Trust, Diversity, and Segregation in the United States and the United Kingdom[1]

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Abstract

Generalized trust is a value that leads to many positive outcomes for a society. Many analysts argue that trust is lower when we are surrounded by people who are

different from ourselves. Residential segregation, not diversity is the culprit in lower levels of trust. Segregation is one of the key reasons why contact with people who are different from ourselves does not lead to greater trust. Diversity is a proxy for the minority share in a community and that: (1) segregation, especially in diverse communities, drives down trust more than diversity does; but (2) close personal ties in integrated diverse communities builds trust, but more so in the United States than in the United Kingdom, and more for majority white communities than for minorities.

Generalized trust, the belief that "most people can be trusted," is faith in strangers, who are likely to be different from ourselves (Uslaner, 2002, ch. 2). It is a form of "bridging" rather than "bonding" social capital (Putnam, 1993, 93). People who trust others are tolerant of others who are different from themselves, including immigrants and minorities – as well as more being more favorable to policies such as free trade that involve interactions with people (and countries) with populations that are of different backgrounds from one's own (Uslaner, 2002, chs. 2–3).

Trust connects us to people of different backgrounds. Diversity in turn leads to increased wages and higher prices for rental housing (Ottaviano and Peri, 2005), greater profits and market share for firms (Herring, 2006), and greater problem-solving capacities (Gurin, Nagda, and Lopez, 2004).

Yet, there is now a growing literature arguing that *diversity drives down trust*. People shy away from contacts with people of different backgrounds. People living in areas with diverse populations are *less* likely to trust others and to have heterogeneous social networks (Alesina and LaFerrara, 2000, 2002, 2004; Alesina et al., 2003; Knack and Keefer, 1997; Leigh, 2006; Putnam, 2007).

Putnam (2007, 142–149) cites a wide range of studies showing a negative relationship between ethnic diversity and indicators of social cohesion, such as trust, investment in public goods, voluntary activities, car-pooling, and desertion in the armed forces:

> …inhabitants of diverse communities tend to withdraw from collective life, to distrust their neighbours, regardless of the colour of their skin, to withdraw

even from close friends, to expect the worst from their community and its leaders, to volunteer less, give less to charity and work on community projects less often, to register to vote less, to agitate for social reform more, but have less faith that they can actually make a difference, and to huddle unhappily in front of the television.... Diversity, at least in the short run, seems to bring out the turtle in all of us.

This argument is misplaced. Low levels of trust are shaped by residential segregation, not diversity *per se* – and the two are not the same phenomenon. When people of different backgrounds live apart from each other, they will not develop the sorts of ties or attitudes that lead to trust. Segregation reinforces in-group trust at the expense of out-group (generalized) trust.

Diversity should *increase* the prospects for trust (Loury, 1977; Massey and Denton, 1993, 65, 167).

I turn to data from American cities – the Social Capital Benchmark Survey (SCBS)and measures of diversity and residential segregation in American cities. In multi-level models, I show that people are somewhat *less* trusting in diverse cities, but people living in well integrated cities who have diverse social networks are much more likely to be trusting than people who live in segregated cities with homogenous social networks. Segregation seems far more important than diversity and: (1) segregation and diversity are *not* the same thing; and (2) diversity is largely a proxy for large non-white populations rather than an "intermingling" of different ethnic and racial groups.

Finally, I examine the impact of residential segregation on trust in the United Kingdom. The 2007 United Kingdom Citizenship Survey includes the generalized trust question and many indicators of social cohesion. It has a very large sample (N > 14,000) which permits analysis of different ethnic and religious communities.[2]

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[2] The data in the 2007 UK Citizenship Survey, conducted for the Home Office, are described in Tonkin and Rutherfoord (2008). The data are available at http://www.data-archive.ac.uk/findingData/hocsTitles.asp (registration required).

Comparing the US and the UK

The US-UK comparison is interesting because the two countries share a common culture and their majority (white) populations have similar levels of trust: 43 percent for the UK in the Citizenship survey and 39 percent for the United States in the 2008 General Social Survey. Minorities occupy a far more prominent place in the United States (30 percent of the population) than in the United Kingdom (9 percent, Goodhart, 2004). Americans have long adhered to the "melting pot" model – a single common set of values and an expectation that immigrants will blend in and adapt to the majority culture. Britain has followed a model of multiculturalism rather than complete assimilation as the share of immigrants (especially non-whites) has increased in recent years: "...there seems to be less subjective incompatibility between being British and Pakistani than being British and Scottish" (Modood, 2008, 131).

Many whites are concerned that the policy of multiculturalism is leading to a "decline of Britishness." white members of focus groups viewed increasing immigration, greater demands on the welfare state, and "moral pluralism" as threatening the long-standing culture of the United Kingdom (ETHNOS Research and Consultancy, n.d.).

In turn, Hudson et al. (2007) reported that black Caribbean and Somali immigrants found their own communities more welcoming than the larger society. They argued that "residential segregation between different ethnic communities... is at the root of problems of social cohesion" although the authors argued that economic conflict between non-whites and whites might be just as important (Hudson et al., 2007, 93–94). Trevor Phillips, Director of the Commission for Racial Equality, argued in 2005 that Britain was "sleepwalking into segregation" and that most British people only had friends of their own ethnic group (Finney and Simpson, 2009, 96; Peach, 2007, 1). Others (Manning and Roy, 2007, 22) disagree, arguing that minorities *do* identify as British at least as much as whites do.

The acceptance of a British identity – more often a dual identity – leads to the second reason why a British-American comparison is useful. British minorities are *less segregated* than are minorities, notably African-Americans, in the United States. There is no evidence of ghettos or "hypersegregation" and there is considerable geographic mobility as immigrants seek better housing. Levels of segregation are less than half of those for African-Americans (Peach, 1996; Simpson, 2007, 413). The effect of segregation on civic

norms is far more pronounced for whites in the United States compared to whites in Britain (Fieldhouse and Cutts, forthcoming, 29).

Any portrait of Britain as a haven of multicultural understanding and friendship among different groups is an exaggeration. First, while most minorities do not live in enclaves of their own kind, they inhabit communities that are largely non-white (Johnston et al., 2002). Most whites do not have friends from different backgrounds. Second, Muslims seem to be less integrated into British society than other minorities (Georgiadis and Manning, 2009, 22) and more committed to a dual identity based upon religion (Modood, 2008, 127). They are the least likely of any immigrant group to report close friends of different backgrounds.

Third, even if immigrants are more likely than whites to identify themselves as British, national identity is not the same thing as trust. Trust is a much more demanding value than tolerance – it is based upon the notion of a shared fate and accepting people of different backgrounds as part of our "moral community" (Uslaner, 2002, 1). People may identify with a country because they live in it – and have lived there for quite some time. Half of the non-white population of Britain was born in the UK (Finney and Simpson, 2009, 57). Pennant (2005) reports that people living in more diverse areas of Britain are less likely to trust others in their communities, but Letki (2008) finds the relationship between social capital and diversity vanishes with controls for the economic status of the community (see also Laurence and Heath, 2008).

For the British data, I estimate separate models for whites, nonwhites, people of East Asian and African heritage,[3] and Muslims. The 2007 Citizenship survey does not have (public) data that would permit linking individual survey responses to patterns of segregation and diversity in census blocks. It asks people to estimate the share of minorities living in their wards as well as the share of people of different backgrounds within 15–20 minutes walking distance of your residence.

In both the United States and Britain, the interaction of diverse social ties *and* integrated neighborhoods leads people to become more trusting. Segregation matters far more than diversity, more in the United States, and

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[3] Black Caribbeans are included in the African heritage indicator. There are too few respondents of Caribbean background to permit reliable estimation of separate models and excluding them has no effect on the results reported here.

more for whites than for non-whites. For the most segregated minorities – African-Americans in the United States and Muslims in Britain – the effects of diverse ties in integrated neighborhoods are either small or insignificant.

Measuring Diversity and Segregation

Fractionalization measures such as those used by Putnam and others cannot distinguish between simple population diversity and residential segregation. A city/state/nation/neighborhood with a highly diverse population – and thus a high fractionalization index – may be marked by either high or low residential segregation. Figures 1 and 2 present alternative scenarios on residential segregation. They represent hypothetical neighborhoods of blue and red ethnicities. Each neighborhood has equal shares of blue and red residents. In Figure 1, the two ethnic groups live apart from each other, divided by a highway, so there is less of an opportunity to interact. In Figure 2, the neighborhood is mixed. Each blue (red) resident has at least one red (blue) neighbor. Yet the fractionalization indices are identical.

Contact and Trust

Out-group trust is the exception, while in-group trust is the norm (Brewer, 1979; Forbes, 1997, 35). Messick and Brewer (1983, 27–28, italics in original) survey experiments on cooperation: "…members of an in-group tend to perceive other in-group members in generally favorable terms, particularly as being *trustworthy, honest, and cooperative*." Generalized trust is measured by the question, "Generally speaking, do you believe that most people can be trusted, or can't you be too careful in dealing with people?" In each of four waves of the World Values Survey, only a minority trusts others.

Putnam (2000, 137) presumes that interaction with others makes people more trusting – and that we induce trust in strangers from our interactions with people like ourselves. However, both Stolle (2000, 233) and Uslaner (2002, ch. 4) find that interaction with people like ourselves *does not* lead to generalized trust because we choose people very much like ourselves to form our social networks (McPherson, Smith-Lovin, and Cook, 2001).

Figure 1
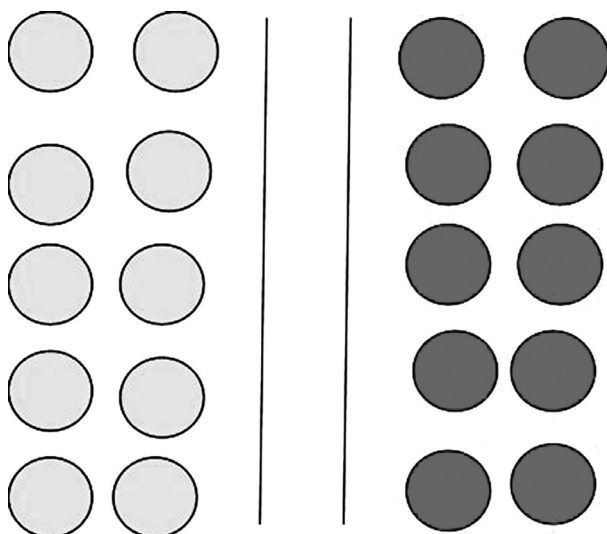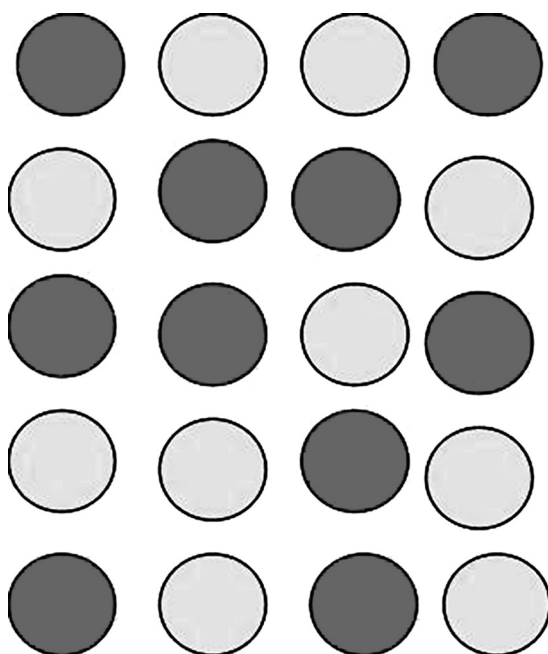High Fractionalization, High Segregation

Figure 2
High Fractionalization, Low Segregation

If you live in a diverse community, you are more likely to encounter many different types of people – in schools, in business, at work. But simply living in a heterogenous community – or even having friends or acquaintances of different backgrounds – is not sufficient to develop trust.

There is little support for the simple claim that having a friend of a different background makes you more trusting (Uslaner, in press). Marschall and Stolle (2004) argue that contact will only increase trust if it occurs in a diverse community. Following Allport, Pettigrew (1998, 66) argues that contact with people of different backgrounds must be accompanied by "equal group status within the situation, common goals; intergroup cooperation; and the support of authorities, law, or custom" for trust and tolerance to flourish. Forbes (1997, 144, 150) goes further, arguing that "[t]he more frequent and the more intimate the contacts among individuals belonging to different tribes or nations, the more these groups come to resemble each other culturally or linguistically . . . Isolation and subordination . . . seem to be the main themes in linguistic conflict."

Concentrated minorities are more likely to develop a strong in-group identity and to build local institutions and political bodies that enhance this sense of separateness. Segregation leads to greater political organization by minority groups, which establish their own power bases in opposition to the political organizations dominated by the majority group as their share of the citizenry grows. Massey and Denton (1993, 13, 138, 155–6, 167, emphasis in original) write about 20th century America:

> Segregation increases the susceptibility of neighborhoods to . . . spirals of decline. . . . In the face of persistent neighborhood disorder, residents come to distrust their neighbors and to look upon them as threats rather than as sources of support or assistance . . . they . . . limit their contacts outside of close friends and family. . . . an alternative status system has evolved within America's ghettos that is defined *in opposition* to basic ideals and values of American society.

Segregation also leads to greater inequality (Massey and Denton, 1993, 127–128) – and inequality is the strongest determinant of trust – over time in the United States, across the American states, and across nations without a legacy of communism (Uslaner, 2002, 186–189, 230–237; Uslaner and Brown, 2005).[4] Bowles, Loury, and Sethi (2009, 11) argue

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[4] In work in progress, I have found that diversity is *not* related to economic inequality in cities, but residential segregation is strongly related to inequality.

that "...when segregation is sufficiently great, group equality cannot be attained even asymptotically, no matter what the initial conditions may be."

Hooghe et al. (2009) found no effect of diversity on trust in a hierarchical linear model of trust in the European Union (using the European Social Survey). Collier, Honohan, and Moene (2001) find that ethnic group dominance, but *not* simple ethnic diversity, leads to a greater likelihood of civil conflict. Alesina and Zhuravskaya (in press) find that ethnic and linguistic segregation, but *not* fractionalization, lead to less trust. Rothwell (2009, 18–19) finds that "[s]egregation is associated with significantly more racist views on Black intelligence and more psychological distance from Blacks" and that "[i]ntegration... is strongly and robustly correlated with higher levels of trust, voter turnout, and more favorable views of Whites towards Blacks."[5]

Segregation and Trust: Evidence from the United States

Putnam's (2007) evidence for his claim that diversity drives down trust (and other aspects of social capital) is based upon his examination of American municipalities using the SCBS. So any test of the claim that segregation is far more important in driving down trust than diversity should address his evidence head-on. Many of the claims Putnam makes come from proprietary data, but data on both diversity and residential segregation in American cities allows me to examine how each shapes trust. The SCBS (2000) covers communities as well as national samples. Here I focus on the community samples only – and just a subsample of each set of communities that are also covered in data on community residential segregation and diversity devised for the Bureau of the Census by Iceland (2004).[6] Iceland's diversity and segregation measures for standard

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metropolitan statistical areas (SMSAs) are based upon Theil's entropy index. The diversity index is similar to the traditional heterogeneity measure: it "measures the extent to which several groups are present in a metropolitan area, regardless of their distribution across census tracts."

The segregation measure "varies between 0, when all areas have the same composition as the entire metropolitan area (i.e., maximum integration), to a high of 1, when all areas contain one group only (maximum segregation)" (Iceland, 2004, 3, 8). Both measures are based on census tract data, but the segregation index is a measure of "the percentage of a group's population that would have to change residence for each neighborhood to have the same percentage of that group as the metropolitan area overall" (Iceland and Scopilliti, 2008, 83). It is weighted by the diversity of each census tract so that diversity depends upon the size of a minority group, but segregation does not (Iceland, 2004, 8).

Diversity and segregation are *not* the same thing. Across 325 communities, the simple correlation for the two measures in 2000 is just .297 (and .231 for 1990 and .270 for 1980).

I estimate multilevel models of trust using the SCBS below using probit analysis with clustered standard errors in Table 1. I am limited by the available variables and the communities that were surveyed and that had matching diversity and segregation indices.

Following, I argue that residential segregation by itself is not as critical as the interaction between segregation and patterns of interaction between people (cf. Marschall and Stolle, 2004 and Forbes, 1997). The SCBS asked people about the racial diversity of the civic groups they have joined and of their friendship circles. The usual practice in models such as this is to include the measures of group and friendship diversity as well as the interaction terms. Ordinarily the measures of group and friendship diversity should be included in a model with interaction terms. However, including the simple measures induces strong collinearity in the model. Brambor, Clark, and Golder (2006, 68) argue that "the analyst must have a strong theoretical expectation that the omitted variable . . . has no effect on the dependent variable in the absence of the other modifying variable" and ". . . the . . . modifying variable . . . is measured with a natural zero. Both conditions hold here. I have argued that a more diverse social network is

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and Pacific Islanders, Non-Hispanic American Indians and Alaska Natives, non-Hispanics of other races, and Hispanics (Iceland, 2004, 3).

Table 1
Probit Model of Trust, Ethnic Segregation, and Diversity: Social Capital Benchmark Survey 2000

Variable	All Respondents				Whites				African-Americans			
	Coefficient	Std. Error	z	Effect	Coefficient	Std. Error	z	Effect	Coefficient	Std. Error	z	Effect
Ethnic/racial diversity	−.721	.090		−.27	−.708	.142		−.29	−.492	.189		−.01
Interaction of segregation & diversity	2.000*	.090		.22	2.128	.483		.00	2.148	.597		.00
Interacted segregation* group diversity	−.132	.019		−.27	−.128	.025		−.27	−.186	.034		−.30
Interacted segregation* friendship diversity	−.161	.045		−.14	−.221	.046		−.19	.121	.093		.09
Treat as dishonest	−.389****	.033	−11.71	−.14	−.410****	.041	−9.96	−.15	−.334	.066	−5.10	−.11
Education	.157****	.008	19.31	.34	.168***	.010	17.16	.36	.120****	.029	4.12	.25
Age+	.006****	.001	6.81	.12	.006	.001	7.03	.13	.002	.003	.97	.05
% Black in city	−.787****	.188	−4.18	−.15	−.953****	.215	−4.42	−.19	−.033	.446	−.07	−.01
Avg education in city	.272****	.054	5.02	.14	.280***	.085		.14	.276**	.150	1.84	.13
African-American	−.583****	.040	−14.40	−.21	–	–	–	–	–	–	–	
Constant	−.897****	.172	−5.22		−.941**	.279	−3.37		−1.751***	.432	−4.05	
R²% predicted correctly	.215, 66.5%				.211, 66.3%				.311, 70.6%			
−2*LLR, PRE, N	11101.744, .331, 8986				8676.610, .144, 7009				1668.380, .002, 1457			

+ Effect calculated between 18 and 75 years old.

• $p < .10$ ** $p < .05$ *** $p < .01$ **** $p < .0001$ (all tests one tailed except for constants)

• Standard errors clustered by city

Cities included in model: Baton Rouge, LA; Birmingham, AL; Bismarck, ND; Boston, MA; Charlotte, NC; Cincinnati, OH; Cleveland, OH; Denver, CO; Detroit, MI; Greensboro, NC; Houston, TX; Kalamazoo, MI; Lewiston, ME; Los Angeles, CA; Rochester, NY; San Diego, CA; San Francisco, CA; Seattle, WA; Yakima, WA; York, PA.

Table 2
Probit Analyses of Trust and Diversity: 2007 UK Citizenship Survey: Full Sample, Whites, and Nonwhites

Variable	All Respondents				Whites				Nonwhites			
	Coeff.	SE	z	Effect	Coeff.	SE	z	Effect	Coeff.	SE	z	Effect
Diversity friends* integration	.036***	.011		.049	.051***	.020		.071	.055****	.015		.068
Neighbors share values	.156****	.025	6.29	.157	.100***	.033	3.01	.104	.196****	.039	5.07	.178
Neighbors get on well	.052**	.026	2.02	.052	.084***	.034	2.45	.088	.014	.041	.35	.013
Interests shape sense of self	.431****	.098	4.23	.150	.356***	.109	3.25	.125	.525**	.226	2.32	.179
Importance of ethnicity	-.074****	.020	-3.74	-.076	-.066**	.024	-2.70	-.069	-.053*	.036	-1.46	-.050
Importance of country of origin	-.049***	.020	-2.54	-.050	-.042**	.024	-1.73	-.044	-.046*	.033	-1.39	-.044
Worried about racial attack	-.148****	.022	6.95	-.146	-.104	.035	-2.96	-.108	-.025	.036	-.70	-.023
Worry about crime	–	–	–	–	-.155****	.030	-5.19	.164	-.144****	.036	4.04	-.136
Everyone should speak English	-.225****	.035	-6.36	-.077	-.128***	.044	-2.93	-.045	-.109**	.057	-1.90	-.033
Trust police	.185*****	.021	8.65	.183	.167****	.021	5.96	.173	.200****	.034	5.89	.177
Safe at night	.132****	.018	7.16	.173	.124****	.025	4.90	.171	.057*	.029	1.95	.069
Respected at stores	.144****	.024	5.99	.183	.136****	.031	4.40	.185	.158****	.040	3.99	.175
Education	.083****	.008	10.00	.168	.110****	.011	9.95	.235	.050****	.013	3.88	.092
Income	.024****	.006	4.23	.109	.012**	.007	1.66	.056	.040****	.010	4.13	.169
Age	.011****	.001	8.66	.204	.013****	.002	8.24	.250	.005***	.002	2.38	.092
Constant	-2.509***	.199	-12.60		-2.911****	.262	-11.11		-2.374****	.323	-7.35	
R^2 Percent predicted correctly	.289, 69.2%				.234, 67.0%				.374, 72.4%			
-2*LLR, PRE, N	8513.648, .238, 7212				5210.9402, .353, 4269				3202.142, .047, 2933			

* p < .10 ** p < .05 *** p < .01 **** p < .0001 (all tests one tailed except for constants)　　—: variable not included because of collinearity

Table 2 (continued)

Probit Analyses of Trust and Diversity: 2007 UK Citizenship Survey: East Asians, Africans, Muslims

Variable	East Asians				Africans				Muslims			
	Coeff.	SE	z	Effect	Coeff.	SE	z	Effect	Coeff.	SE	z	Effect
Diversity friends* integration	.078***	.026		.101	.049**	.029		.059	.048**	.027		.059
Neighbors share values	.064	.070	.92	.060	.163**	.072	2.72	.146	.217***	.072	3.01	.190
Neighbors get on well	.094	.075	1.25	.087	.056	.0800	.70	.049	.069	.073	.95	.061
Interests shape sense of self	.296	.552	.54	.098	.872*	.571	1.53	.302	.585	.968	.60	.200
Importance of ethnicity	–.058	.057	–1.01	–.056	–.035	.082	–.43	–.032	–.0001	.067	–0.00	–.000
Importance of country of origin	–.067	.056	–1.20	–.065	–.060	.078	–.78	–.056	–.119**	.058	2.07	–.114
Worried about racial attack	–.078*	.060	–1.29	–.073	–.043	.068	–.63	–.038	–.100**	.052	1.90	–.090
Worry about crime	–.131**	.060	–2.18	–.125	–.096*	.068	–1.40	–.087	–	–	–	–
Everyone should speak English	–	–	–	–	–.142	.378	–.37	–.044	.023	.426	.05	.007
Trust police	.320****	.064	4.97	.273	.250****	.071	3.50	.207	.189***	.059	3.20	.164
Safe at night	.092**	.050	1.85	.113	–.006	.056	–.10	–.007	.051	.049	1.03	.060
Respected at stores	.103*	.073	1.41	.121	.122*	.076	1.62	.133	.212***	.076	2.81	.215
Immigrated within 7 years	–.091	.111	–.81	–.028	.060	.126	.47	.018	–	–	–	–
Education	.031*	.021	1.50	.058	.082***	.025	3.25	.144	.024	.021	1.10	.044
Income	.067***	.016	4.10	.296	.012	.022	.53	.046	.049***	.018	2.68	.209
Age	.002	.004	.57	.039	.010**	.005	2.23	.179	.004	.004	.98	.073
Constant	–2.732****	.567	–4.82		–2.242**	.761	–2.94		–2.138**	.704	–3.04	
R^2 Percent predicted correctly	.365, 70.7%				.408, 75.4%				.389, 74.7%			
-2*LLR, PRE, N	1162.856, .072, 1058				776.028, .072, 735				1015.23, .076, 945			

* p < .10 ** p < .05 *** p < .01 **** p < .0001 (all tests one tailed except for constants)   —, variable not included because of collinearity

insufficient to lead to greater trust – and the segregation and diversity measures both have natural zero points (Iceland, 2004, 8).

I estimate the models for all respondents and then separately for whites and African-Americans. Since African-Americans are likely to live in segregated communities, the effects of segregation might be different for blacks and whites (Uslaner, 2002, 35–36). Since segregation is so pervasive, there might not be direct effects of either segregation or diversity on the levels of trust of African-Americans – but where blacks do live among whites and have close white friends, such ties might shape trust for African-Americans and whites.

People who are older and more highly educated are more trusting (Uslaner, 2002, ch. 4). So I include race, age, education, and the share of African-Americans and the mean level of education in a city. I also include a measure of whether people treat you as dishonest, since negative treatment may lead to distrust. I present the probit model for the SCBS in Table 1(with standard errors clustered by city), with the "effect," the change in the probability of trusting obtained by setting each variable first at its minimum and then at its maximum while leaving all of the other variables at their "natural" values in the final column. Positive effects indicate that trust increases as one "moves" from the minimum to the maximum value of the predictor in question (other things being equal): The most highly educated respondents are 34 percent more likely to trust others than the least educated. Negative effects indicate less trust for the higher values of the predictor. African-Americans (coded 1) are 21 percent less trusting than non-blacks (coded zero). If people treat you as if you were dishonest, you will be less likely to trust them.[7]

While diversity is more of a surrogate for the minority share of the population and segregation is not, there is at least a moderate relationship between residential segregation and the non-white share of a city's population. The least segregated city in the data set, Yakima, Washington, ranks low on diversity: It is predominantly white. I include the diversity measure and the interaction between diversity and segregation. The two most "inte-

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[7] Putnam (2000, 135–136) treats honesty as simply a measure of trust. Uslaner (2002, 72) shows that the two are related but not the same thing: In the 1972 American National Election Study included both the generalized trust question and whether "most people are honest." The correlation (tau-c) between the two measures is modest (.345) and barely more than half of respondents who said that "most people are honest" agreed that "most people can be trusted."

grated" communities (Lewiston, ME and Bismark, ND) are almost all white. I thus use an interaction between segregation and diversity.

A simple multiplication of the segregation and diversity indices would yield maximum values for highly segregated and diverse communities and minimum values for integrated but less diverse communities. The interaction term has lower values for *integrated and diverse communities* and higher values for segregated communities, leading to the expectations of *negative* signs for this interaction to indicate greater trust.

I use this interaction term by itself and to create two more complex interactions reflecting my theoretical framework. Diversity and segregation should not matter as much as *living in an integrated and diverse neighborhood and having diverse social networks*. I interact the segregation/ diversity measure with the breadth of friendship networks and groups people join.

These interaction terms lead to complications in interpretations. The usual tests of significance are not applicable to interaction terms in probit models. Nor can one estimate changes in probabilities for each term independently (Ai and Norton, 2003). I derive probabilities for each of the four terms (diversity, segregation/diversity interaction, and the three-way interactions) by setting the other three measures at their median values and the variable of interest at its minimum value (with the remaining variables at their "natural values"). I then "reset" the variable of interest to its maximum and estimate another set of probabilities. The difference in these probabilities are the effects in Table 1.

For all respondents and whites, diversity *does* lead to less trust. For all respondents, living in the most diverse city (Houston) will reduce your probability of trusting others by 27 percent compared to residing in the least diverse city. The effect for whites is 29 percent, but diversity is insignificant for African-Americans (with a minuscule effect). The interaction of segregation and diversity seems to have a perverse positive effect: Living in the most integrated diverse city (Seattle) leads to a 22 percent decline in trust for all respondents in the most diverse integrated city (Seattle) compared to the most segregated diverse city (Detroit). This result is anomalous since trust is far higher in Seattle (70 percent) compared to Detroit (49 percent). This result vanishes in the estimations for both whites and African-Americans and is likely due to the collinearity between the interaction term and diversity and the two three-way interactions (all with correlations above .6).

Friendship networks matter in integrated areas *for blacks and whites equally*. Having friends of different backgrounds in communities with lower segregation boosts trust by 27 percent for all respondents and for whites and by 30 percent for African-Americans. This effect offsets the "loss" for diversity for all respondents and whites and is the only measure of segregation or diversity that matters for African-Americans. All respondents and whites get an additional boost if they join a group with diverse membership in an integrated community – by 13 and 19 percent. It is ironic that African-Americans do *not* become more trusting from membership in diverse group memberships – because they are considerably more likely than whites to be members of groups with diverse memberships. *Diverse friendship networks in integrated diverse communities build trust, for both whites and African-Americans.*

Education, age, and the average level of education, the share of blacks in a city, and being treated as dishonest in a city matter more for whites than for African-Americans. The latter result seems remarkable since 42 percent of African-Americans compared to half as many whites believe that people treat them as if they were dishonest. The answer to this puzzle may rest in a more general account of why African-Americans are less trusting: Even if a black person has not experienced discrimination, (s)he will certainly know someone who has faced such bias – and such knowledge can readily translate into distrust. Personal experiences play a lesser role in explaining the level of trust for African-Americans than for whites (Uslaner, 2002, 35–36). People who have long faced discrimination might well demand more than group diversity to prove that people of different backgrounds are trustworthy. Closer personal ties through friendship in integrated settings seemingly reduces the trust gap for blacks.

Integration matters when people take the initiative to interact with people of different backgrounds, much as Allport, Pettigrew, and others have argued. Kumlin and Rothstein (2008) find that informal contacts with neighbors lead Swedish minorities to become more trusting. The effect of integration more than "compensates" for any negative impact on trust attributable to diversity.

Integration is not simply an "alternative" to diversity. The diversity measure is a surrogate measure for the share of a city's population that is white. The correlation between the diversity index and the percent of a city's population that is white is – .917 for the 20 SCBS cities with comparable

measures from Iceland (2004), compared to just – .305 for the segregation measure.[8]

There is a measure of diversity (fractionalization) in the SCBS for its 41 "communities" (including some states and regions). The fractionalization measure is a surrogate for the share of the population that is white (r = –.959) and to a lesser extent for the Hispanic and African-American shares (r = .678 and .508, respectively). Since minority populations are less trusting than whites (Uslaner, 2002, ch. 4),[9] the diversity index may simply show low levels of trust in communities with large non-white populations rather than a reluctance of people to interact with people of different backgrounds.

This strong correlation between diversity and the share of a city's population that is African-American helps to account for the powerful effects for each in driving down trust for whites (effects of 29 and 19 percent). In a model without the black share of population, the effect of diversity falls moderately – to 23 percent. However, in a model without segregation, the share of a community's population that is African-American is barely significant (p < .10). So there is certainly no "double penalty" for whites living in communities with heavy shares of minorities.

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[8] The SCBS has a Herfindahl measure for each "community." The zero-order correlation for the 41 "communities" between fractionalization and percent white for the aggregated data is –.959. Alesina, Baqir, and Easterly (1999, 1271) admit that their measure of ethnic diversity is strongly correlated with the percent African-American in a community (r = .80) and worry that their diversity measure "…could just be proxying for black majorities versus white majorities." They show that ethnic diversity matters even in majority white communities, but this does not resolve the issue of whether diversity is another name for the share of the minority population. Segregation is *not* as strongly correlated with the share of African-Americans in a community (r = .542) or the share of minorities – African-Americans, Hispanics, and Asians – more generally (r = .150, both N = 237). Similarly, in the SCBS, the aggregate data show a strong negative correlation between trust and diversity (r = –.662, N = 41). When I add the shares of population in a community who are African American and Hispanic to a regression, diversity is no longer significant (t = –.032), while the African-American and Hispanic population shares are significant at p < .001 and p < .10, respectively (t = –3.41 and –1.62, one-tailed tests).

[9] In the General Social Survey from 2000 to 2006, 16 percent of African-Americans and 21 percent of Hispanics agreed that "most people can be trusted," compared to 41 percent of whites.

Segregation, Diversity, Contact and Trust in the United Kingdom

There is less segregation in Britain, but that does *not* mean that whites and non-whites live next to each other. Almost 80 percent of whites estimate that more than half (or even all) people within walking distance of them are from the same ethnic group as they are (see Figure 3). Most non-whites, including people of African and East Asia heritage[10] – and most Muslims say that less than half of the population within walking distance are from different groups. Yet, this is not a simple picture of a fully integrated society. Almost 60 percent of whites believe that the ward they live in is less than half minority. Almost 90 percent of East Asians, Africans, and Muslims say that their wards are 80 percent or more minority – and 70 percent of each say that 90 percent of their immediate neighbors are from minority groups (Figure 4).

As in the United States, the correlation between the walking distance measure (closest to an indicator of segregation) and the minority share (which is an indicator of diversity) is modest: For the full sample, the tau-c correlation is modest (.484). For whites, it is .363; for non-whites, the correlation is – .231 and for Muslims it is only – .159. For minorities, living in an integrated community largely means living near other people of color. Yet since minorities constitute a small share of the British population, the prospect for diverse friendship networks to lead to the belief that "*most people* can be trusted" may be limited.

As in the United States, minorities are less trusting than whites: 43 percent of whites believe that most people can be trusted, compared to 29 percent of nonwhites, 31 percent of East Asians, 26 percent of Africans, and 28 percent of Muslims (see Figure 5). The greater segregation of whites leads to fewer friends of different groups: 17 percent for whites, compared to 47 percent for all nonwhites, 48 percent for Africans, 43 percent for East Asians, and 39 percent for Muslims (Figure 5). Ironically, the groups with the largest number of friends of different backgrounds are the least trusting.

Do diverse social networks in integrated settings lead to greater levels of trust? I estimate probit equations for trust in Tables 2 and 3. The

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[10] I classify people of East Asian (African) heritage if either: (1) both parents came from East Asia (Africa) or (2) the respondent speaks an East Asian (African) language as their main tongue.

Figure 3
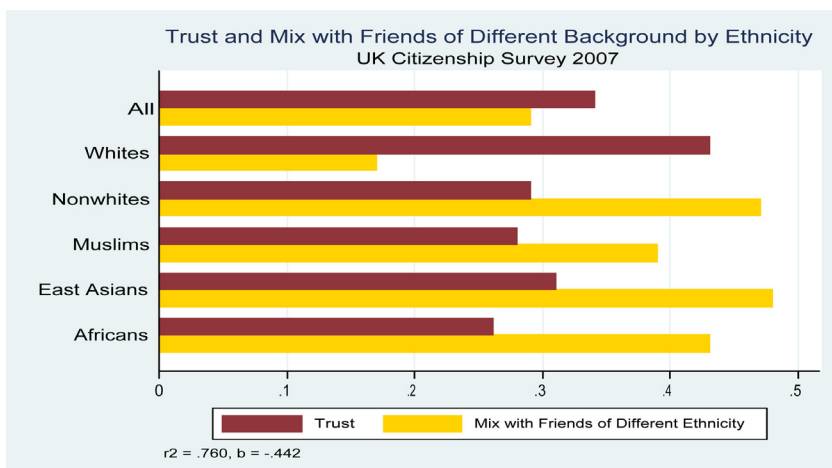Diversity of Population Within Walking Distance
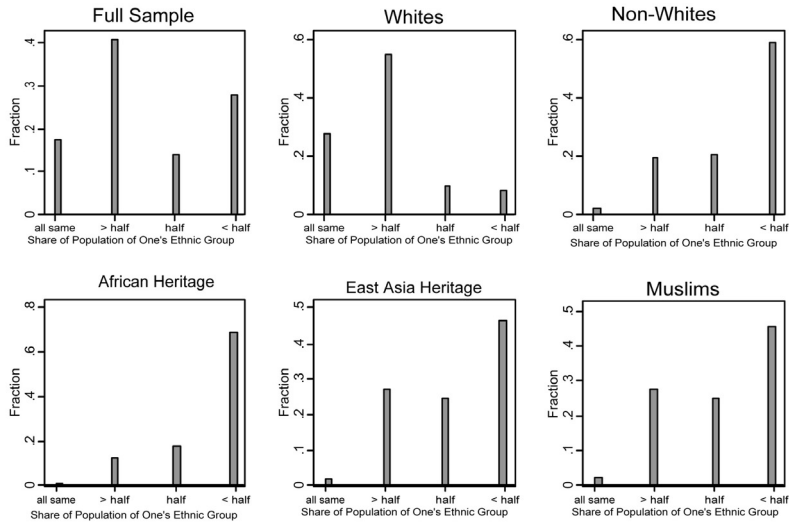
Data are for the United Kingdom from the 2007 UK Citizenship Survey.

Figure 4
Percentage of Minority Ethnic Households in Ward (Deciles)
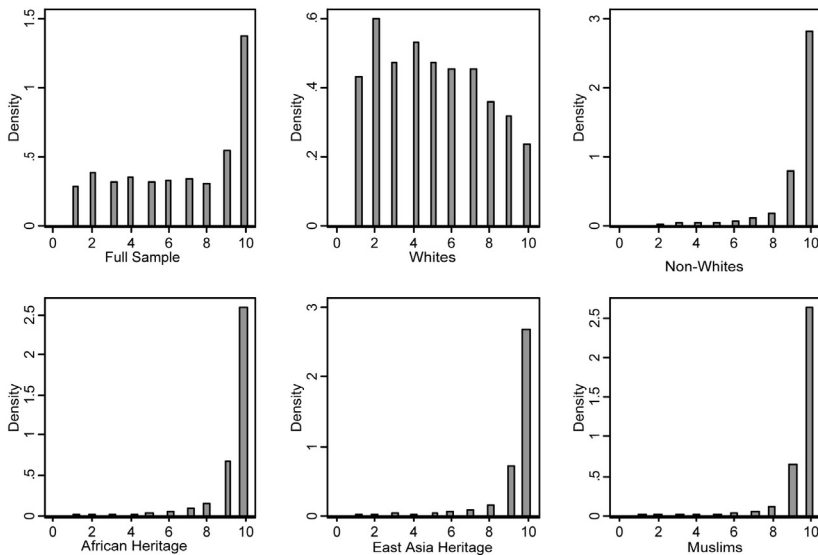
Data are for the United Kingdom from the 2007 UK Citizenship Survey.

Figure 5

Trust and Mix with Friends of Different Background by Ethnicity
UK Citizenship Survey 2007

key variable is an interaction between whether one has close friends of different backgrounds and the share of people of different backgrounds within walking distance of your residence. The balance of the model for trust is somewhat different from conventional models – reflective of the questions available in the Citizenship survey.

The predictors include measures of local cohesion – do neighbors share your values and do they get on well with each other, as well as three questions about factors shaping one's identity: If you place a great deal of importance on your country of origin or your ethnicity, you will be more likely to trust your in-group rather than out-groups. But if your identity is shaped by your interests, you may be more responsive to bridging ties. Uslaner (2002, 197) argues that trust presumes a common culture, so we might expect that support for the idea that everyone should speak English would lead to higher levels of trust. For minorities, demands that everyone speak English might be construed as an assault on their cultural heritage – so an argument from multiculturalism might lead to the opposite expectation for speaking English: Respect for one's heritage might build trust for minorities.

Worrying about a racial attack should reduce trust, while being respected at stores might increase faith in others. Brehm and Rahn (1997) argue that

fear of crime should reduce trust (cf. Uslaner, 2002, 128–129), so people who worry about crime or who don't feel safe at night should be less trusting. Rothstein (2000) has argued that the justice system is supposed to be a neutral, fair arbiter among citizens (and groups), so faith in the judicial system should lead to greater trust in other people. He finds that trust in the police is more strongly linked to generalized trust than is confidence in other political institutions. More educated and older people are more trusting, but would be more agnostic about the positive effects of higher income (Uslaner, 2002, ch. 4).

The six estimations for trust point to four key findings. First, the interaction between the number of close friends and the level of integration in one's environment is significant for every group. The probit effects are similar for most groups, but greatest for East Indians. East Indians are less likely than other minorities (other than Muslims) to have such diverse environments and ties – though still 3.5 times as likely to do so as whites. While the probit effect for Muslims is about equal to that for most other groups, the significance of the coefficient is less than for other groups.

Second, the probit effects in Britain are much smaller than those for the American models except for African-Americans. White (majority) populations respond to diverse environments more powerfully where there are higher levels of segregation.

Third, the roots of trust are different for majority and minority groups in Britain. Many of the factors I expected to shape trust for minority groups are significant *only for, or primarily for, whites.* The importance of country of origin matters only for whites and for Muslims. The importance of ethnicity to your sense of identification matters *only for whites*, while concern about crime seems more consequential to trust for whites, as does the belief that everyone should speak English. The more isolated white majority seems to respond more to the demands of multiculturalism than do minorities. For East Asians, Africans, and Muslims, the key factors underlying trust are educational and economic status and especially confidence in the police – rather than a sense of vulnerability and fear for safety. Among minority groups, only Muslims' trust is shaped by identification with their home country and how well they feel treated in stores. Muslims are the most segregated of the minorities and have the fewest friends of different backgrounds. Africans, who are the most likely to live in integrated areas (in contrast to black Americans) and to have close friends of different backgrounds, are *least* affected by perceptions of safety and

multicultural values. They are the only minority group where the importance of interests rather than ethnicity or country of origin shapes trust.

Finally, familiarity by itself does not breed trust. I include a dummy variable for immigrating to the UK within the past seven years for each minority group. It is never significant in any of the estimations – so that people do not become more trusting simply by living in a higher-trust country.[11]

While diverse friendship networks and integrated neighborhoods seem to lead to greater trust in both the United States and the United Kingdom, simpler relationships seem to lead to a puzzle that calls for further investigation. In the UK, the correlations (tau-b) between trust and having close friends of different backgrounds are stronger for whites, nonwhites, East Asians, and Africans in low segregation neighborhoods, but *negative* for Muslims in such contexts. The effects are stronger in integrated neighborhoods for whites and Africans; the correlation between diverse friendship networks and trust is actually negative in high segregation areas for Africans (Figure 6). In the United States, the correlation between trust and diverse friendship networks is *lower* in low segregation neighborhoods – but is higher for African-Americans. The correlation is also slightly higher for Asian-Americans in low segregation communities, but there the diversity of friendship networks has little effect on trust in any context for Asian-Americans (see Figure 7).[12] None of these correlations is particularly large. Ironically, in the multivariate models, diverse friendship networks in integrated neighborhoods only shapes trust for whites and not for African-Americans.

Reprise

The aggregate and survey results I have presented point to a common theme: Residential segregation drives down trust. Diversity either has no effects on trust or far more modest impacts, largely attributable to the fact that "diversity" is a surrogate for a large non-white population. Simply because a country or a city is diverse does not mean that we have ready opportunities to interact with people who are different from ourselves – or

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[11] Soroka, Helliwell, and Johnston (2006) report that "parental trust" for immigrants is a strong predictor of generalized trust in Canada, but the effect "wears off" more quickly than in the United States.

[12] I cannot estimate a full model for Asian-Americans because of the limited number of cases.

Figure 6

Correlation of Trust and Friendship Mixture by Ethnicity and Level of Segregation UK Citizenship Survey 2007
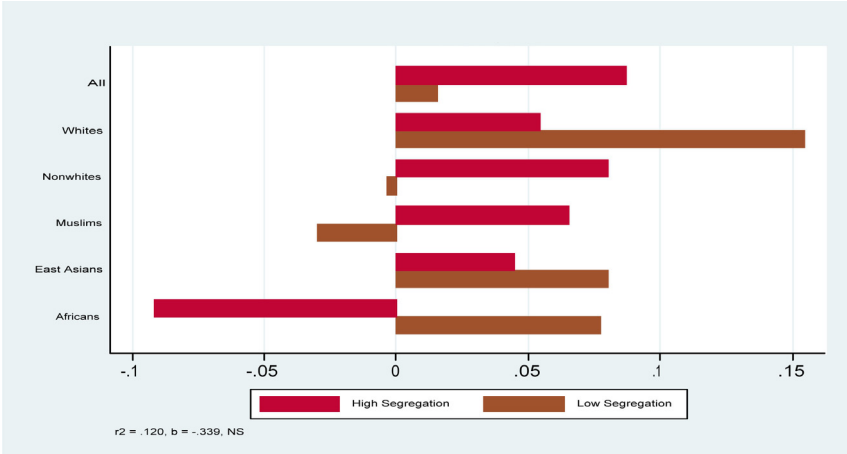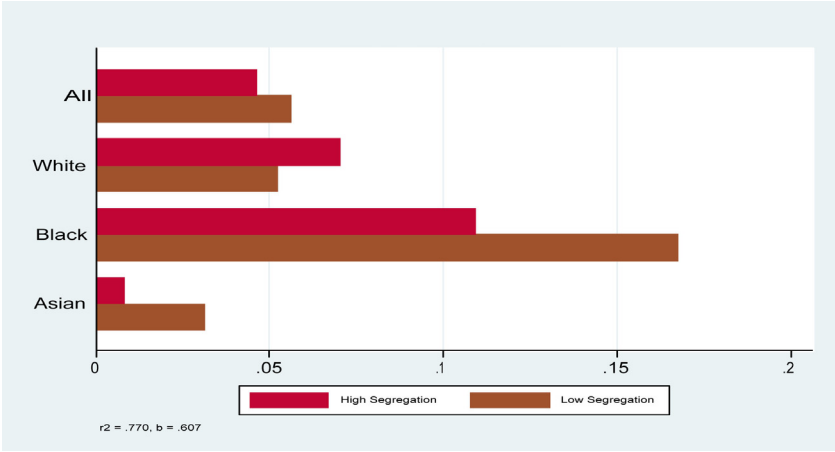

Figure 7

Correlation of Trust and Friendship Mixture by Ethnicity of Segregation Social Capital Benchmark Survey 2007

that we take the opportunity. Diversity alone will not drive down trust. Integration provides the opportunity – but people must take it seriously and interact with people of different backgrounds for trust to flourish. But in both the US and the UK the stronger impact for close ties with people of different backgrounds, even in integrated communities, extend more to the majority whites than to minorities. Minorities do respond to close ties in integrated settings, but less robustly than do whites. While the data and models are not fully comparable, the effects of friendship diversity in integrated neighborhoods appear to be greater in the United States than in the United Kingdom. Segregation is more extensive in the United States and people move out of their neighborhoods to more desirable locations with much greater frequency in the United Kingdom. In the US, but not the UK, segregation is linked to economic inequality (Peach, 1996, 229–232). Both the social isolation resulting from hypersegregation and economic inequality drive down trust, so the greater effects in the United States are understandable.

More integrated communities in the United States are marked by lower economic disparities between majority and minority groups (data not shown). These results provide a note of caution to arguments such as Putnam's (2007) that diversity by itself drives down trust or Rothwell's (2009, 19) that integrated neighborhoods lead to greater faith in others and tolerance without examining the interaction between integration and diverse social ties. Such friendships are unlikely in segregated neighborhoods, but they are not inevitable where people of different backgrounds live close to each other.

Segregation, rather than diversity, lies at the root of low trust. While "solving" the problem of segregation is not easy – since people choose where they want to live and these choices are to a considerable degree based upon racial attitudes (Charles, 2007) and trust. However, changing housing patterns is considerably less difficult than changing who lives in a country. The challenge is to create integrated neighborhoods, but that alone is not sufficient. Trust does not rest entirely upon who lives in a community – but who lives there *and who their close friends are.* This is a more demanding test and one not easily met. When people live apart from each other, they cannot develop the sorts of ties conducive to generalized trust.

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