

TRUST BUT VERIFY:  
Social Capital and Moral Behavior\*

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Men, being naturally selfish, or endow'd only with a confin'd generosity, they are not easily induc'd to perform any action for the interest of strangers, except with a view to some reciprocal advantage, which they had no hope of obtaining but by such a performance. Now as it frequently happens, that these mutual performances cannot be finish'd at the same instant, 'tis necessary, that one party be contented to remain in uncertainty, and depend upon the gratitude of the other for a return of kindness. But so much corruption is there among men, that, generally speaking, this becomes a slender security; and as the benefactor is here suppos'd to bestow his favours with a view to self-interest, this both takes off from the obligation and sets an example of selfishness, which is the true mother of ingratitude. Were we, therefore, to follow the natural course of our passions and inclinations, we shou'd perform few actions for the advantage of others, from disinterested views; because we are naturally very limited in our kindness and affection.

David Hume, A Treatise on Human Nature (1960, 519)

A society such as Hume describes would be a harsh place. It would resemble the Italian village of Montegrano that Edward Banfield (1958, 110) described in the 1950s: "...any advantage that may be given to another is necessarily at the expense of one's own family. Therefore, one cannot afford the luxury of charity, which is giving others more than their due, or even justice, which is giving them their due." Montegrano is a mean world, where daily life is "brutal and senseless" (Banfield, 1958, 109), much like Hobbes's "nasty, brutish, and short" existence. All who stand outside the immediate family are "potential enemies," battling for the meager bounty that nature has provided. People seek to protect themselves from the "threat of calamity" (Banfield, 1958, 110).

We aren't all Montegrans. Most people make promises and honor them. They don't lie consistently or steal at all. Few even cheat government (or admit to it). Why? We generally *don't* predicate our standards of behavior on what we expect others to do. Instead, our evaluations of which behaviors are moral reflect deeply-held belief systems about right and wrong. Not all of our behavior is driven purely by commitments to lofty principles. We do take expectations

of others into account to a limited degree. And we are more likely to say we ought to behave morally if we have faith in others' morality, if we trust them. Montegrans do not trust others-- certainly few people beyond their immediate families. In many other societies, social trust helps to put self-interest aside. Our own moral codes and social trust combine to permit people to endorse strong standards of moral behavior that make everyone better off. These values are a central part of "social capital." Social capital helps us solve collective action problems--including key elements of ethical behavior. Ethical behavior consists of maxims of conduct toward other people. It may be guided by values--or by expectations of others' behavior.

I shall demonstrate, using data from the 1981 World Values Study in the United States, that intentions to behave morally depend mostly on moral values and social trust. Our evaluations of others' morality are secondary at best. And this pattern holds across a wide range of ethical questions in daily life: joyriding, buying stolen goods, claiming government benefits you are not entitled to receive, not paying your fare on public transportation, cheating on taxes, lying in your own interest, hitting a car and not making a report, and keeping money you have found. Each of these actions (listed in order of acceptability by the American public) poses a collective action problem. I claim that peoples' values, rather than expectations of others, are central in resolving such dilemmas.

### The Roots of Morality

Montegrans behavior is consistent with Hume's argument about our natural selfishness. Hume provided the basis for much of contemporary public choice. It is irrational to contribute to the provision of a public good or to behave morally. Hume spelled out why: I can do little to prevent you from renegeing on me later on. If we make binding agreements that would link my

commitments to yours, we could resolve collective action problems. Without someone to enforce this contract, you cannot rest easy that I will fulfill my obligation. For a promise is just “cheap talk” (Crawford and Sobel, 1982). It costs me nothing to make a promise. You will recognize that I have ventured little and discount the value of my commitment in your own estimation of the costs and benefits of cooperation.

Traditional rational choice approaches founder on resolving collective action problems. Self-interest leads us to look out for ourselves and to be wary of others’ promises. In a myopic world, there are few incentives, other than potential criminal penalties--to behave morally--not to lie or buy stolen goods or to take someone else’s car for a joyride. Yet, most people claim to behave morally, as we shall see in the 1981 World Values Study in the United States. We could dismiss these claims as mere “cheap talk,” but we know that most people *do* behave morally most of the time. Our markets are not dominated by stolen goods. We routinely leave our cars parked on the street and come back to find them undisturbed. Most of the time we accept other people’s words as true and find that they have *not* misled us. And sometimes (maybe often) we even find that people who have done something “wrong”—such as bumping into our cars—even leave us notes with their names, addresses, phone numbers, and insurance information. For most people, daily life does is not as cruel as Montegrans face. Somehow people manage to overcome the collective action problems. How?

Public choice has taken multiple paths to account for how we get beyond self-interest to cooperation. Two concern me here. One emphasizes life experiences, the other values—the fundamental beliefs about how we should treat other people.

The first stays closer to the traditional public choice model that puts self-interest at the

center. If we could overcome the problem of “cheap talk,” we could make binding agreements that would make us all better off. We can overcome the problem of cheap talk if we believe that other people will reciprocate our cooperation. If we believe that other people act according to ethical principles or are generally trustworthy, we are more likely to cooperate ourselves (Hardin, 1992). Our confidence in others depends how we expect them to behave, which we learn from experience (Gauthier, 1986, 156; Hardin, 1992). Former President Ronald Reagan was fond of using an old Soviet expression on detente: “Trust but verify.”

The second argument acknowledges that experience matters. But ethical commitment is not exclusively, or even fundamentally, a cumulation of life experiences. Instead, we resolve all manner of collective action problems through our values. Values are a collection of beliefs (generally linked together in an internally consistent framework) that provide guidelines for conducting one’s life and relations with other people. And these ideals are not based on experience, but more general maxims.<sup>1</sup> Our values lead us to behave morally even when we might be better off looking out for ourselves.

Such beliefs are not contingent. The Ninth Commandment does not say, “Thou shalt not bear false witness against thy neighbor unless (s)he defects first.”<sup>2</sup> As James Q. Wilson (1993, 231) argues: “We are faithful both because we wish others to accept our word and because we consider dishonesty and infidelity to be signs of wickedness.” And Hume (1960, 518) made a similar claim: “If we thought, that promises had no moral obligation, we never shou’d feel any inclination to observe them.”

The social capital approach stresses our obligations to others beyond considerations of self-interest. Social capital is a wide ranging set of ideas about values, social connections, and

civic engagement. Coleman (1990, 300), following Loury (1977), argues: "...social capital is the set of resources that inhere in family relations and in community social organizations and that are useful in for the cognitive or social development of a child." The core values that people hold are a central component of social capital (cf. Putnam, 1993, 169). These values and social relations help people overcome collective action problems. People who have faith in others and strong ties to their communities will abjure self-interest and act for the common good—doing things such as joining civic associations, giving to charity, or simply telling the truth. Social capital research has focused on how people get involved in their communities—by joining voluntary organizations (Putnam, 1995) or by activities that take more time and/or commitment—such as volunteering, giving to charity, working on community problems, and being willing to serve on a jury. Yet, engagement in our communities means more than this. At a fundamental level, our commitment to others begins with how we treat others in daily life—as we see in such moral dictates as the Golden Rule and Kant's "categorical imperative." How we treat others in matters of everyday life is no less a collective action problem.

Alexis de Tocqueville (1945, 122), the French visitor to the United States in the early 19<sup>th</sup> century, found Americans more willing to help other people than Europeans. They overcame collective action problems by what he called "self-interest rightly understood," an "enlightened regard" that leads people to "willingly sacrifice a portion of their time and property to the welfare of the state." "Self-interest rightly understood" has become the foundation for contemporary theories of social capital (cf. Putnam, 1993). This "enlightened regard" for others underlying social capital helps people resolve a wide range of collective action problems—from banding together on the frontier to help build homes (Tocqueville), to leading people to join civic

organizations (Putnam, 1993, 1995), to fostering good deeds such as charitable contributions and volunteering time (Uslaner, 1997).

Which values underlie social capital? Two are central: trust in other people and religious beliefs. Trust, Putnam (1993, 89, 169, 172) argues, is fundamental to social capital. Mutual trust establishes grounds for reciprocity: If you behave well, so will I. When people trust each other, they surmount the problem of “cheap talk.” Trust reduces transaction costs—you don’t spend a lot of resources monitoring the behavior of people you trust. Yet, how do we know when we can trust people? Most of the time we can’t. It makes little sense to trust people we don’t know. Yet we know relatively few people personally (and even fewer well) even while we are called on to place our trust in a great many people (Hardin, 1992). Can trust resolve collective action problems?

No—if we think of trust primarily as an encapsulation of our life experiences. Then we’ll only trust some of the people we know. Yet, if we take a wider view of trust—as a moral value (cf. Mansbridge, in press; Uslaner, in press a; and Wuthnow, 1997)—then we can understand its role as the basis of “self-interest rightly understood.” When we say that “most people can be trusted” (as opposed to “you can’t be too careful in dealing with people,” according to the standard survey question), we are expressing a *generalized* faith in other people.

Generalized trust reflects our belief that others will not act contrary to our interests—and that we need not expend scarce resources monitoring their behavior to ensure such compliance (Dasgupta, 1988, 51). But trust as a moral value makes a much stronger claim on us. It reflects a disposition to believe that others share our values and won’t act against our interests even when they have the opportunity to do so—and even when they might not share our specific interests

(Fukayama, 1995, 26, 153). As Silver (1989, 277) argues: “The act of trust extends commitment beyond extrapolated experience, by resolving uncertainties about others in the direction of unconditional confidence in their essential qualities and enduring dispositions.”

The second component of social capital is religious values. Tocqueville (1945, 126-127) saw religion as the key force in helping Americans look beyond their immediate self-interest. Hillel asked, “If I am for myself alone, what am I?” while Jesus held that we should “turn the other cheek” against transgressors. For virtually all faiths, one’s obligations go beyond promises to other citizens. They extend to an overarching power. People with faith have “something within,” a spiritual commitment that religious values should shape behavior in the secular world (Harris, 1994). People who attend religious services regularly place a higher value on helping others and on honesty (Rokeach, 1973, 128, 133).<sup>3</sup> Religious values and involvement with institutions of faith promote participation in other arenas: charitable contributions (Hodgkinson *et al.*, 1996), voting (Rosenstone and Hansen, 1992, 273), and volunteering (Hodgkinson *et al.*, 1996; Wuthnow, 1991, 199-200). Religious people should thus be more likely than the secular to endorse strong standards of moral behavior.

This account holds that resolution of collective action problems depends primarily upon the core values of trust in others and religious ideals. Social connections also matter (see below), but it is important to distinction between values and networks (Newton, 1997). An explanation based upon life experiences would put less stress on these values and more on expectations of other people’s behavior. If you are going to abjure self-interest at all, you should do so only if you expect others to do the same. Otherwise, you wind up as the “sucker” in a Prisoners’ Dilemma game—the worst outcome. An account based on values would not expect expectations

of others' behavior to be important, for values are not relative (“Thou shalt not steal from thieves”), but are absolute (“Thou shalt not steal”). An explanation based on experience would not expect trust in others or religious beliefs to shape attitudes (or behavior) toward the ethics of daily life, since such values are little more than “cheap talk.”

Both social trust and religious values should matter most when there is less consensus on what the proper behavior is. When almost everyone agrees that something is wrong, you don't need to “consult” your core values to assent with the crowd. So beliefs in religion or trust will have smaller impacts when there is consensus than when standards of behavior are more contested. Such a prediction may seem obvious, but it is not. The argument holds more broadly than on simple questions of right and wrong. Values—especially trust—matter more for a wide variety of contested behaviors. Across a wide range of collective action measures, the level of consensus (the share of people either doing them or not doing them) is strongly correlated with the impact of trust (Uslaner, 1997). This general pattern, if it holds here as well, would suggest that social trust can help resolve collective action problems when divisions in a society are most severe.

The impact of both religious values and trust should be strongest when the stakes are highest. If you don't pay your fare on the subway, you don't gain much and the government doesn't lose much. But if you hit someone's car and don't file a report, you can save a lot on your own insurance; the owner of the other car will likely have a hefty bill (at least a substantial deductible) to make the repairs.

What holds for values also ought to apply for experience. Expectations of others' morality should have their greatest impacts when society is most divided and when the stakes are highest. When society is split over a standard of behavior, it doesn't make sense (from a strictly utilitarian

point of view) to agree to do the “right thing” if you believe that others won’t follow your lead. When the stakes are great, you might be more reluctant to select the “moral” option if you are unsure that others will behave similarly. As with trust and religious values, the impacts for expectations of morality should depend on the level of consensus and how great the stakes are.

Values don’t emerge in a vacuum, the social capital approach stresses. The other part of social capital is the social network, or “social connectedness.”<sup>4</sup> Social ties create the sense of community that reinforce values promoting cooperation. Something as simple as being married or belonging to a union helps connect people to their neighborhoods and the broader communities. As Putnam (1993, 90) argues, “...a dense network of secondary associations both embodies and contributes to effective social collaboration.” And ties to one’s community create moral obligations (Putnam, 1993, 111, emphasis in original):

Collective life [in regions in Italy where many people have social connections] is eased by the expectation that others will probably follow the rules. Knowing that others will, you are more likely to go along too, thus fulfilling their expectations. In the less civic regions nearly everyone expects everyone else to violate the rules. It seems foolish to obey the traffic laws or the tax code or the welfare laws, if you expect everyone else to cheat.

So married people, especially people who place a high regard for marital faithfulness, and union members should be more likely to endorse strong standards of moral behavior.

#### Measuring Trust, Verification, and Values

The data I shall analyze come from the 1981 World Values Study (WVS) for the United States. The 1981 WVS is a collaborative cross-national survey that focuses on core values such

as postmaterialism and religiosity as well as approval of a nation's regime, willingness to protest, and levels of civic participation. The United States sample has 2325 respondents.

The WVS has a good set of questions tapping our conceptions of morality and, more critically, it permits a direct test of how important expectations of other people's morality are. The survey asked whether a series of behaviors could ever be justified. The acts, listed in order of their acceptability, are: (1) keeping money that you have found; (2) failing to report damage you've accidentally done to a parked car; (3) lying in your own interest; (4) cheating on taxes "if you have the chance"; (5) avoiding a fare on public transportation; (6) claiming government benefits you are not entitled to; (7) buying something you know was stolen; and (8) joyriding. The WVS did not inquire about whether people actually performed any of the acts. This problem is not severe, since people might be more truthful about evaluating prospective behavior than in admitting any actual misdeeds.

Respondents rated each item on a ten point scale, with one indicating that the activity is never justified and ten always justified. I present the means in Table 1. Only keeping money that you find is considered acceptable by many people. It is the only moral behavior that received fewer than 50 percent "never justified" ratings. Only 32.6 percent of Americans ranked keeping money at one. Only 57 percent scored it at four or less--compared to 80 percent or more for all of the other questions. Joyriding was the least acceptable act: Ninety percent said that one should never consider it.<sup>5</sup>

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Table 1 about here

What drives attitudes toward these moral behaviors? I consider three measures of core

values: trust in others, religious beliefs, and a general measure of the strength of one's own moral standards. The third measure is useful primarily as an analogue to my indicator of our expectations of others' morality. I have parallel variables tapping how moral we view ourselves and others. This provides a direct test of an alternative to the social capital approach, which holds that we predicate our intentions to behave "morally" based upon our expectations of others. If we believe that other people have strong moral standards, it is less risky for us to join with them in forsaking any temptations to exploit others.

Now, I cannot take into account all possible reasons why people may claim to have strong moral standards. People may behave morally (or claim to do so) because they fear being caught and punished. I have no way of testing this, since no questions on detection or punishment were included in the World Values Survey. However, this omission is not damning. The fear of getting caught and being punished play very limited roles in people's decisions to pay taxes and obey the law more generally (see Tyler, 1990; and the studies in Slemrod, 1992). People may also adhere to strong moral standards for instrumental reasons: I may not want to joyride because I don't know how to pick the locks on cars and I may not want to avoid fares on public transportation because I don't like to jump over subway turnstiles. However, these are rather idiosyncratic rationales for moral behavior and they should vanish in large surveys, especially when I control for other factors.

For trust, the WVS contains the standard social trust question: "Do you believe that most people can be trusted, or can't you be too careful in dealing with people?"<sup>6</sup> For religious values, I used two questions that tap distinct components of faith: Does the respondent believe that there are clear standards of good and evil and does (s)he believe in hell. The former is a simple

expression of right and wrong that doesn't demand religious beliefs. But religious people are more likely to believe that there are clear standards of good and evil.<sup>7</sup> Belief in hell indicates compliance with ethical standards out of fear for an afterlife. I chose these two measures because they represent different perspectives on religious values (positive versus a negative incentives), because each is clearly connected to moral behavior, and because (not surprisingly) they had among the highest correlations with the moral behavior items of the multitude of items in the WVS.

The survey allows us to distinguish between peoples' own beliefs about general moral standards and their expectations of others' morality. The WVS asked respondents to indicate how well prescribed and proscribed behaviors in the Ten Commandments applied to themselves and to most people. The commandments relating to religious belief did not scale with those from every day life. The behaviors I employ are: (1) honor thy father and mother; (2) thou shalt not kill; (3) thou shalt not commit adultery; (4) thou shalt not steal; (5) thou shalt not bear false witness against a neighbor; (6) thou shalt not covet a neighbor's wife; and (7) thou shalt not covet a neighbor's goods. Respondents rated themselves and others on a three-point scale, with one indicating that the commandment fully applies, two that it applies to a limited extent, and three that it doesn't apply at all.

The questions on the Ten Commandments are distinct from those on moral behavior. The latter ask us which types of behavior are acceptable: How wrong is it, for example, to lie? The former ask us to judge ourselves and others as ethical people: Do we lie (bear false witness)? It is difficult to separate the causal chain from moral behavior to perceptions of one's own (and others') good deeds. But certainly the argument from experience places heavy emphasis on what people do rather than what they say. A smooth-talking con artist with a big smile can (and may be more

likely to) balk you more easily than someone with a sneer on his face. I present means and standard deviations for how people rank themselves and others in Table 2.

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Table 2 about here

People rate themselves very highly. Almost everyone says that they obey all seven commandments. They are far less charitable to “most people.” For every one of the commandments, we express only modest confidence in others: We believe that most people don’t practice what we preach. The mean scores range from 1.557 for “thou shalt not kill”--hardly an expectation of a peaceful society--to 1.726 for “thou shalt not covet thy neighbor’s goods.” We think very highly of our own morality, but give our fellow citizens little credit for holding similar values.

I created factor scores for self and other observance of the commandments. If we condition our moral beliefs on how we expect others to behave, there should be stronger impacts for “others obey commandments.” If we decide how to behave primarily on the basis of our own values, then “self obey commandments” should have much stronger effects on moral beliefs. It is easier to disentangle these effects than we might suppose. The simple correlation between the two measures is only .255.<sup>8</sup>

The commandments measures are designed to tap people’s overall commitments to widely-accepted moral codes (see also Whiteley, in press). They are *not* surrogates for religious values, nor should they be considered guides to specific behaviors that fall under the commandments. This is why I use an index--and it is pleasing to see that the secular measures fit a one-dimensional factor solution rather well. The major reason for creating the commandments measure is to get an indicator of how we view *other people’s moral standards*. But we also get a variable about how

moral we consider ourselves. This measure provides a very useful benchmark—allowing us to compare the effects of one’s own personal morality to expectations of others. The WVS has few measures of social connectedness. There are questions on membership in organizations and volunteering, but I do not use them in the analysis to follow for two reasons. First, it is doubtful that membership in organizations or volunteering *precedes* moral behavior. More likely, people with high ethical standards are more likely to volunteer (Hodgkinson *et al.*, 1996). Second, even if we put aside theoretical doubts, neither membership nor volunteering has much effect on moral behavior. Both variables had sporadic significant coefficients, but rarely where we would expect them.<sup>9</sup> Two measures of social connectedness that I employ are being married and being a member of a union. Marriage gives you a greater stake in your community. Married people need to consider the needs of others—as well as the moral approbation for violating key norms of society. I also employ a measure of how important people believe faithfulness is to a successful partnership. If our experience begins at home and spills over to more general behavior (Newton, 1997), then attitudes about marital fidelity should have a strong impact on moral behavior. Marital faithfulness is a generalized, though weak, measure of the importance of keeping obligations. Unions also provide a sense of solidarity that should reinforce society’s core values among members.<sup>10</sup> I explored other potential indicators of social connectedness such as having children, owning one’s own home, and length of time in the community. But none was significant.

I employ three other controls. The first is education. Schools impart socialization of standards of behavior, so highly educated people should be quicker to endorse stronger ethical principles. Also, education is one of the strongest determinants of social trust (Putnam, 1995). To insure that we don’t confound the effects of trust and education, I control for the latter (though the

WVS measure is only a trichotomy). Second, people also become more concerned with morality as they get older. Young people with few stakes in the community feel less tied down by moral codes. Age also brings marriage and children. As we grow older, we are more concerned with passing traditional values, even ones that we might not have always accepted, to the next generation. Younger people will thus be less tied to standards of ethical behavior.

Third, I include a dummy variable for race (black). When there is a dominant race or class, people who endure discrimination may come to reject the values of the larger culture. They may reject attempts at socialization into "white" or "upper class" values. Those at the very bottom, the "underclass," has little to lose--and might even feel good--by flouting the standards set by the ruling culture. There are sharp cleavages in social capital in the United States.<sup>11</sup> If you feel alienated from the larger culture, particularly because of discrimination, you may well decide to invest your trust only in your own group, which should make you less likely to endorse the moral code of the dominant society.<sup>12</sup>

### The Bases of Moral Codes

How do the balance of forces stack up on the eight measures of moral behavior? I estimate identical regression models for each. Since the predictors are all the same and the questions linked, it is hazardous to estimate each equation separately. Instead, I use the method of seemingly unrelated regressions (SUR) developed by Zellner (1963) to adjust for correlations among the residuals across equations. I present the results of the SUR regressions, each of which is based upon 1599 cases, in Table 3.<sup>13</sup>

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Table 3 about here

Tocqueville got it right when he visited America a century and a half ago. Americans are moralists, motivated in part by trust in others but even more by a broad moral code, religious values, and social connections. *For all eight equations, self obey commandments, clear standards of good and evil, and marital faithfulness are significant, often at  $p < .0001$  or better.* Trust in others is significant in four equations, as is the belief in hell.

Trust has big effects on keeping money, buying stolen goods, claiming benefits you are not entitled to, and hitting a car without making a report. This list has two common elements. Three of the four items (with claiming benefits being the exception) involve *implicit contracts with strangers* (see n. 7). You are not likely to know whose car you hit, who was ripped off in the heist for your stolen goods, or how much the person who lost her wallet will miss it. Your commitment to do the right thing reflects a moral bond and an expectation of reciprocity with people you don't know. Lying, in contrast, involves an acquaintance. Cheating on taxes and avoiding fares (as well as claiming benefits, the exception) revolve around an impersonal government. Interpersonal trust in the United States is a deal among rugged individualists, not a contract with the American government.

The most powerful effects for clear standards of good and evil come on lying in your own interests and keeping money you found. When you lie, you lie *to someone*. If you find money and a wallet, you also know who your victim is.<sup>14</sup> All of the other items involve cheating a government or some anonymous victim. Opportunities to lie more often arise with people we already know. We may worry that we will be punished in the hereafter for immoral behavior (note the strong effect for belief in hell). But we are primarily motivated by our moral code: beliefs in our own morality and simple standards of right and wrong.

In contrast, others obey commandments is significant in only two cases: for avoiding fares on public transportation and keeping money that you have found. At first glance, it may seem that people look to others when money is involved. This explanation doesn't hold up: Buying stolen goods, claiming benefits you are not entitled to, and cheating on taxes also involve financial gain. Yet none has a significant coefficient for others obey commandments. Yet there is a common dimension to the two behaviors. Both might seem to involve moral ambiguities. Not paying fares is a small ticket item. If you believe others will skip paying, you might put aside your own reluctance and commit a "minor" sin. Keeping money you have found might involve small stakes--or you may think that it might be difficult to reach the party who lost the wallet. In either case, you can behave "immorally" without compromising fundamental moral principles. The other six issues either have larger stakes, touch deeper moral codes, or (most likely) both. Note the limited range of expectations of others: They come into play only in highly restricted cases. Even when they do come into play, one's own moral code (self obey commandments) has stronger impacts.

Alienation from the larger society plays a big role in shaping moral behavior. Blacks are less likely to endorse all eight societal norms. The effects are large across most questions. Only joyriding shows a modest impact. The effects are most pronounced for lying and keeping money you found, as we found for clear standards of good and evil. If, like Montegrans, you believe that the system is fundamentally stacked against you, you won't expect reciprocity for any good deeds you do.

Social connectedness affects moral behavior too. Being married makes one more likely to choose the right course in six of eight cases. Only hitting a car and making no report and cheating on taxes fail to reach significance. The biggest effects come on avoiding fares on public transit and

buying stolen goods. In each case, marriage may change the social situation. If you are traveling with your spouse, cheating on fares might prove embarrassing. If you bring home something new, your spouse is likely to ask you where you got it. So marriage leads to social pressures. It may also bring forth a greater sense of responsibility to the larger society, so that we are not quite as tempted to engage in undesirable behavior. But while marriage itself has modest effects, the importance of marital faithfulness is one of the most powerful predictors in the model. And its effects are strongest on questions that involve other people (lying, keeping money, and hitting a car without making a report). Social ties themselves are not nearly as important as connections with a moral underpinning (such as marital faithfulness).

Union membership does produce solidarity on five of the eight items. Union members are more likely to object to claiming benefits you aren't entitled to, to cheat on taxes, to avoid fares on public transportation, and to hit a car without making a report. Three of the four items involve government: Unions tie people to larger institutions. On the other hand, we see no effect at all for education. At least part of the null effects come from the coding of education. A more refined measure would likely show greater effects among the college educated (cf. Putnam, 1995; Uslaner, 1997). Finally, we see significant effects of age throughout. This lends support to Putnam's (1995) argument that younger people are less connected to their communities than previous generations (cf. also Uslaner, in press c). But we should not make too much about age. The average coefficient across the eight equations is a modest  $-.013$ . The average coefficient for marital faith is  $.762$ . Across the eight types of moral behavior, the average difference between an 18 year old and a 55-year old is  $.555$ . This is about a quarter of the typical standard deviation for the eight items. Someone who said that marital faith was not important would have an average

score across the eight items that is 1.524 lower--an impact 2.75 times as great as age.

Overall, there is considerable support for the social capital framework. Values and social ties are the central determinants of endorsing strong ethical standards of behavior. In contrast, expectations of others' likely behavior are rarely important. We base our code of daily life on deep-seated moral principals, not on our experiences.<sup>15</sup> People have very high expectations of themselves. Almost without exception, people say that *they* obey all of the secular commandments (see Table 2). On all seven commandments, we are less charitable toward others: We say that they obey the commandments "to a limited extent." This may well be enough social glue to hold a society together--and to say that we have a sense of shared values--but it is not a sufficient basis for a personal moral code. Instead, we rely upon the clearer signals we get from appraisals of our own behavior.

### Trusting and Verifying

Values don't affect all types of behavior equally. Personal morality (self obey commandments) seems most powerful where we are tempted to deceive (lying and cheating on taxes). But it has powerful effects on six of the eight questions. But most of the other measures, both of expected reciprocity and moral ideals, follow a similar pattern: Values and anticipated behavior matter most *when there is less agreement on what proper behavior should be*. The most contested item is keeping money you have found. Here we see some of the most powerful effects for trust in people and others' morality.

The deeper the consensus on what proper behavior should be, the less we need to worry about others' behavior. Very few people approve of joyriding. The impacts of most measures of expectations about others, social connectedness, and even values are minimal. *Only one's own*

*moral code (self obey commandments) and marital faith provide guidance.* With such widespread disapprobation, you don't need to worry what others might do. The overwhelming consensus on what is the right thing to do makes it "safe" to rely on your own moral code without worrying that others feel differently.

The most powerful effects of moral values and social ties (as determined by the regression coefficients) should occur when there the public is most divided on the questions of moral behavior. To discover whether this is the case, I examine the correlations of the regression coefficients with the mean scores for each type of behavior.<sup>16</sup> The mean score provides a measure of consensus. Here, the lower the score, the more consensus we find. And the regression coefficient is an indicator of the impact of each predictor on moral standards. Given the coding, I expect a negative relationship between the magnitude of the regression coefficient and the mean score. Strongly negative correlations provide support for the thesis that moral values and social ties will matter most when there is less consensus.

And this is what I find. The correlations of the b's with the mean scores are -.811 for marital faithfulness, -.813 for clear standards of good and evil, -.691 for others obey commandments, and -.602 for trust in people. The correlation for trust is depressed by the somewhat surprising low relationship with cheating on taxes. Once we delete this question, the correlation rises to -.699.<sup>17</sup> There is clear evidence that values matter most when there is less consensus. When there is consensus on what behavior is appropriate, we don't need to ask ourselves what others will do.<sup>18</sup>

A skeptic might argue that we should expect greater impacts for all predictors where there is less consensus. When almost everyone agrees on proper behavior, there is little variance to

explain. This result could be methodological artifact. But it is not. There is a weak correlation between mean scores and the coefficients for personal morality (-.332). While race ( $r = .814$ ) and union membership ( $r = -.855$ ) have more powerful effects when there is more dissensus, there is little impact for marriage ( $r = -.268$ ) or age ( $r = .147$ ). And the effect for others obey commands vanishes when we drop keeping money you have found. There may be a bias toward stronger impacts when there is more variation to explain, but it is unclear why the effects should be so selective.<sup>19</sup> So it does appear that values are most important when there is less accord on standards of behavior.

There is an additional dynamic to trust in others that distinguishes it from other forms of social capital. Trust matters most when the stakes are highest. It is less important where there are few costs. Joyriding may not impose any financial loss on the injured party. Avoiding fares on public transportation is a small ticket item. Buying stolen goods, keeping money you found, and getting benefits you are not entitled to may produce financial gains. Not making a report on a car you damage may save you increased insurance premiums. I constructed a variable measuring the size of the impact of moral behavior.<sup>20</sup> The "big effects" variable has a correlation of -.931 for the regression coefficients for trust.

Trust has its strongest effects when the stakes are largest and when there is less consensus on what constitutes moral behavior. But there is one more factor that shapes the linkage between trust and moral codes. Trust and expectations of others should matter more when our action has a specific victim. It is easier to make the inferential leap from our life history to prescriptions for current behavior if we can identify in some way with a person (even if he or she is not someone we know—or even if we cannot specifically identify the person). We are more likely to expect

reciprocity from a person than from an entity such as government.

The "personal" acts include buying stolen goods, joyriding, keeping money, and hitting a car. In each case, a specific person bears the loss. Even if we cannot identify a particular person, we may feel that we have hurt *someone*. For the other items--cheating on taxes, claiming benefits, cheating on fares, and (to a lesser extent) lying--we usually can't point to one loser. The correlation between the regression coefficients for trust and the "personal" dummy variable is  $-.525$ . Personal losses correlate at just  $-.135$  with expectations of others. Even if we don't know who might get hurt, knowing that *someone in particular* might be suffer makes our judgments about correct standards of behavior more dependent upon trust. Yet, such ethical decisions don't depend on our experience with specific others--so it is not surprising that expectations of others' behavior don't matter.

Trust matters most, then, when we need it most: for big ticket items, when there is less consensus on moral behavior, and when our moral behavior deals most directly with other people (rather than an undifferentiated mass). There are fewer clear patterns for generalized moral behavior (self obey commandments, clear standards of good and evil, marital faith). This is as it should be. Strong moral standards don't depend upon context. They shape our expectations of what is acceptable across the board. Only the level of consensus in a society seems to matter for these religious tenets and social ties. And there are only weak patterns for expectations of others' morality--reflecting the weak overall impact for our experiences.

### Reciprocity and Values

Standards for moral behavior seem to rest most heavily on our own personal moral codes

(self obey commandments, marital faithfulness, and religious beliefs). We crave consistency in our patterns of behavior. A morality based on expectations for others' behavior is very demanding. We would need to calculate a strategy for behavior for each person we encounter. Most of us don't have the patience to do so. So, depending on our general outlook, we save time, though we take more risks, by employing fewer rules. Most people seem to rely on a simple, straightforward moral code, often based on religious values.

When morality is more contested, expectations of others behavior--and interpersonal trust--become more important. If ethical principles were solely driven by values, then reciprocity shouldn't matter at all. Yet, it does, especially when the stakes are large. And if values alone shaped our ethical codes, we should see the same coefficients for both values and expectations of others across all eight questions. While there are powerful effects for clear standards of good and evil across all items, even they are different across the standards. For other measures, there are much wider variations. And the pattern we find (biggest effects for reciprocity for the highest stakes) clearly suggests a role for experience.

If standards of behavior were entirely driven by self-interest, values wouldn't matter. Nor would generalized trust. For it makes little sense to trust perfect strangers, whose trustworthiness is in doubt and not readily determined (Hardin, 1992). Yet, many people do trust strangers *and* make ethical decisions based upon this "illogical" confidence. If trust depends on knowing whether someone else is trustworthy, the most powerful impact for trust should be found for lying. Lying is the one activity among the eight where we are likely to know the other party and, hence, have an estimate of his/her trustworthiness. But trust in people is *not* significant for lying in one's own interest. It matters most when we are not likely to know the other people involved (keeping

money found, hitting a car and not making a report, and--perhaps--buying stolen goods)--or at least to know them well. Such calculations involve a generalized ideal of reciprocity that goes well beyond what we find for others obey commandments.

There appears to be a trade-off between one's own adherence to the seven commandments and others'. Where others' behavior is central--on keeping money found and avoiding fares--personal morality is weak.<sup>21</sup> Where self obey commandments is critical--on lying, joyriding, and cheating on taxes--expectations of others' behavior are less important.

Not all ethical arguments are easily resolved. There may be a clash of competing ideals; at other times, as with white lies, we may seek exceptions from general maxims. Even generalized trusters won't apply their moral code all of the time. When the stakes are small, violations from our general code don't seem to matter much. This is why trust, especially to the extent that it is a value, becomes so important on big-ticket moral items. For most aspects of daily life, people get along just fine. (How often are we tempted to joyride? How many of us think of claiming benefits we are not entitled to?) Our moral behavior becomes almost instinctive, with little need to worry about reciprocity. We trust without verifying. As Hume--and later Wilson--argued, the core to the resolution of collective action problems is our moral sense.

TABLE 1

Means and Standard Deviations of Moral Behavior Measures\*

	<u>Mean</u>	<u>Standard Deviation</u>
Keep Money Found	3.940	2.851
Hit Car and Make No Report	2.575	2.537
Lie in Own Interest	2.547	2.107
Cheating on Taxes	2.135	2.036
Avoiding Fare on Public Transportation	2.012	1.897
Claiming Government Benefits Unfairly	1.740	1.703
Buy Stolen Goods	1.715	1.560
Joyride	1.248	.982

N = 2222

TABLE 2

## Self and Other Obedience to Seven Commandments

<u>Commandment</u>	Self		Other	
	<u>Mean</u>	<u>Standard Deviation</u>	<u>Mean</u>	<u>Standard Deviation</u>
Honor Father/Mother	1.089	.317	1.571	.590
Shalt Not Kill	1.065	.291	1.557	.625
Commit Adultery	1.172	.473	1.782	.654
Shalt Not Steal	1.082	.323	1.696	.631
Not Bear False Witness	1.120	.370	1.701	.626
Not Covet Neighbor's Wife	1.126	.407	1.710	.632
Not Covet Neighbor's Goods	1.137	.407	1.726	.635

TABLE 3  
Regressions for Moral Behavior Indicators

Independent Variable	Stolen Goods	Claim Benefits	Joyriding	Lying	Cheat on Tax	Avoid Fare	Keep Money	Hit Car
Trust in People	-.195*** (.074)	-.181** (.083)	-.035 (.049)	-.114 (.102)	.020 (.100)	-.065 (.091)	-.285** (.141)	-.262** (.134)
Self Obey Commandments	-.221# (.045)	-.201# (.051)	-.120# (.030)	-.337# (.062)	-.258# (.061)	-.122** (.056)	-.205** (.086)	-.464# (.097)
Others Obey Commandments	-.036 (.037)	.015 (.041)	.036 (.024)	.069 (.050)	-.058 (.050)	-.080** (.045)	-.182*** (.070)	-.050 (.091)
Clear Standards of Good and Evil	-.112*** (.037)	-.070** (.041)	-.038* (.025)	-.242# (.051)	-.167*** (.050)	-.138*** (.046)	-.236*** (.071)	-.130** (.067)
Believe in Hell	-.022 (.085)	-.077 (.097)	-.087* (.057)	-.198** (.118)	-.312*** (.116)	-.180** (.106)	-.189 (.164)	-.165 (.155)
Marital Faithfulness	-.774# (.136)	-.584# (.153)	-.364# (.090)	-1.009# (.187)	-.830# (.184)	-.652# (.167)	-1.046# (.259)	-1.049# (.245)
Married	-.256*** (.073)	-.211*** (.082)	-.129*** (.049)	-.200** (.100)	-.046 (.099)	-.482# (.090)	-.301** (.139)	-.130 (.132)
Union Household	-.054 (.049)	-.094** (.055)	.008 (.033)	-.172*** (.067)	-.147** (.066)	-.121** (.060)	-.104 (.093)	-.246*** (.088)
Education	.026 (.057)	.023 (.064)	-.026 (.038)	.041 (.078)	.164 (.077)	.044 (.070)	-.023 (.108)	-.026 (.102)
Race	.319# (.087)	.531# (.099)	.091* (.058)	.782# (.120)	.518# (.118)	.462# (.108)	.887# (.167)	.376** (.158)
Age	-.017# (.002)	-.012# (.002)	-.006# (.001)	-.015# (.003)	-.018# (.003)	-.020# (.003)	-.031# (.004)	-.011*** (.004)
Constant	1.475# (.272)	1.744# (.308)	1.220# (.182)	1.580*** (.375)	1.064** (.370)	1.923# (.337)	3.667# (.522)	2.190*** (.493)
R <sup>2</sup>	.151	.092	.059	.140	.120	.132	.120	.042
Standard Error of Estimate	1.383	1.564	.925	1.907	1.878	1.711	2.652	2.506

N

1599

\* p &lt; .10 \*\* p &lt; .05 \*\*\* p &lt; .01 # p &lt; .0001

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## NOTES

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1. I use “values” and “ideals” interchangeably.
  2. Jewish law teaches that expressions of faith are based upon *exceptions to rationality*. Were moral commandments merely rational responses to our environment, there would be no need for values (much less religious commandments).
  3. Religious values may lead to a concern only for one’s own group and to active hostility to those outside the fold, as centuries of experience (including Bosnia today) indicate. But much of religious doctrine does emphasize a broader view and religious groups have been at the forefront of movements toward more inclusive politics.
  4. For some, especially Putnam (1993, 1995), social connections at least as important a

component of social capital than values are. I differ (see Uslaner, in press a), and so do others (see Newton, 1997).

5. Fifty one percent said that it is never acceptable to lie in one's own interest, 59.3 said one should never hit a car without making a report. Cheating on taxes (65.9) and avoiding a fare on public transport (68 percent) were the only other items that fell below 75 percent for never acceptable.
6. Is this a measure of generalized trust (as the question seems to imply) or particularized confidence in others? A study of civic engagement in Philadelphia by the Pew Center for The People and The Press (Kohut, 1997) adds credence to this argument. The Pew Center study asked people a wide variety of trust questions. The overall social trust question scaled with items indicating trust in people respondents are not particularly close to (including people who work in stores where you shop, people you meet on the street, and neighbors). The social trust measure did *not* scale with people respondents are likely to be closer to (people at your church, your co-workers and boss, your family, and people you see at clubs). These results come from a factor analysis with promax (oblique) rotation. I employed 16 measures of trust, yielding a three-dimensional solution. The friend and stranger factors were correlated at  $-.386$ . Trust is not simply a reflection of what we expect other people to do (how trustworthy we think they are). In the World Values Study, the correlation between trust in people and the factor for how we rate other people's devotion to the Ten Commandments is just  $.107$ . The Pew Center survey of Philadelphia presents a more direct comparison: It asks whether most people trust you.

Ninety-one percent believe that others trust them, but just 46 percent of all respondents believe that “most people can be trusted.” Even among people who believe that others trust *them*, just 48.2 percent put their faith in other people. There is, of course, a relationship between social trust and whether you believe that others trust you, but it is far less than we might expect ( $\tau\text{-}b = .174$ ,  $\gamma = .627$ ) than we might expect. Trust in others reflects, to a considerable degree, our expectations of trustworthiness. But there is a fairly large residue that suggests something else underlies faith in others as well. And it certainly reflects more than expectations of reciprocity: The correlation of social trust with the self obey commandments factor is just .047.

7. The gamma between the importance of God in daily life and clear standards of good and evil is .36, about the same as we find for the importance of religion and whether one believes in a personal God. The correlation is within the bounds of other measures of religiosity.
8. At least part of the reason for the modest correlation is the limited range of the self-obey Commandment variable.
9. This result provides additional result for my argument, developed elsewhere (Uslaner, in press b), that the causal direction goes from moral values to volunteering and group membership, and not the other way around (or both ways).
10. Union membership is a trichotomous variable: Respondent is a member, someone else in the household is a member, and no one is a member.

11. Seventeen percent of blacks say that "most people can be trusted" compared to 49 percent of whites.
12. The measures of particularized trust employed in Uslaner (1997) indicate that African-Americans are more likely to be particularized trusters than other races. Details are available on request. An anonymous reviewer suggested that race and union membership might be surrogates for social class and income. I had originally included income in preliminary models, but it was consistently insignificant. The average correlation of income with the measures of moral behavior is .016. For a four-point index of socio-economic status, the mean correlation is .038. For union membership, the average  $r$  is .050, while for race it is .108. Clearly race and union membership are not simply surrogates for income or class. In two Canadian student samples, Laponce (1994) found that Social Democrats attached less importance to the commandments on stealing and lying than did conservatives. I reestimated the equations including the ten-point WVS measure of ideology. Ideology was significant only for lying, not paying fares on public transportation, and hitting a car without making a report. Inclusion of ideology had no impact on the coefficients for race. However, it did effect the coefficients for union membership. The coefficients for claiming benefits and not paying fares became insignificant (though lying and hitting a car remained significant with about the same overall effects).
13. The sample size is reduced because of listwise deletion of missing data. The moral behavior items are 10 point scales (see Table 1). The self- and other-obey commandments

measures are standardized factor scores ranging, respectively, from -.503 to 5.700 and from -1.220 to 2.310. They are based on the three-point measures of whether people say that the commandments applies fully, partially, or not all to themselves and to others. The good and evil, belief in hell, marital status, race, and trust measures are all dichotomies (the first two measured as 1 and 2, the others as 0/1 dummy variables). Marital faithfulness is a three-point scale measuring the importance of fidelity in marriage; union membership (as noted in the text) is also a three point scale. Age ranges from 18 years to 96.

14. If you find money with no identification, the moral dilemma vanishes.
15. Even people who have been the victim of a violent crime are only modestly more likely to be mistrusters (72.6 percent) than people who have not been the victim of such a crime (63.4 percent) ( $r = .084$ ), according to the 1996 Washington Post–Kaiser Family Foundation–Harvard University survey of trust. In contrast, people who have been victims of *property* crimes were more likely to be trusters (37.8 percent) than people who had not been victimized (33.5 percent,  $r = -.046$ ). So trust does not depend upon experience, and neither, apparently, does moral behavior.
16. Instead of using the mean scores in Table 1, I use means derived from the common set of 1599 cases (which correlate at .969 with the scores in Table 1). These scores are: joyriding (1.226), buy stolen goods (1.665), take benefits (1.669), don't pay fare on public transport (1.951), cheat on taxes (2.074), lying (2.467), hit car without report (2.541), and keeping money (3.907).

17. The 1981 WVS may lead to some anomalous conclusions. The simple correlations between trust and cheating on taxes (and to a lesser extent avoiding fares) are considerably greater in the 1990 WVS.
18. These findings parallel my results for the relationship between trust in people and participation (Uslaner, 1997). Trust has bigger effects on nonconsensual forms of participation (where some people do them, others don't) than on consensual modes (where most people either participate or don't). The story is similar on the approbation of moral behavior. These findings make sense if we regard trust as a mixture of values and experience: When we are more divided over ethical standards, we look to both our values and to our expectations of what others will do. We need to trust and to verify.
19. The effects don't reflect the level of variation in the predictor, either, though it is a likely suspect.
20. The variable is coded at 1 for buying stolen goods, claiming benefits, keeping money, and hitting a car without making a report. Lying is coded at .5 and the rest at zero.
21. These comparisons are based on significance levels (see Table 3) and t ratios (not shown).