adult life.29 Instead, trusting people shake off negative experiences as exceptions to a more general rule. Generalized trust is based upon the psychological foundations of optimism and control – life is good, it will get better, and you can help make it better. Distrusters see the world as a dark and dangerous place where forces beyond their control shape their destiny. The optimism underlying generalized trust is a long-term faith in the future. Generalized trust is *not* based upon today’s ﬁnancial conditions, but on expectations for the more distant future – notably whether life will be better for the next generation. Trust in government *does* reﬂect satisfaction with current conditions. The principal “real world” factor shaping trust (and optimism)



is the level of economic inequality in a society: the more inequality, the less likely people will see a common fate – or view people from different economic (and often ethnic/racial backgrounds) as part of their “moral community.”

Trust in government and generalized trust have different conse- quences. Conﬁdence in political institutions makes it easier to enact programs such as health care, which expand the responsibilities of the government. If you don’t trust the government, you won’t want to expand its scope.30 Generalized trust doesn’t lead to the enactment of any speciﬁc programs, but it does promote *getting something done*. Low levels of trust lead to more stalemates in Congress.31 When you see others as part of your moral community, you are more likely to accept compromising with them.

Trust in government and trust in other people are largely independent of each other, at least at the individual level.32 The simple correlations between the two measures are: 110 for the FTIS and.079 for the Pew survey. And the reason seems clear: while conﬁdence in government has seesawed over time, trust in other

28 Uslaner, 2002, 60–65. 29 This discussion is based upon *ibid*., chs. 2, 4, and 6.

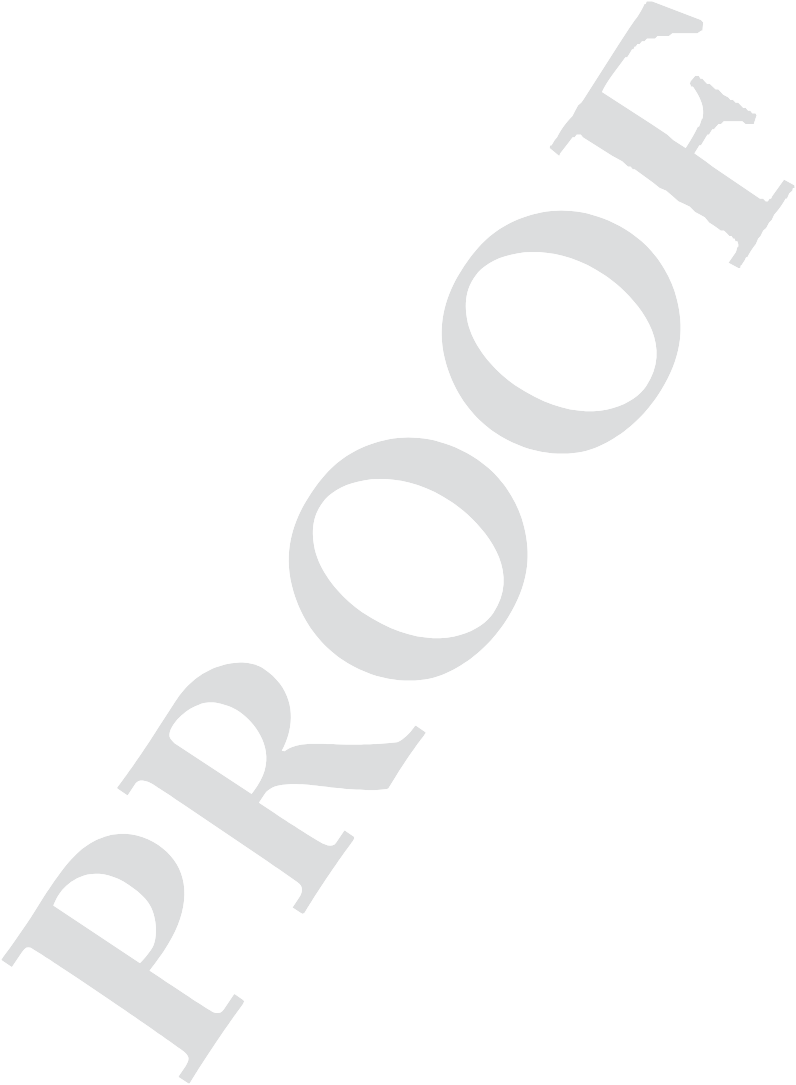
30 Hetherington, 2004. 31 Uslaner, 2002, 212–215. 32 *Ibid*., 151–153.

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Trust = 8.487 - 0.00406 Year *R*2 = 75.0%

.6

60



68

64 66

Most People Can Be Trusted

71 84

.5

727374 80

76 97

92

79

89

75 78 81

.4

83

88

87 9091

86

93

949596

9899

0

1

4

2 7

3 5 6 8 10

9

1960 1970 1980 1990 2000 2010

.3

Year

*n* = 41 RMSE = 0.033

figure 2.2 Generalized trust over time

people has declined sharply (see Figure 2.2) – moving in tandem with economic inequality.33

The ﬁnancial crisis might affect both types of trust, but for different reasons. On trust in government, many Americans clearly saw the crisis as the result of poor regulation – and were also highly critical of the government’s decision to bail out the banks, investment ﬁrms, and the automobile industry – especially as the unemployment and foreclosure rates soared. As *The Economist*’s columnist Lexington wrote, “The biggest cause of anger is [President Barack] Obama’s willingness to bail out everyone with a tin cup, from bankrupt bankers to incompetent car makers to their over-their-ears mort- gage-holders. People who have borrowed prudently and lived within their means are livid that they are being asked to bail out neighbors who splurged on McMansions and giant televisions.”34 The govern- ment had become too distant from ordinary people – enacting

33 *Ibid*., 186–188, 230–237. 34 Lexington, 2009, 42.

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programs that were not popular (health care), growing to a size that many found out of control, and not competent in getting the economy back on track. The founding of the Tea Party groups and their success in the 2010 elections are testimony to the low level of trust in government – that has barely rebounded since its low in 2008.



On generalized trust, the key factors that might lead to a decline in generalized trust were: (1) perceptions of growing inequality and the belief that the rich were getting special treatment from the govern- ment and ordinary people were being left to fend for themselves as the economy tumbled; (2) the belief that we have lost control over our destiny to forces we cannot control – and for many in 2010 this was the federal government; and (3) a rise in pessimism – the system is fundamentally broken and not easily reparable.

There was plenty of reason to believe that some people are treated better than others in the ﬁnancial crisis, notably the huge payments that chief executives reaped while ordinary citizens suffered. The economic crisis exacerbated inequality. While inequality, as meas- ured by the Gini index, actually fell slightly from 2007 to 2008 and then ticked up slightly thereafter,35 wealth at the very top increased substantially over time, especially compared to the income of the average American. While average wage income rose 26 percent from 1970 to 2005, the salaries of executives rose by 430 percent.36 When the auto executives ﬂew to Washington in 2009 in private jets to ask for bail-outs for their companies, there was a strong public reaction.37 The current situation is hardly unique: economic crises and

rising inequality go together. Moss argues: “There are remarkable correlations between bank failures (and ﬁnancial crises), ﬁnancial regulation/deregulation, and income inequality across U.S. history.”38 The direction of causality is unclear: Moss seems to presume that inequality might have led to crises by giving too much power to the

35 Data are from [www.census.gov/hhes/www/income/data/historical/inequality/](http://www.census.gov/hhes/www/income/data/historical/inequality/) index.html, Table H4. Accessed May 23, 2011.

36 Whoriskey, 2011. 37 Lexington, 2009, 42. 38 Moss, 2010.

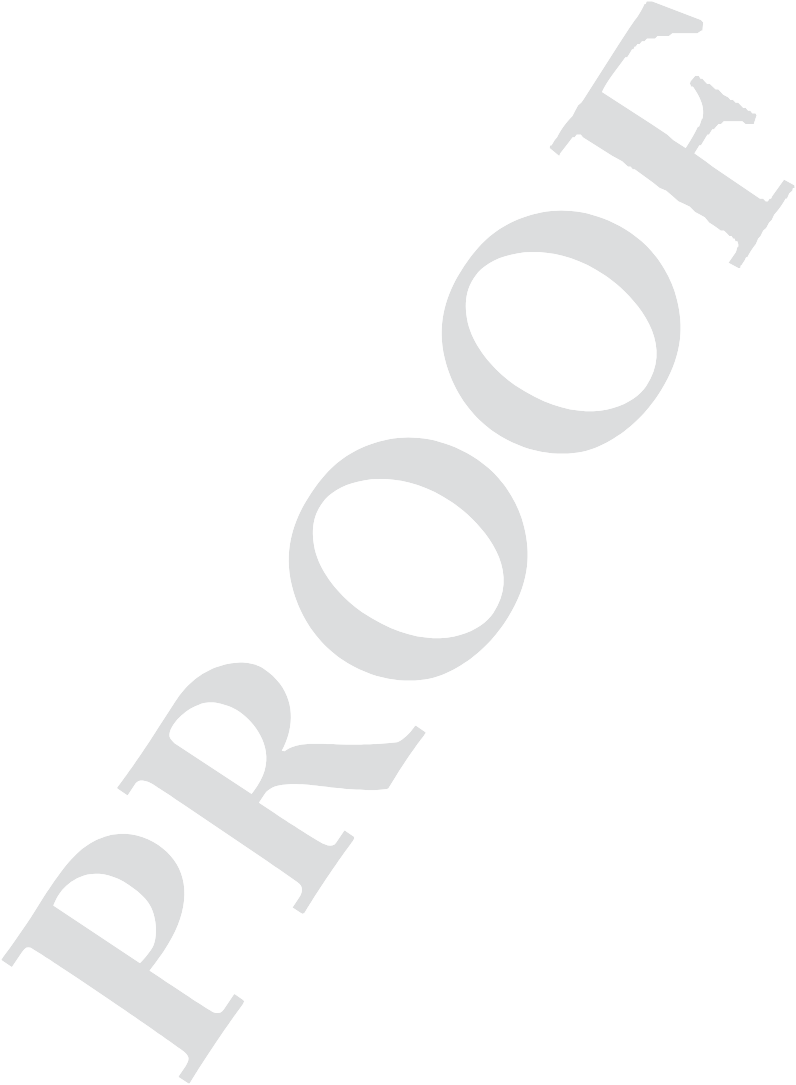
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Financial Trust Index Aggregate Data

.14

.16

9/08 3/09 9/09 3/10 9/10



.08

.1

.12

Wave/Date

Correlation of trust and trust in government

r2 = .000 r2 without wave 2 = .359 aggregate r2 trust/trust in government = .438

figure 2.3 Correlation of trust and trust in government

entrepreneurs on Wall Street, especially since peaks in inequality seem to have occurred *before* the crises.39 What is critical, from my perspective, is not *when* inequality rose (and it didn’t seem to grow by much), but whether people saw unequal treatment in the wake of the crisis.

Second, the rise of the Tea Party was predicated on the idea that government had become too powerful and had usurped the power of local authorities: 85 percent of Tea Party supporters agreed with this statement, while 55 percent who did not support the Tea Party in the Pew survey disagree. Finally, many people came to believe that the political system was fundamentally broken – that it could not be repaired. Such a sentiment reﬂects longer-term pessimism, which is anathema to generalized trust.

Did the economic crisis lead to declines in trust? There is evidence that it had at least a short-term effect in Figure 2.3. Here

39 Story, 2010; Moss, 2010.

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I present the simple correlations of trust in government and trust in people from the FTIS data aggregated by wave of the sample. In the aggregate, over a short time period, trust in government and trust in people are highly correlated (r2 ¼.438) but there is no trend for the size of the individual level correlations over time (r2 ¼.000).



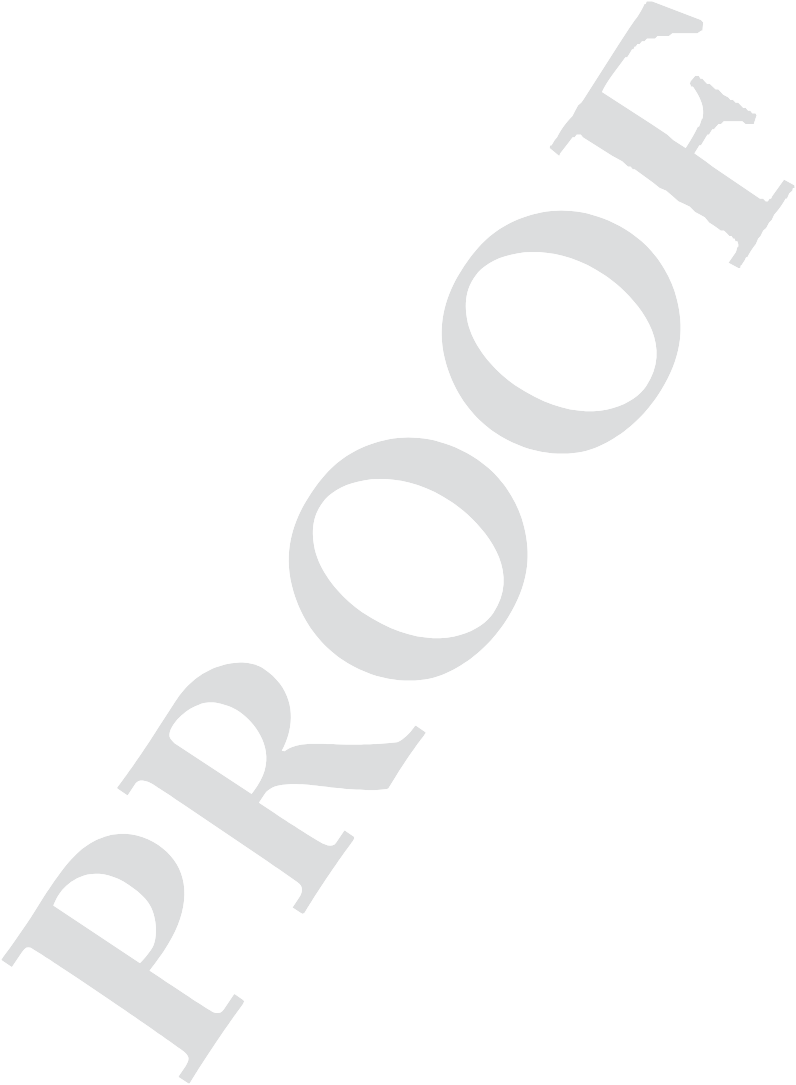
One data point is an outlier – for wave 2 (conducted in March 2009). The individual-level correlation between trust in government and generalized trust is at a maximum (.16) for this wave – considerably above all other correlations other than the last survey in June 2010. Trust in people increased very modestly, but trust in government rose considerably from the ﬁrst wave. The rise in trust in government may seem puzzling since this wave was conducted right after Rick Santelli made his “Tea Party” comment and citizens were organizing Tea Party groups across the country. February, 2009 was also a time when there were new government initiatives on ﬁnancial recovery: the announcement by Treasury Secretary Timothy Geithner of the Financial Stability Plan as well as the President’s announcement of programs of mortgage relief and the Trouble Assets Relief Fund,40 which was not yet so widely unpopular. Government was taking action – so even as the Tea Party movement was just beginning to get organized, the administration seemed to be taking action to resolve the economic crisis.

Since generalized trust is a stable value, it is not surprising that it shows little variation across the seven waves. There is no time trend and the variations are within sampling error. Trust in government is more variable. To make more sense of the data I dichotomized the measures. The low point for trust in government, with just 14 percent expressing conﬁdence, occurs in the ﬁrst wave (December, 2008), a time when there was no single major event, but nevertheless a barrage of bad news from at home and abroad on the effects of crisis. Trust

40 See the ﬁnancial turmoil timeline from the New York Federal Reserve Bank at [www.newyorkfed.org/research/global\_economy/Crisis\_Timeline.pdf,](http://www.newyorkfed.org/research/global_economy/Crisis_Timeline.pdf) accessed July 8, 2011.

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rose steadily over 2009, to 19 percent in March, 23 percent in June, and 25 percent in September before falling to 17 percent in March, 2010. The rise in conﬁdence shows that no news – the dominant pattern throughout 2009 – may be good news. The absence of any more traumatic announcements led faith in government to rise again (see note 8). The increases in trust in government in 2009 correspond to small upticks in both consumer sentiment and in satisfaction with the direction of the country. Overall, however, trust in government, from both the FTIS and Pew data, was very low and had fallen sharply not only from the high after the September 11, 2001 terrorist attacks but also from public disenchantment over the war in Iraq and even the government’s handling of Hurricane Katrina in 2005 (see the source in note 5).



# what the data show

I turn ﬁrst to the FTIS data. Both trust questions are ﬁve point scales so I estimate the models for each by ordered probit (see Table 2.1).41 I present the coefﬁcients, their standard errors, z ratios, and effects. Effects are the changes in probabilities in the independent variables, holding other predictors at their original values and evaluating the independent variables at their minimum and maximum values – the

41 The trust questions are ﬁve-point scales: “On a scale from 1 to 5, where 1 means ‘I do not trust them at all’ and 5 means ‘I trust them completely,’ can you please tell me how much do you trust (the government) (other people in general).” The

standard trust questions are “How much of the time do you trust the government in Washington to do what is right?” and “Generally speaking, do you believe that most people can be trusted or can’t you be too careful in dealing with people?” Pew uses these questions. The trust in government question is a four-point scale ranging from “just about always” to “never” (volunteered). The generalized trust question is a dichotomy. I also dichotomized the trust in government question for two reasons. First, I estimate identical models for the two types of trust, so I needed to collapse the trust in government question. Second, only 2.9 percent of the respondents answered “just about always,” so collapsing the data makes sense. The standard dichotomy on generalized trust is a preferable measure, especially with an odd number of cases, where responses tend to “clump” in the middle (neutral) category (Uslaner, in press (a), Uslaner, in press (b)).

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Table 2.1 *Ordered probits for trust in government and generalized trust: Financial Trust Index Survey*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variable | Coefﬁcient | Std Error | z Ratio | Effect† |
| *Trust in government*  Trust banks | .067\*\*\*\* | .012 | 5.43 | –.082 |
| Trust Federal Reserve | .421\*\*\*\* | .012 | 34.77 | –.517 |
| Angry over state of the economy | –.138\*\*\*\* | .010 | –13.32 | .163 |
| *Generalized trust*  Trust banks | .125\*\*\*\* | .012 | 10.44 | –.055 |
| Trust Federal Reserve | .057\*\*\*\* | .011 | 5.09 | –.025 |
| Angry over state of the economy | –.027\*\*\* | .010 | –2.64 | .011 |

*Notes:*



\* p <.10

\*\* p <.05

\*\*\* p <.01

\*\*\*\* p <.0001

–2\*Log Likelihood ratio ¼ 17744.90 for trust in government, 17711.76 for generalized trust

Cutpoints not reported

† Change in probability for not trust at all

“effects” of each predictor.42 For the ordered probits, the effects are the changes in probability of not trusting government (people) at all.

The models using the FTIS data include just three predictors: trust banks, trust the Federal Reserve Bank, and anger over the state of the economy. The huge sample sizes mean that all three variables are

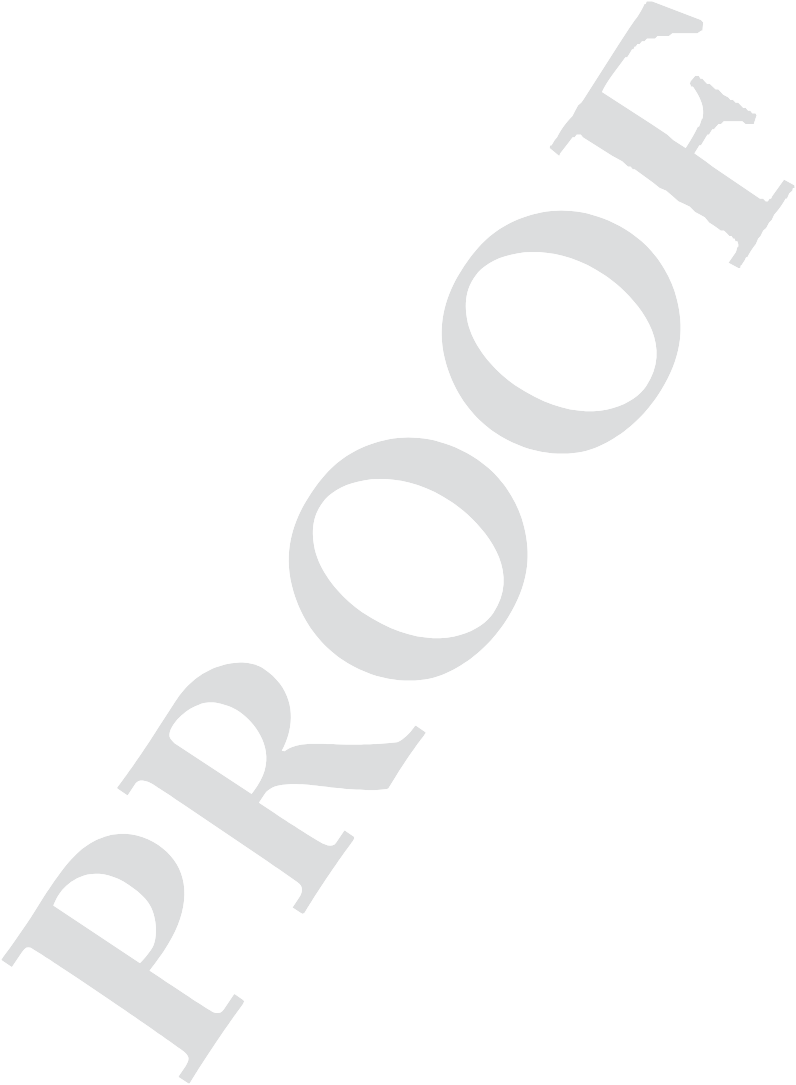
signiﬁcant, at least at p <.001 for both trust measures. But the effects

for each measure are far greater for trust in government than for trust in other people. People who have trust in banks are 8 percent less likely to

42 Rosenstone and Hansen, 1992. For dichotomies, I estimate these probabilities using the margins command in Stata, followed by the lincom command for the instrumental variables probit models for the Pew data. Details are available on request.

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have no conﬁdence in government and 5.5 percent less likely to have little faith in other people. People who are the angriest about the state of the economy are 16 percent more likely to distrust government have only a 1 percent greater probability of mistrusting other people. Since many of the efforts to stimulate the economy involved the Federal Reserve Bank (and Ben Bernanke, the Chairman of its Board of Govern- ors), it is not surprising that the biggest effects for trust in government are for conﬁdence in the Fed. People with complete conﬁdence in the Federal Reserve Board are 52 percent less likely to express strong distrust of government, compared to those with the least faith in the Fed. The effect is far more modest for trust in people, just 2.5 percent. The ﬁnancial crisis had much stronger effects on trust in government than on trust in people according to the analysis based upon FTIS data. This seems reasonable, especially since the available



variables do not tap either inequality or long-term pessimism.

The Pew Trust in government survey provides a broader opportunity to examine the impact of the ﬁnancial crisis on trust. The estimation strategy I have chosen is instrumental variable probit. I use probit because the two trust questions are dichotomies/ dichotomized (see note 9). I want to examine the effects of both Tea Party support and the economic crisis, but it is not realistic to assume that they are independent of each other. So the models for trust include the measure of agreement with the Tea Party. But I treat support for the movement as depending upon attitudes toward the economic crisis, as well as on perceptions of whether the government is a threat, if it interferes with local initiatives, whether the system is broken, ideology and positions on health care, satisfaction with the direction of the country, whether government helps the average person, and whether the entertainment industry has a positive effect on the country.

# trust, the tea party, and the economic crisis: the pew survey

I turn now to an examination of the roots of trust in government and generalized trust in the Pew Trust in government survey. The Pew

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survey has a more comprehensive set of questions – though it is clearly more designed to examine trust in government than general- ized trust. It also permits me to consider whether the economic crisis played a key role in support for the Tea Party – and whether in turn this led to lower levels of support for either form of trust.



While trust in government and generalized trust have different roots, I estimate identical models for them. In part, I do this because the survey is thin on determinants of generalized trust.43 Identical models also allow us to see how some factors inﬂuence one type of trust and not another.44

The models I estimate are instrumental variable probits. I use probits because the trust measures are dichotomies (see note 9). One of the key predictors is support for the Tea Party.45 As I have argued above, the inﬂuence of the economic crisis on either form of trust is not likely to be direct, but rather through its effect on Tea Party support. So I estimate a model for Tea Party support as part of the trust estimations – and then use the predicted values for Tea Party support in the trust equations.46 I consider the estimations for the two forms of trust and Tea Party support and then I also examine a simpler model for Tea Party support alone.

The trust models include, in addition to attitudes on the Tea Party, satisfaction with the direction of the country, whether the government threatens your rights and freedoms, whether the federal government interferes with the role of state and local government, whether the political system is broken or can be repaired with new people, ideology, whether one owns a gun, age, education, and race. Satisfaction with the direction of the country is a widely used measure of government performance (and the Pew survey does not have a question on satisfaction with the economy). The two questions on government – is it a threat and is the federal government infringing

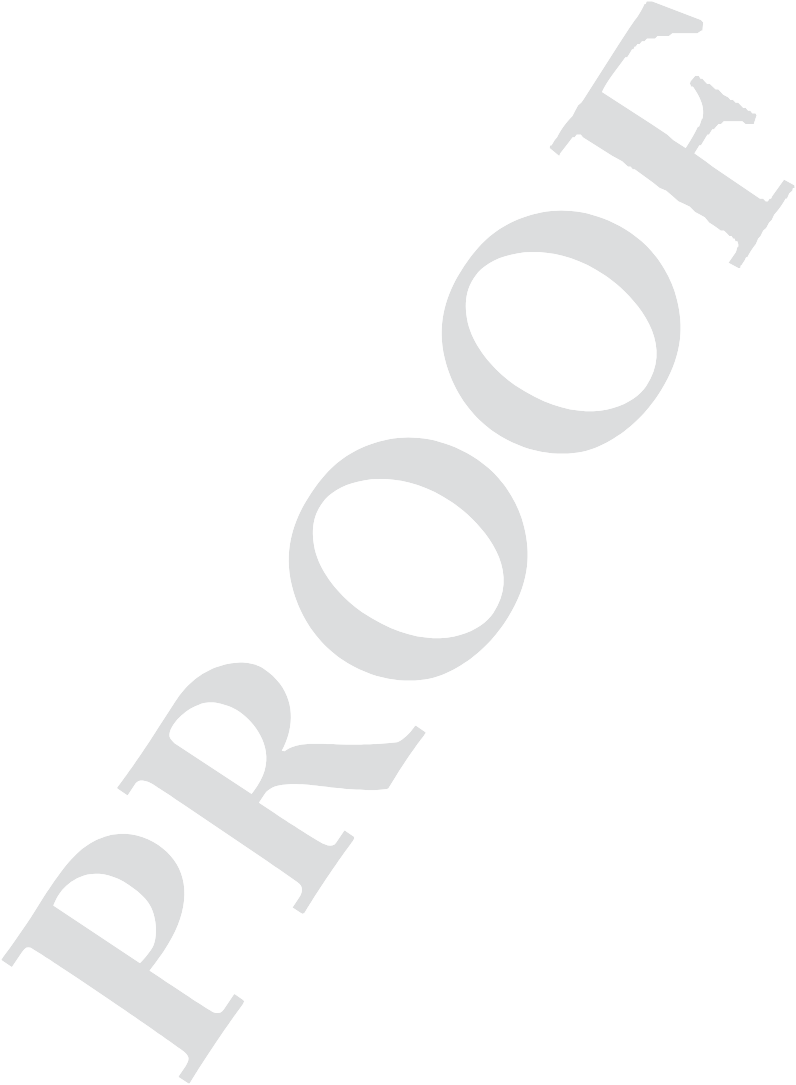
43 See Uslaner, 2002, ch. 4. 44 *Ibid*., 154–158.

45 The middle category is “no opinion.” I considered dropping such responses (treating them as missing data), but this would have reduced the sample size dramatically.

46 I use the ivprobit command in Stata for these estimations.

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on the role of the states and localities – should tap different dimen- sions of trust. Government as a threat may shape both types of trust. If we see government as a threat, we would be less likely to trust it. Perceiving threats may just as likely reﬂect a worldview that our life is not within our control – and that we should not be so ready to put our faith in *anyone* outside our immediate circle of family and friends.47 The Pew survey has no question that directly taps economic inequality. The closest is whether government helps the average person rather than special interests. A similar question – whether ofﬁcials don’t care for the average person – was (other than age) the strongest predictor of generalized trust in one model I estimated.48 It is thus a reasonable measure of perceptions of inequality.



Anderson *et al*. argue that identiﬁers of the in-party will be more trusting of government than out-party supporters.49 Rather than party identiﬁcation, I include ideology in the trust equations because all pre- dictors in the trust equations are also employed as instruments for Tea Party support. Since almost all Tea Party candidates were Republicans, party identiﬁcation would likely swamp all other effects in that equa- tion.50 The strong overlap between ideology and party identiﬁcation rules out including both of them.51 One of the cultural issues shaping distrust in government is gun control. Gun owners are, according to one study, less likely to trust government.52 Some Tea Party candidates – notably Sharron Angle, the Republican nominee for the United States Senate from Nevada in 2010, argued that people needed to assert their “Second Amendment rights” to protect themselves from government abrogation of their rights. Finally, generalized trust is lower among the young, the least educated, and African-Americans.53

The instrumental variables for Tea Party support include all of the predictors for trust54 as well as four other determinants of Tea

47 Banﬁeld, 1958, 110. 48 Uslaner, 2002, 98–100. 49 Anderson *et al*., 2005.

50 Bailey *et al*., 2011. 51 Jacobson, 2011.

52 Jiobu and Curry, 2002. 53 Uslaner, 2002, ch. 4.

54 This is standard in instrumental variable estimation in Stata. The equations for Tea Party support including such variables are called the “reduced form.”

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Party support: two measures of attitudes toward the ﬁnancial crisis – whether banks have a positive effect on the country and whether Wall Street gets more attention than it deserves – as well as govern- ment interference with state and local authorities and attitudes toward the Obama administration’s Affordable Health Care Act. The rationale for the economic measures is straightforward: it was the economic crisis that spurred Rick Santelli to call for a new American Tea Party. Arguing that the federal government has usurped the powers of state and local authorities is a likely source of mistrust of government – and of support for the Tea Party move- ment.55 For many, the health care bill was a federal intrusion into areas of state responsibility – and fourteen state attorneys general ﬁled suit to declare the act unconstitutional.56



I present the results of the instrumental variable probits in Tables 2.2 and 2.3. Table 2.2 has the estimates for trust in government and the associated instruments for Tea Party support. Table 2.3 has similar estimates for generalized trust and the instruments. The esti- mates for the instruments are, of course, similar for both estimations. However, trust in government and generalized trust have – as in other analyses – different foundations. The effects tell the story clearly. The Tea Party instrument is by far the most important factor shaping trust in

government. It is the only variable signiﬁcant at p <.01 or better. More critically, the strongest Tea Party supporters are *76.3 percent less likely*

*to trust government* than are those most skeptical of the movement. The Tea Party instrument is not signiﬁcant in the generalized trust equation and the effect is a mere.026: Strong supporters are 2.6 percent less trusting of other people than are opponents, a minuscule effect.

The second largest effect for trust in government is for age, though this result is less compelling since it may be ephemeral: young people, most notably 18-year-olds, are 13 percent more likely to put faith in government than are older people (aged 75). This may reﬂect the greater enthusiasm of young people for President Obama and the

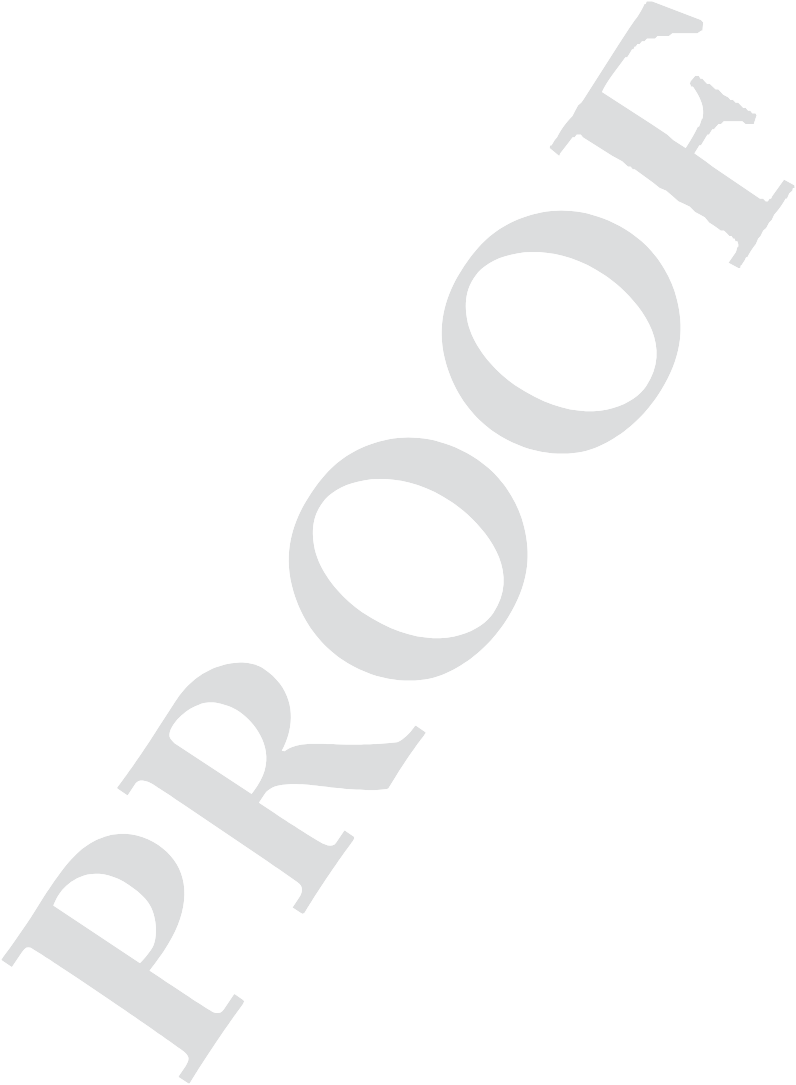
55 Berkowitz, 2010. 56 Williams, 2010.

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Table 2.2 *Instrumental variable probit: trust in government*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variable | Coefﬁcient | Std error | z Ratio | Effect |
| *Tea Party Agreement (instrument)* | –.777\*\*\*\* | .203 | –3.83 | –.763 |
| Satisfaction with direction of | .422\*\* | .211 | 2.00 | .103 |
| country |  |  |  |  |
| Government threatens your | –.076 | .185 | –.41 | –.035 |
| rights and freedoms |  |  |  |  |
| Government doesn’t do enough | –.100 | .121 | –.82 | –.046 |
| to help average American |  |  |  |  |
| Political system is broken | –.174 | .159 | –1.10 | –.040 |
| Ideology | –.112 | .121 | –.92 | –.100 |
| Own gun | .002 | .170 | .01 | .000 |
| Age | –.010\*\* | .005 | –2.12 | –.134 |
| Education | –.053 | .053 | –1.00 | –.073 |
| African-American | .445\*\* | .243 | 1.83 | .138 |
| Constant | 2.071 | 1.404 | 1.47 |  |
| *Notes:* |  |  |  |  |

\* p <.10



\*\* p <.05

\*\*\* p <.01

\*\*\*\* p <.0001

N¼ 489 Wald χ2 ¼ 72.32

Democratic Party rather than any other rationale for conﬁdence in the system per se.57 Indeed, consistent with much other research, older people are substantially *more* likely to say that “most people can be trusted.”58 The effect in Table 2.3, .194, is the third largest in the model. African-Americans are also more trusting of government (by 11 per- cent); hardly surprising since Barack Obama is the ﬁrst black President of the United States. But they are also 14 percent less trusting of other people, again consistent with previous research and hardly surprising.59

57 Keeter *et al*., 2008. 58 Brehm and Rahn, 1997; Uslaner, 2002, 98–107.

59 Uslaner, 2002, 98–107.

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Table 2.2 (continued) *Estimates for Tea Party Agreement Instrument*

|  |  |  |  |
| --- | --- | --- | --- |
| Variable | Coefﬁcient | Std error | z Ratio |
| *Tea Party Agreement* |  |  |  |
| Satisfaction with direction of country | –.100 | .110 | –.91 |
| Government threatens your rights and | –.250\*\*\*\* | .058 | –4.32 |
| freedoms |  |  |  |
| Government doesn’t do enough to help | .052 | .059 | .88 |
| average American |  |  |  |
| Political system is broken | –.011 | .088 | –.13 |
| Government interferes too much in state | –.317\*\*\*\* | .052 | –6.13 |
| and local matters |  |  |  |
| Entertainment industry has positive | –.115 | .111 | –1.04 |
| effect on country |  |  |  |
| Banks have positive effect on country | .109 | .141 | .77 |
| Wall Street gets more attention from | .089\* | .055 | 1.63 |
| government than it deserves |  |  |  |
| Favor health care legislation | –.704\*\*\*\* | .124 | –5.68 |
| Age | –.002 | .003 | –.71 |
| Education | –.064\*\* | .031 | –2.09 |
| African-American | .014 | .177 | .08 |
| Constant | 5.498\*\*\*\* | .314 | 17.53 |
| *Notes:* |  |  |  |

\* p <.10

\*\* p <.05

\*\*\* p <.01

\*\*\*\* p <.0001

Satisfaction with the direction of the country leads to a 10 percent boost in the likelihood of trusting government. Counterintui- tively, those who are most satisﬁed are 9 percent *less* likely to trust other people. However, this effect is far from statistically signiﬁcant: the standard error is six and a half times as great as the probit coefﬁ- cient. The only other factor with a measurable effect is ideology: strong conservatives are 10 percent less likely to trust government than are very liberal respondents.

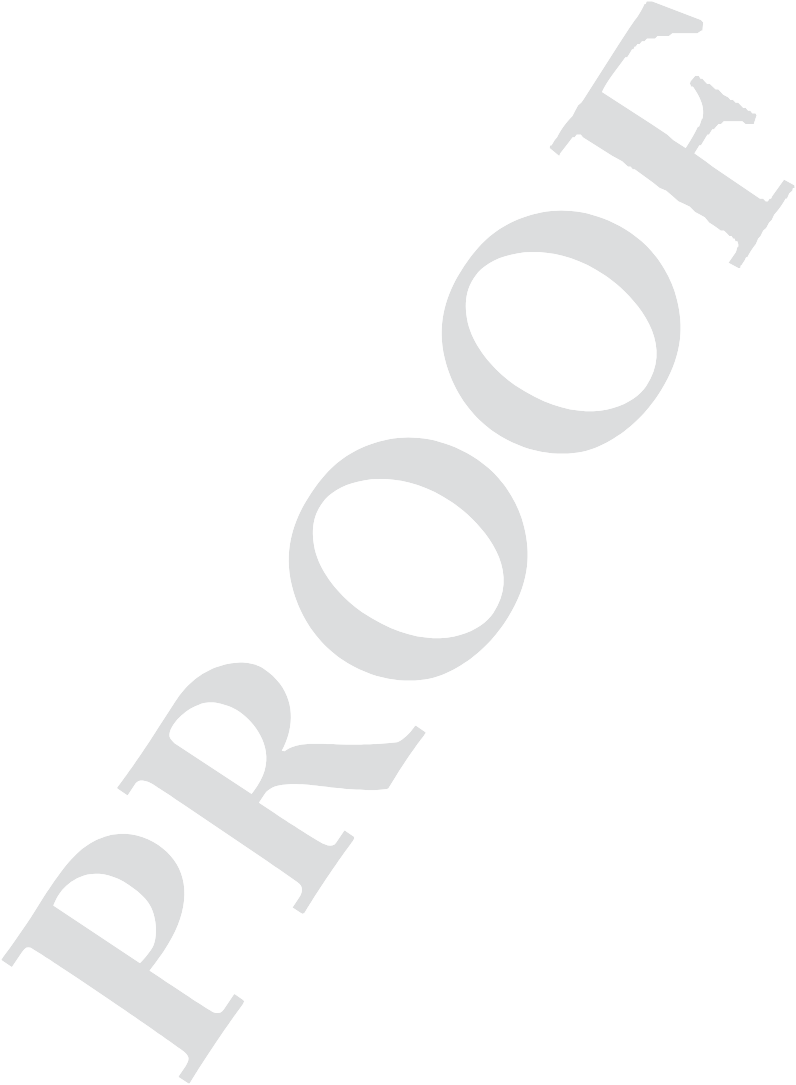
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Table 2.3 *Instrumental variable probit: generalized trust*

Variable Coefﬁcient

Std

error z Ratio Effect



*Tea Party Agreement (instrument)* –.019 .149 –.13 –.026

Satisfaction with direction of country –.027 .173 –.16 –.090

Government threatens your rights and freedoms

Government doesn’t do enough to help average American

–.246\*\* .104 –2.37 –.162

–.349\*\*\*\* .097 –3.61 –.244

Political system is broken –.332\*\*\* .134 –2.48 –.111

Ideology .012 .090 .14 .016

Own gun –.037 .146 –.25 –.012

Age† .010\*\*\* .004 2.36 .194

Education .179\*\*\*\* .046 3.89 .357

African-American –.428\*\* .232 –1.85 –.138

Constant –2.376\*\* .910 –2.61

*Notes:*

\* p <.10

\*\* p <.05

\*\*\* p <.01

\*\*\*\* p <.0001

N¼ 489 Wald χ2 ¼ 72.32

\* p <.10

\*\* p <.05

\*\*\* p <.01

\*\*\*\* p <.0001

† Effects for age calculated at 18 and 75

# what shapes generalized trust?

The factors shaping generalized trust are very different from those for trust in government. Education is, as elsewhere,60 the strongest pre- dictor of trust: people with postgraduate training are 36 percent more likely to trust others than are respondents with only a grade school education. Education has no signiﬁcant effect on trust in government.

60 Brehm and Rahn, 1997; Uslaner, 2002, 98–107.

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Table 2.3 (continued) *Estimates for Tea Party Agreement Instrument*

Variable Coefﬁcient Std error z Ratio



*Tea Party Agreement*

Satisfaction with direction of country –.130 .110 –1.18

Government threatens your rights and freedoms

Government doesn’t do enough to help average American

–.251\*\*\*\* .058 –4.31

.048 .059 .81

Political system is broken .001 .086 .01

Government interferes too much in state and local matters Entertainment industry has positive effect on country

–.303\*\*\*\* .052 –5.84

–.026 .094 –.28

Banks have positive effect on country .171 .057 1.45

Wall Street gets more attention from government than it deserves

.084\* .057 1.48

Favor health care legislation –.743\*\*\*\* .116 –6.38 Age –.001 .003 –.52

Education –.056\*\* .031 –1.80

African-American .044 .180 .25

Constant 5.399\*\*\*\* .315 17.14

*Notes:*

\* p <.10

\*\* p <.05

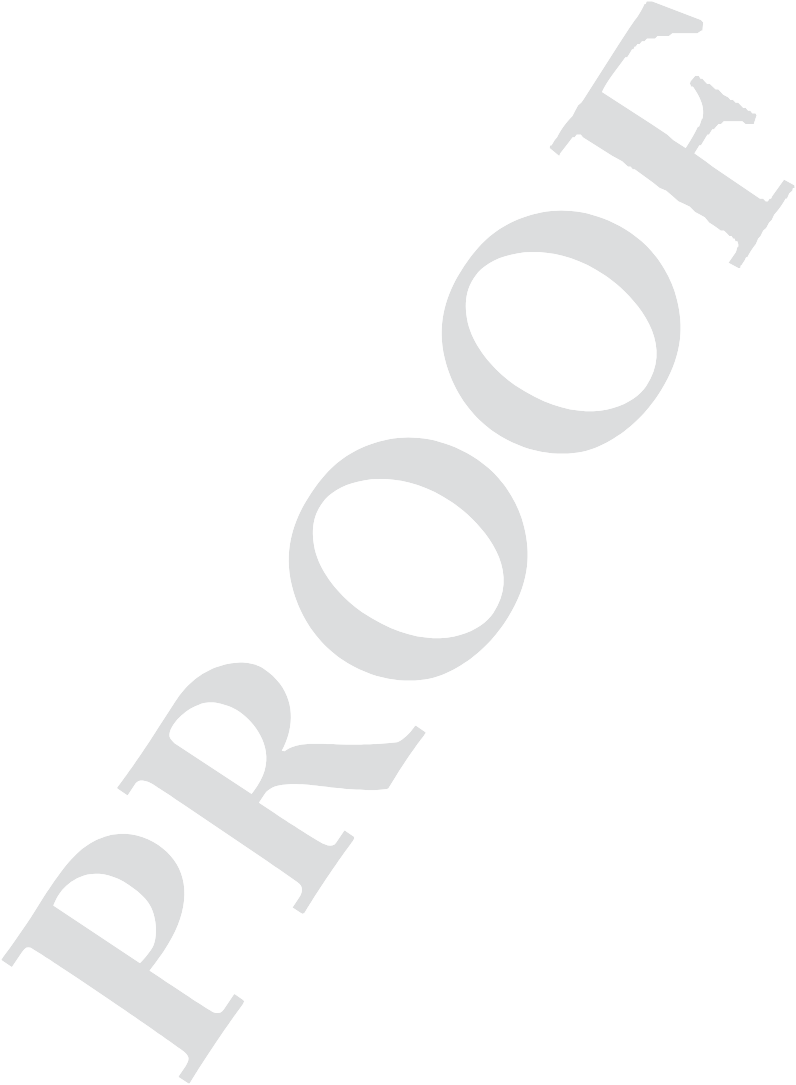
\*\*\* p <.01

\*\*\*\* p <.0001

Perhaps a bit ironically, three perceptions of government matter for generalized trust, but not for conﬁdence in government. Most notable is the powerful effect of whether the government helps the average person. Believing that the failure of government to act on behalf of the “common man (and woman)” is a major problem leads to a .24 drop in the probability of trusting others. The idea that government is a threat to you makes you 16 percent less likely to put faith in others. If you say that the system of government is broken, you will be 11 percent less likely to be a generalized truster. None of these measures leads to a signiﬁcant drop in trust in government.

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The factors shaping trust in government and generalized trust are thus very different: political attitudes – notably Tea Party support and ideology as well as short-term satisfaction with the direction of the country – affect conﬁdence in government, but not generalized trust. Views about who gets what, whether you face threats from forces you cannot control, and whether you can ﬁx problems shape generalized trust, but not conﬁdence in the state. Older people have more trust in other people, but less in government, while the opposite is true for African-Americans. Owning a gun is the only factor that shapes neither form of trust.



# what shapes tea party support?

What underlies Tea Party support? I ﬁrst examine the ﬁrst stage estimates in the instrumental variable probits. This estimation tech- nique does not permit an estimation of probit effects, so I have to rely upon the signiﬁcance of the variables. In the trust in government model, people who believe that Wall Street receives too much atten- tion from Washington are signiﬁcantly more likely to support the Tea Party. The effect is weaker in the generalized trust ﬁrst stage estima- tion, but here the belief that banks are having a *positive* effect on the country seems to increase support for the movement (though the wrongly signed coefﬁcient is not signiﬁcant). The economic crisis did seem to boost support for the Tea Party – but the effect seems modest compared to more explicitly political variables: Worrying about governmental interference in state and local affairs, seeing government as a threat to your rights, conservatism, and especially opposition to the administration’s health care legislation drove sup- port for the Tea Party. Only education, of all the other variables, had a signiﬁcant effect on backing the movement (more highly educated people are less supportive).

The initial call for a new Tea Party from Rick Santelli was based upon conservative populist rhetoric that demonized the unequal treatment of the rich on Wall Street and in the banking community at the expense of the average person. Yet, the perception that the

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government did not help the common men and women was not a signiﬁcant predictor of Tea Party support. Neither was satisfaction with the state of the country or even the belief that the system is broken. The rhetoric also emphasized a cultural gap between liberals and conservatives. Yet, a classic demon of the right – the entertain- ment industry – did not affect support for the Tea Party. Neither did gun ownership.



Finally, I estimated a “bare bones” standalone model of Tea Party support. To obtain effects that are easier to understand, I collapsed the measure of approval into a dichotomy.61 The model includes only one cultural factor (the entertainment industry), two economic indicators (Wall Street and bankers), the government interference measure, support for the health care law, and education. Economics matters – but only for Wall Street. Believing that

Wall Street gets too much attention leads to a 15 percent greater likelihood of backing the Tea Party. Beliefs that banks have a positive effect on the country continue to lead to more support for the move- ment. This is not a statistical aberration due to the confounding inﬂuence of other variables (e.g., highly collinear predictors). The two economic indicators are barely related (r ¼.019). And the zero-order correlation between perceptions of bankers and Tea Party support is positive, if small (r ¼.065). There is also modest support for a cultural effect: seeing a positive effect for the entertainment indus- try drives Tea Party support down by 15 percent. But the effect of health care is twice as large and belief in government interference increases backing by 46 percent.

# reprise

The economic crisis clearly had political effects: the very high unemployment rate was in the minds of voters in 2010. The state of the economy was the most important issue in the election and voters

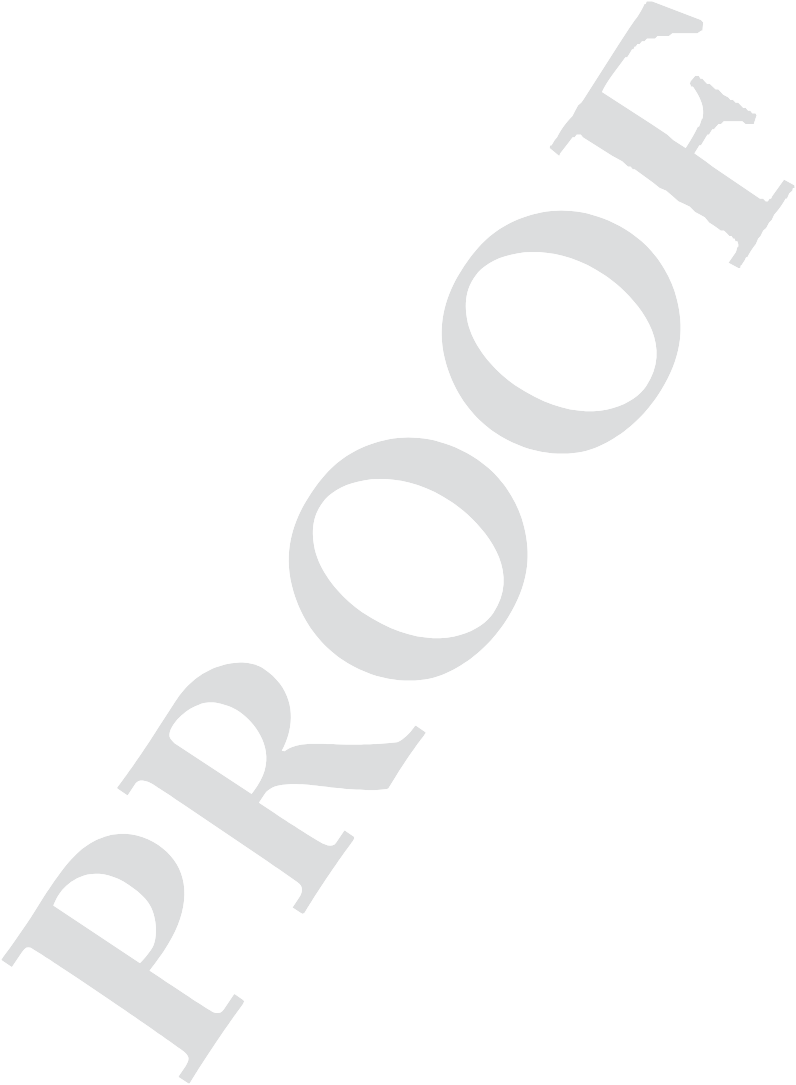
61 I coded support and strong support as 1; opposition, strong opposition, and no opinion are coded as 0.

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Table 2.4 *Probit for Tea Party Agreement (dichotomized)*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variable | Coefﬁcient | Std error | z Ratio | Effect |
| Entertainment industry has | –.546\*\*\*\* | .144 | –3.80 | –.146 |
| positive effect on country |  |  |  |  |
| Banks have positive effect | .335 | .153 | 2.19 | .089 |
| on country |  |  |  |  |
| Wall Street gets more | .288\*\*\*\* | .080 | 3.57 | .153 |
| attention from government |  |  |  |  |
| than it deserves |  |  |  |  |
| Government interferes in | .553\*\*\*\* | .081 | 6.82 | .458 |
| state/local area |  |  |  |  |
| Favor health care legislation | –1.057\*\*\*\* | .140 | –7.55 | –.314 |
| Education | –.052\* | .038 | –1.38 | –.082 |
| Constant | 1.129\*\*\*\* | .253 | 4.46 |  |

*Notes:*



\* p <.10

\*\* p <.05

\*\*\* p <.01

\*\*\*\* p <.0001

McKelvey–Zavoina R2 ¼.546 percent predicted correctly: 76.7 (Model)

60 (Null)

–2\*Log likelihood ratio ¼ 554.05

who held the economy to be central were more supportive of Repub- licans. Two-thirds of voters who were very worried about the econ- omy said that they voted Republican – and this was half of the electorate. The election was also about health care and the power of the federal government. Only a third of voters blamed Wall Street for the country’s economic woes and 57 percent of them voted Republican.62

Why didn’t the economic crisis have bigger effects on trust? For generalized trust, the answer may be twofold. First, generalized trust

62 See [www.cnn.com/ELECTION/2010/results/polls/#val=USH00p3](http://www.cnn.com/ELECTION/2010/results/polls/#val%3DUSH00p3) and www.cnn. com/ELECTION/2010/results/polls/#val=USH00p2, accessed July 12, 2011.

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is learned early in life and is largely resistant to adult experience. Second, trust in people is not based upon short-term economic trends and it may be too early (or we may not have the right questions) to determine whether the long recession has led to pessimism for the long term. In 2010 slightly more people thought that life for the next generation would be worse than now (39 percent) than who thought it would be better (32 percent, see note 15). Americans may be less optimistic than in the past, but the economic crisis has not led to a collapse in conﬁdence.



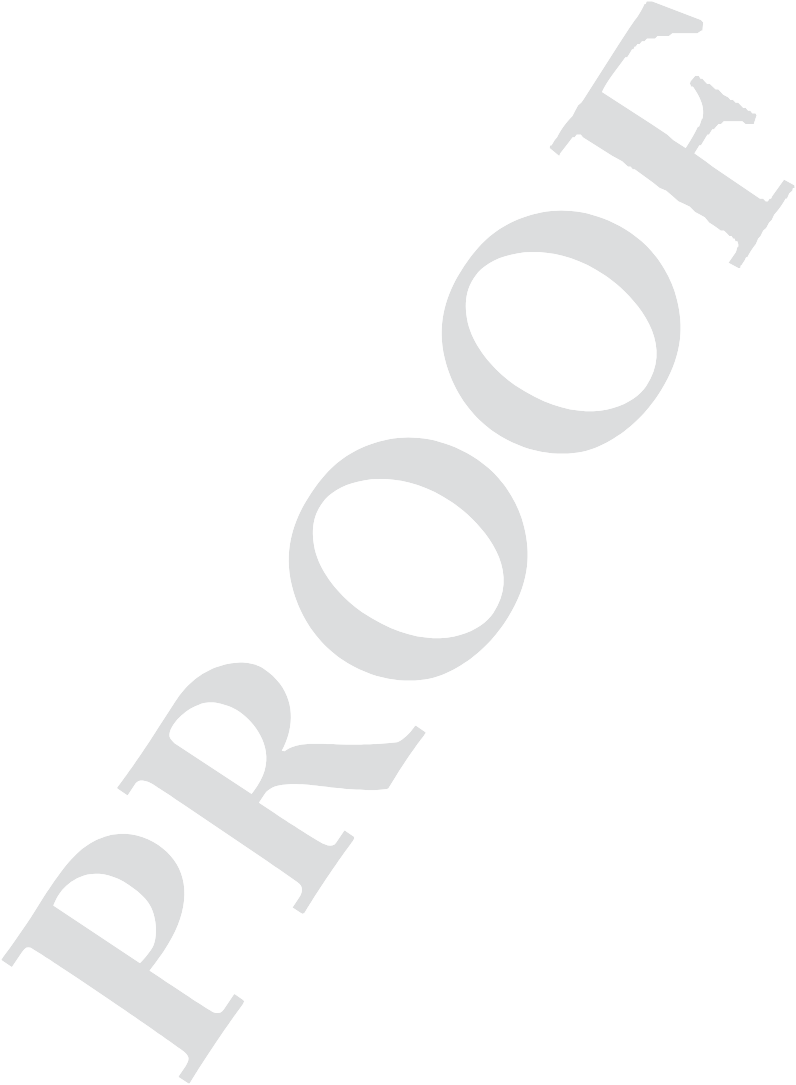
The economic crisis had a greater impact on trust in govern- ment, but even here the impacts were limited. The Tea Party move- ment may have been started as a protest against Wall Street, but the movement quickly transformed itself into a more general movement against big government and Obama’s health care bill in particular. Votes for the President’s economic stimulus and for TARP did come back to hurt Democratic members of Congress, but health care seemed more important.63 The Tea Party emerged as the ideological forefront of the Republican Party, not as a protest movement against bigness per se. Moreover, the public has long been skeptical of big business. In 1973, the ﬁrst time the General Social Survey asked the question, just 31 percent of respondents said that they had conﬁdence in business. This ﬁgure bounced up and down until 2001, when it began a steady decline. It reached a low of 13 percent in 2010, but was only 16 percent in 2008 (before the crisis hit).

There is some evidence that the crisis did lead to less trust in government. In recent years, Americans have not expressed much conﬁdence in their leaders even when times have been better. Our polarized political system has taken a toll on how we view our polit- ical leaders. Trust has become an uncommon commodity. You can’t destroy what isn’t there. Once the protest movement that stemmed from the crisis became so highly partisan, Tea Party supporters could not bring themselves to believe that the system was fundamentally

63 Brady *et al*., 2011; Jacobson, 2011, 48–49.

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broken. If this were so, they would have no rationale for their cam- paigns. For once, it wasn’t (in the words of Bill Clinton’s political strategist James Carville in 1992) “the economy, stupid.”



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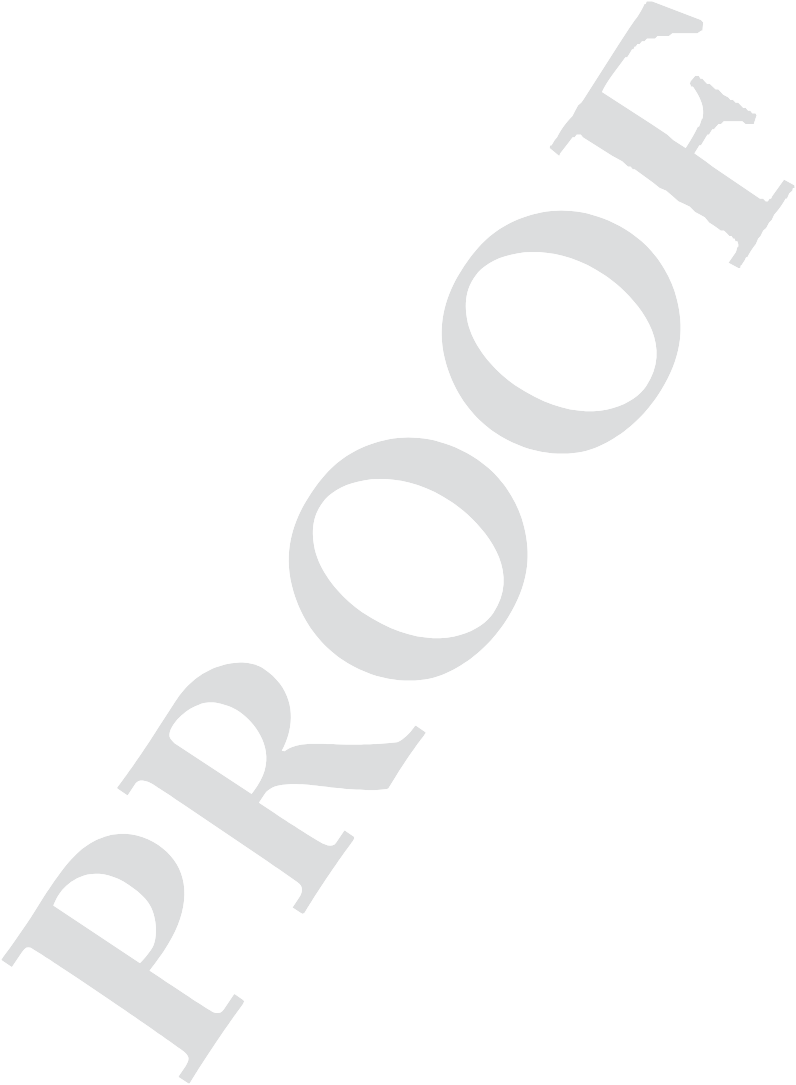
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