

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 (Putnam, 1993; Fukayama, 1995; Knack and Keefer, 1997), to making daily life more pleasant. In a trusting society, ordinary people take active roles in their communities, joining voluntary organizations, giving to charity, and volunteering their time (Putnam, in press; Uslaner, 1998). An active and engaged citizenry is motivated by a shared sense of common purpose that ultimately helps people find compromises to difficult issues (Uslaner, 1993). 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 (Hardin, 1992). Or does it? Consider the following story.

The Uslaner family regularly makes trips to the Delaware beaches and on the way from suburban Maryland there is a fruit stand which is rarely staffed. Yet, there is usually fruit available for purchase on the honor system. You take what you want and put the money into a lock box. The owner says (on one of the rare occurrences I found him there) that only rarely do

people betray him and take fruit without paying.

The fruit store owner regularly puts faith in folks they did not know, without any evidence of anyone's trustworthiness. He doesn't know who bought (or took) his fruit. He has to *presume* that most people are trustworthy. Yes, he has some evidence. Clearly, if people routinely ripped him off, he would have to close his stand when he couldn't be there himself. Yet, at some point, he was willing to take an initial gamble that "most people can be trusted." He might extrapolate from his life experiences, but this would be dangerous.

First, it would be foolish to extrapolate his experiences with close associates to people he has never met. If you live in a rural area along the Maryland-Delaware border, you are likely to know many (maybe even most of your neighbors) and you can determine whether most of them are trustworthy. But they are not the primary patrons of a fruit stand on the road to the beach. Big city folks—strangers—have been the customers whenever I stopped there and there is no way that the owner can have any knowledge of their characters. Second, inferring trustworthiness from your neighbors might be discouraging. The fruit stand owner's neighbors in this rural areas are not, survey data tell us, the friendly folk of Mayberry. Instead they are at best no more trusting—and quite possibly far less trusting--of strangers and of people different from themselves than are people from small towns, medium sized cities, or even the megalopolis, where "nobody knows your name."<sup>1</sup> The fruit stand owner might just as well shut down his wooden shack.

The fruit store owner has faith in strangers, which I call "moralistic" or "generalized" trust. This is trust in people whom we don't know and are likely to be different from ourselves. Such trust assumes that we don't risk so much when we trust 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 share similar moral premises. In the words of the standard survey research question, they believe that “most people can be trusted.” 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 will join all sorts of voluntary organizations and will also take part in civic activities that are more demanding and yield bigger pay-offs, such as giving to charity and volunteering time. My task here is to show how moralistic trust is essential to civil society—to outline what trust leads to and to show why the decline in trust is worrisome.

#### The Varieties of Trust

In contrast to moralistic trust, there are two other types of trust: *strategic* trust, which *is* based on what we know about people, and *particularized* trust, where we only put our faith in people of our own kind. Many of our experiences in daily life are based on strategic trust. We place our faith in Smith, Barney, or some other stockbroker, or an electrician based on what we know about their performance. 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.

Particularized trusters only have faith in their 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 (Uslaner, in press; Wuthnow, in press). So particularized trusters do take part in civic life, but not in the bridging associations that Putnam (1993) 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.

Moralistic or generalized trust is the mirror image of particularized trust. The former 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 trusters are confident that they *can* make the world better. Consider the prototypical trusteer 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 (Finkel, 1996, 10-11).

Generalized trust is a moral commitment. Trusters don't base their decisions to get involved in their communities or to help others on expectations of reciprocity or trustworthiness.<sup>2</sup> Trusters, 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 (Lewis and Weigart, 1985, 970). 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 a study of adults from 1972-1976 and another of high school students from 1965 to 1982, trust in other people was more consistent over time than virtually all other attitudes.<sup>3</sup> 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.

### 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 American National Election Study (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.

Across a wide variety of surveys, three fundamental results stand out. First, trust is never the *only* and rarely even the most important factor shaping civic engagement. Second, contrary to some other analyses, in almost all cases, trust is not important for most forms of civic engage-

ment.

Third, you can't just go around manufacturing trust. Modern communitarians see membership in voluntary associations as a kind of holy grail to a trusting community (Putnam, 1993, 171, 180). They follow Tocqueville (1945, 108-109, 117), who argued that civic associations are the essential building blocks of collective action. 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 (see Putnam, 1995 and Brehm and Rahn, 1997). And people who give to charity get a "warm glow," a feeling of doing good, in return (Andreoni, 1989).

Can we go about rebuilding trust by getting people involved in civic life? If so, we should put a heavy emphasis on getting our young people involved in all sorts of extracurricular activities, from playing in the school band to volunteering at homeless shelters to create responsible and trusting adults. Sounds great—but, alas, it doesn't work. 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 (Newton, 1997). And there is little reason to expect that many types of organizations *could* generate trust (Levi, 1996). Tocqueville (1945, 121), who originally framed the connection between cooperation and civic engagement, recognized that trust (or "self-interest rightly understood," as he called it) is the precursor to civic engagement rather than its consequence. 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?<sup>4</sup> There is considerable support for the claim that trust in other people leads to more engaged communities (see Putnam, 1995 and Brehm and Rahn, 1997). 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 in a variety of surveys. Of the 22 organizations included in the 1996 ANES, trust's 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 and especially religious organizations—where they would congregate with people like themselves.

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.<sup>5</sup> 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.<sup>6</sup>

These civic activities consume trust. They mostly don't produce it. I estimated statistical models that allow me to test for reciprocal causality.<sup>7</sup> Does trust cause civic engagement or does civic engagement cause trust?

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!



Trusting people are much more likely to volunteer, but volunteers are only slightly more prone to trust other people. The one consistent—and sometimes large impact—is that charitable contributions do lead to a “warm glow” effect. They both depend upon trust and produce it, sometimes substantially.<sup>8</sup> 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.

Trusting people are more likely to work with others on community problems. People who trust others and who rate out-groups highly are more committed to fulfilling their civic obligations such as jury service. Particularized trusters, who are close mainly to their own groups, are more reluctant to serve on juries.<sup>9</sup>

Generalized trusters also have greater senses of moral obligation to their fellow citizens. 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.<sup>10</sup> Moralistic trusters are committed to others in the society beyond anticipation of reciprocity.

Activities such as giving to charity, volunteering time, and being willing to serve on a jury are more likely to build trust than joining organizations. People who give time or money show more civic commitment—and they are also more likely to interact with people who are different from themselves.<sup>11</sup> Most voluntary organizations don’t have a diverse enough membership to build trust in strangers. Putnam (1993) points to choral societies in Italy as signs of vibrant

communities, but in the United States they are composed of young singles linked together by their love of classical music.<sup>12</sup> 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 (Erikson and Nosanchuk, 1990; Scott and Godbey, 1992).

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. You don't need trust to get involved with people like yourself—and your activities with them won't build faith in people who are different from yourself.

### Why Trust Matters

An engaged citizenry is good for democratic theory. But why should ordinary citizens care about the consequences of trust? To be sure, giving to charity and volunteering are "good things." They help people in need. And it is important that people serve on juries voluntarily (although they can always be compelled to do so). And it is even more important that people say that it is wrong to buy stolen goods and not hit someone else's car without making a report. Yet, again, we can impose legal sanctions on scofflaws. But why should we care whether people join voluntary organizations—or even work on community problems?

Putnam (1993) argues that trust in people and other social connections that fall under the rubric of "social capital" are important for three reasons. First, civic engagement leads to

economic prosperity. The more “civically engaged” northern part of Italy was also more prosperous than the disengaged South. And countries with higher levels of trust and group membership *are* better off (Knack and Keefer, 1997). Yet, this relationship is rather fragile. Trust is *not* appreciably higher during boom times in the United States than when times are bad.<sup>13</sup> The boom years of the Reagan and Clinton administrations were marked by rather low trust—even in comparison with the wrenching stagflation of the last two years of the Carter administration.

Trust does have an indirect effect on prosperity. People with faith in others are more likely to favor free trade—and countries with more trusting populations have more open economies. People who trust others look to trade as opening up new frontiers, rather than costing jobs at home. Communities cannot prosper unless they make the leap to trade with strangers (Woolcock, 1998). And societies with more open economies will be more prosperous.

Second, more trust in people leads to greater satisfaction with government (Putnam, 1993, 109-113; Brehm and Rahn, 1997). Here some of the connections are stronger. The trends in the two types of trust are very strong over time in the United States. 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.<sup>14</sup> Trust in people is not important because it brings trust in government.

Finally, as both Putnam (1993, 88, 111, 170) and I (Uslaner, 1993, ch. 4) have argued, more trusting societies reach compromises on major issues of public policy more readily. 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” (Lane, 1959, 166). 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.

This spirit is motivated by a sense of common purpose. Generalized trusters have a distinctive view of civil society: They see it as *one* society united by a set of common values. They oppose efforts to split the society into groups that might foster particularized trust, so they don't like attempts to do away with classical education or letting ethnic politicians make appeals primarily to their own communities 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.<sup>15</sup> 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.

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.<sup>16</sup> 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.

Trust matters, then, because it is trusting people 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.

#### 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. 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 labelled 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.

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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 (Putnam, in press). 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 (AAFRC Trust for Philanthropy, 1998) 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. But the two trends track each other closely.<sup>17</sup> 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.<sup>18</sup> 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. Americans are also spending less time on civic affairs. In 1974, Americans attended an average of 21.4 public meetings a year. By 1994, they went to just 12.3 meetings. The trend in attending public meetings tracks the decline of trust reasonably well.<sup>19</sup>

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Figure 2 about here

Our social fabric is fraying in another way. Per capita crime—of all sorts—increased from .012 in 1960 to .061 in 1991, before falling back down to .053 in 1996. And while lots of things—especially better reporting procedures—affect trends in crime, trust clearly seems to be one of them. Once again the two trends strongly overlap, as Figure 3 shows. As people become less attached to each other, they may feel less of an obligation to maintain civic order and established

social norms. The decline of trust may not be the immediate cause of our social problems. But it surely fits in the mix of a more complex story.<sup>20</sup>

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Figure 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 (Uslaner, 1993). 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. And we are burrowing into our own little communities more and more. The buzzword of the 1990s, according to trends guru Faith Popcorn, is “cocooning.”

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 (Walker, 1989). Political conflicts aren’t resolved because the losing side won’t accept the legitimacy of the victors.

Americans are increasingly polarized in another way that matters. The two big trends in

organized religion in the United States have been the growth of the “unchurched” and the rise of Christian fundamentalism (Putnam, in press; Mayer, 1992, 34-35). 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 (Bakal, 1979, 10; Hayge, 1991, 21). 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*. So 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 trust others, compared to just 31 percent of fundamentalists.<sup>21</sup>

Americans have 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. The Roper poll 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.<sup>22</sup>

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. 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.<sup>23</sup>

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[Figure 4 about here](#)

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 civic engagement, 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.

FIGURE 1

The Decline of Trust, 1960-1998

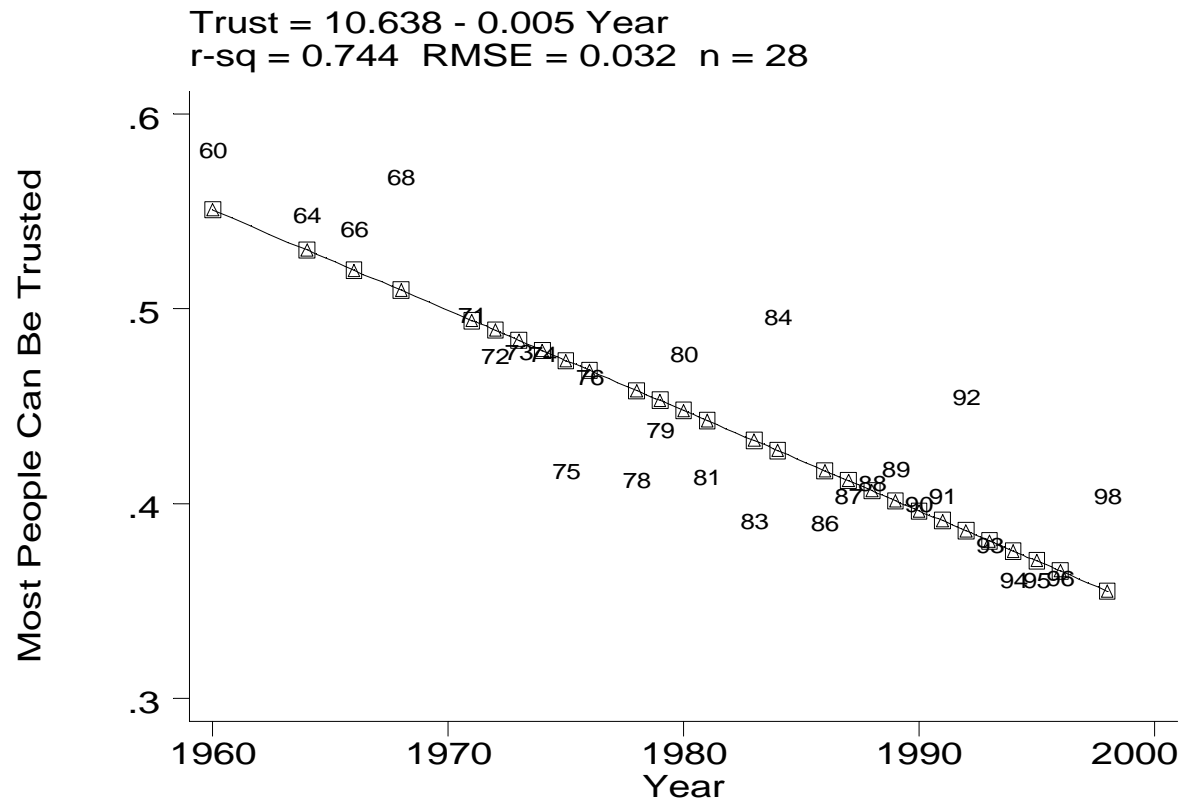


Figure 2

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

$$\text{uwaygdp} = -0.016 + 0.171 \text{ trust}$$

$$r\text{-sq} = 0.820 \quad \text{RMSE} = 0.005 \quad n = 26$$

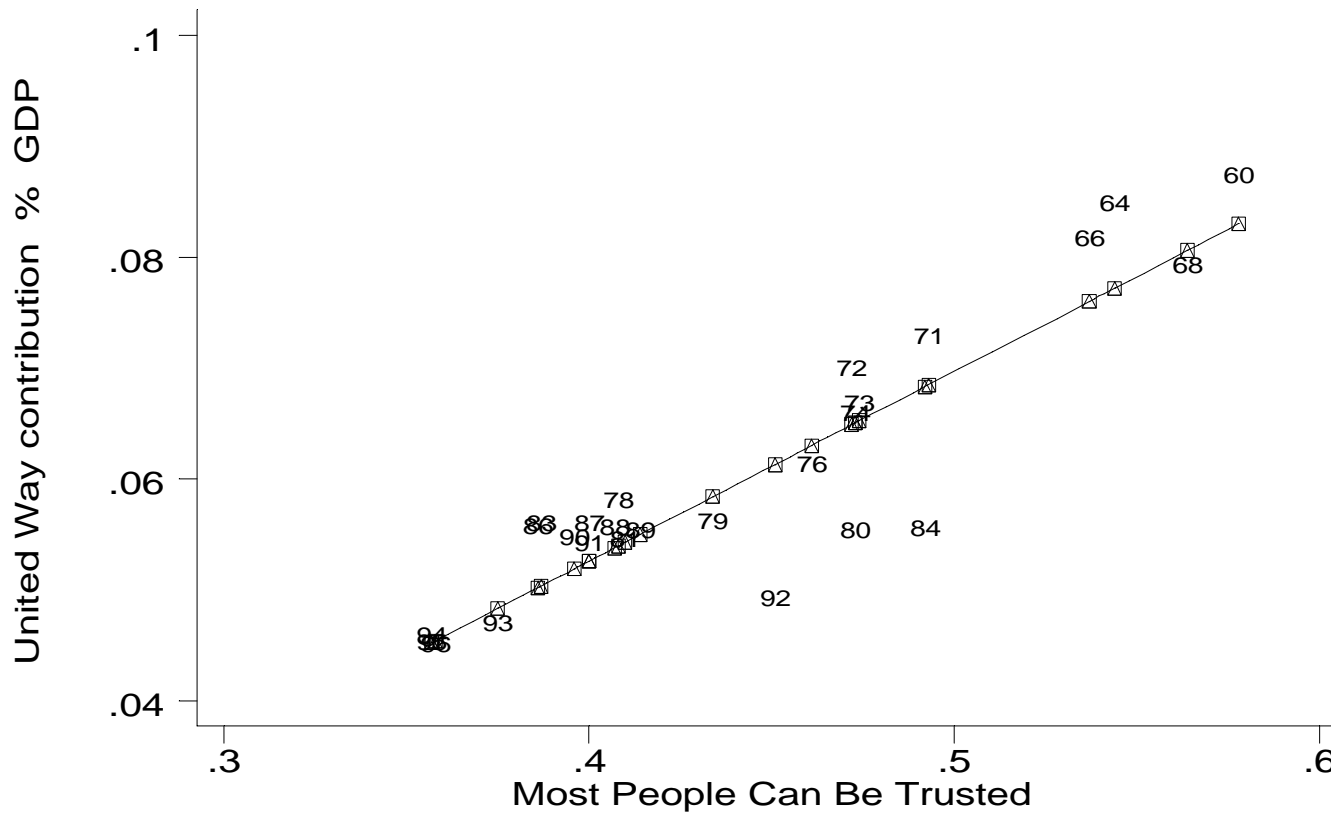


Figure 3

Trust in People and Total Crimes Per Capita, 1960-1996

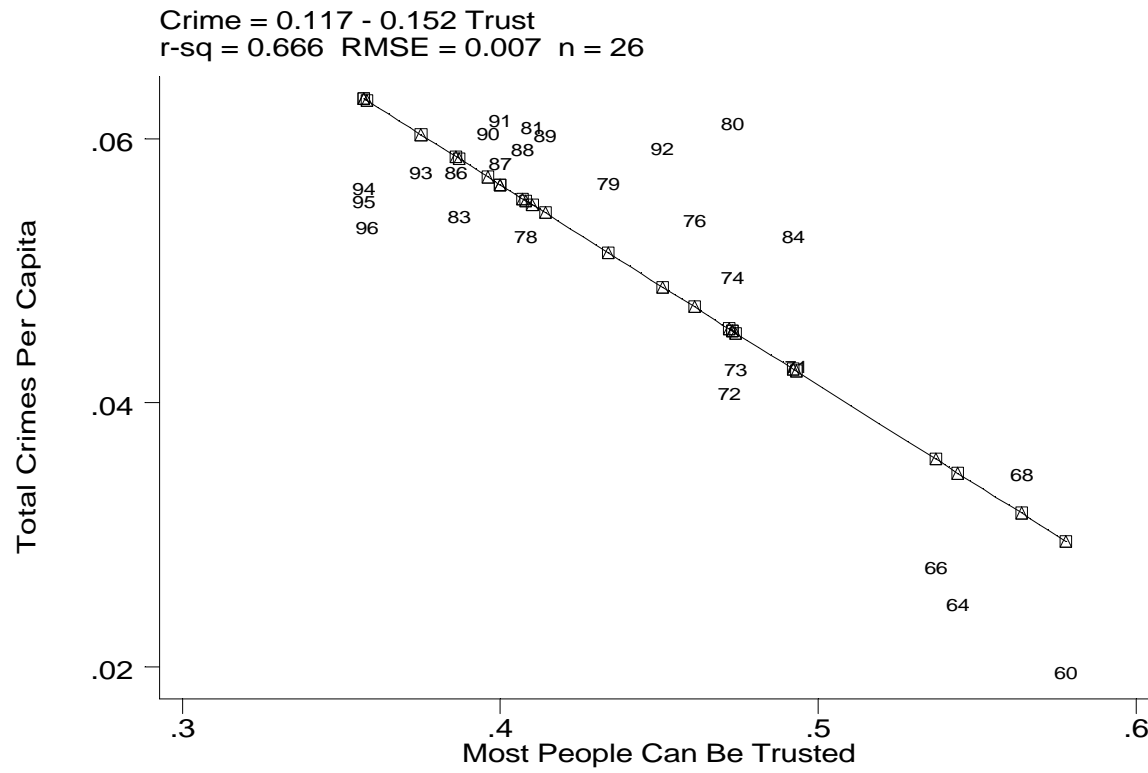
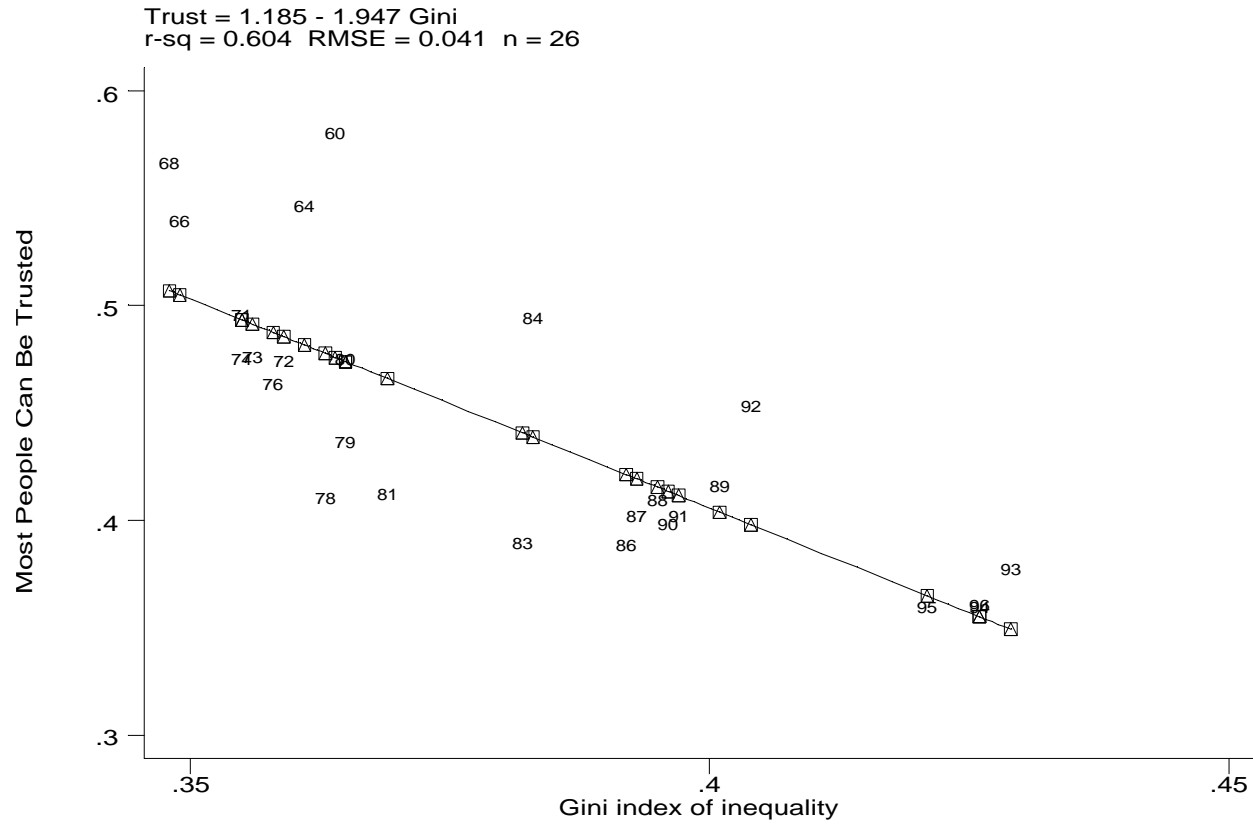


Figure 4

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



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## 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 Francis Fukayama for other data. All statistical analyses reported in this paper come from multivariate analyses controlling for a wide range of variables, unless I specifically note bivariate relationships.
1. Putnam (in press) argues that data from the 1972-1996 General Social Survey show that people from big cities are less trusting than are folks from small towns, but this relationship vanishes when I analyze data separately by race. Then, for whites, there are no statistically significant differences by size of community. In the 1972 American National Election Study, people born in rural areas are *substantially* (by more than 10 percent) less likely to trust others, to say that you should be cautious in dealing with strangers, and to have negative views toward out-groups (such as customers shopping at your fruit stand).
  2. 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 Uslaner, 1999).

3. 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.
4. 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 truster favors her own in-group and is less favorable to out-groups (see Uslaner, 1998 for the methodology).
5. These results come from the 1992 ANES.
6. 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 clienteles.
7. The statistical technique is three-stage least squares. The surveys I analyzed are in the

General Social Survey, the 1996 ANES, and the Giving and Volunteering survey.

8. These results come from the 1996 ANES and the Giving and Volunteering survey.
9. These results come from the 1992 ANES and the 1996 Pew Philadelphia survey.
10. 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).
11. I estimate the likelihood that people interact with different groups by looking at talking to neighbors, trust in out-groups, and working on community problems in the 1996 ANES. For each of these measures, people who give to charity and especially people who volunteer rank higher than group members.
12. These results come from an analysis of the 1993 General Social Survey.
13. John Mueller called this to my attention and he is correct. The aggregate correlation of trust with change in per capita gross domestic product from 1960-96 is .339 (trust measures are not available for 1975, 1977, 1982, and 1985). The correlations with unemployment and inflation are -.396 and .010, respectively.
14. The aggregate correlation is .795. 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.

15. These results come from the 1996 ANES, and the General Social Survey in 1993, 1994, and 1996.
16. The first result comes from the General Social Survey, the second from the 1990 World Values Study.
17. I am grateful to Robert O'Connor of the United Way for both sets of figures. The correlation between the two series is .912 ( $N = 27$ ).
18. 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.
19. These results come from Roper surveys. The simple correlation between the two trends is .549.
20. Maybe the dynamic works the other way—a more violent society may lead people to become less trusting. But there is not much support for this in individual surveys. People who have been victims of crimes are no less trusting than others. Daniel Lederman of the World Bank is working on a cross-national project on crime and social capital. I am grateful to Francis Fukayama, who provided me with the crime data he obtained from the Program Support Section, Criminal Justice Information Services Division, Federal Bureau of Investigation, United States Department of Justice.
21. These results come from the General Social Survey, 1972-1996.

22. The correlation between the two time series is .615.
23. The economic figures come from United States Department of Commerce (1998). The result on the cross-national relationship between trust and economic inequality holds only for countries without a legacy of communism.