

# The Moral Foundations of Trust

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## Trust and the Good Life

Sally Forth, office worker: “I can’t believe you actually took Yolanda’s chair, Ralph.”

Ralph, office manager: “Come on Sally. She’s overseas for six months. She doesn’t need it. Besides, is it my fault she was so trusting as to leave her door open?”

Sally: “Although I notice your door has a double bolt.”

Ralph: “Well, I know what kind of element I’m dealing with here.”

– From the comic strip *Sally Forth*<sup>1</sup>

Trust is the chicken soup of social life. It brings us all sorts of good things, from a willingness to get involved in our communities to higher rates of economic growth and, ultimately, to satisfaction with government performance (Putnam 1993, 1995a; Fukayama 1995; Knack and Keefer 1997), to making daily life more pleasant. Yet, like chicken soup, it appears to work somewhat mysteriously. It might seem that we can only develop trust in people we know. Yet, trust’s benefits come when we put faith in strangers.

Trusting strangers means accepting them into our “moral community.” Strangers may look different from us, they may have different ideologies or religions. But we believe that there is an underlying commonality of values. So it is not quite so risky to place faith in others. If we share a common fate, it is unlikely that these strangers will try to exploit our positive attitudes. The perception of common underlying values makes it easier to cooperate with strangers (cf. Putnam 1993, 171). Trust isn’t the only route to cooperation (Levi 1999, 14), but

<sup>1</sup> From the comic strip *Sally Forth*, *Washington Post* (September 1, 1998), D19.

agreements based upon trust may be more lasting and don't have to be renegotiated at every step. When we trust other people, we *expect* that they will fulfill their promises, either because we know that they have usually done so in the past (Gambetta 1988, 217; Hardin 1992) or because we believe that we shall fare better if we presume that others are trustworthy (Baier 1986, 234; Pagden 1988, 130; cf. Chapter 2 in the present volume). Either way, when we trust other people, we don't have to face every opportunity to cooperate as a new decision.

When we perceive a shared fate with others, we reach out to them in other ways. We feel bad when those we trust have difficulties not of their own making. So people who trust others will seek to better the lives of those who have less, either by favoring government programs to redress grievances or, even more critically, by giving of their own time and money.

Presuming that strangers are trustworthy can't be based on evidence. So it must have a different foundation, and I maintain that it is a moral foundation (cf. Mansbridge 1999). Trust in other people is based upon a fundamental ethical assumption: that other people share your fundamental values. They don't necessarily agree with you politically or religiously. But at some fundamental level, people accept the argument that they have common bonds that make cooperation vital. And these common bonds rest upon assumptions about human nature. The world is a beneficent place composed of people who are well-intentioned (and thus trustworthy). As good as the world is, things are going to get even better and we can make it so (see Chapters 2 and 4). We have obligations to one another.

This moral foundation of trust means that we must do more than simply cooperate with others we know are trustworthy. We must have positive views of strangers, of people who are different from ourselves and *presume that they are trustworthy*. Our commitment to others means that we should be involved in good works in our communities, especially giving to charities and volunteering our time. We are all in this together, trusters say, and thus it is morally wrong if some people have advantages that others don't (see Chapter 7).

It also means that trust is not a cure-all. The moralistic foundation of trust connects us to people who are different from ourselves, not to people we already know or folks just like ourselves. So there is little reason to believe that people who join organizations made up of people with similar interests and backgrounds will be more trusting than stay-at-homes. There is even less reason to expect that trust will lead us to

take part in conflictual activities such as political action. We have pictures of trusters as people who are joiners (Rosenberg 1956; Lane 1959; Putnam 2000). In a few instances this is true, but mostly it is not. Trust solves bigger problems than getting people to hang out with people like themselves. It connects us to people with whom we *don't* hang out. And that is why it helps us to solve larger problems, such as helping those who have less, both in the private and public spheres, and in getting government to work better.

If we believe that we are connected to people who are different from ourselves and have a moral responsibility for their fate, we see that trust is a fundamentally egalitarian ideal. When we take others' moral claims seriously, we are treating them as our equals. A belief in hierarchy is inimical to moralistic trust. A culture of trust depends upon the idea that things will get better for those who have less and that it is in our power to make the world better (see Chapter 2). While trust in others does not depend heavily upon our individual experiences, it does reflect our collective experiences, especially on the linkage between our sense of optimism and the distribution of wealth in a society. As countries become more equal, they become more trusting (see Chapter 8). As the income gap has increased in the United States, Americans have become less trusting (see Chapter 5).

This is a very different view of trust than the dominant one in the literature. Most discussions of trust focus on instrumental or strategic reasons why one should trust another. If you kept your promises in the past, I should trust you. If you have not, I should not trust you. Trust, on this account, is an estimation of the probability that you will keep your promises, that you are trustworthy (Gambetta 1988, 217; Hardin 1992, 163, 170; see also the discussion in Chapter 2). Yes, we talk of trusting specific people based upon our experience. But there is another side of trust as well that is not based upon experience and this is faith in strangers, the belief that "most people can be trusted" even though we can never know more than a handful of the strangers around us. And this faith in others is what I mean by the "moral foundations of trust."

#### CHALLENGING CONVENTIONAL WISDOM

My task in this book is to unravel the mysteries of trust – to show *how* trust matters and *where* it matters. My perspective on trust is different, though not unique (see Baier 1986; Pagden 1988; Fukayama 1995; A. Seligman 1997; and Mansbridge 1999). The moral foundations of trust

argument takes aim at some key assumptions that others have made about trust. I begin with a survey of the arguments I shall challenge and my responses to them.

The conventional wisdom is that we trust other people because we know a lot about them. Instead, I argue that we can and do trust strangers. Indeed, the “standard” trust question (“most people can be trusted”) really is about trusting people we don’t know (see Chapter 3). There are different types of trust. Putting faith in strangers is moralistic trust. Having confidence in people you know is strategic trust. The latter depends upon our experiences, the former does not. Trust in strangers is largely based upon an optimistic view of the world and a sense that we can make it better. Our personal experiences – including how well-off we are – have minimal effects on whether we trust strangers (see Chapters 2 and 4). Sometimes we have to discount negative information in order to maintain trust.

The conventional wisdom argues that trust is fragile, easily broken when people let us down. Instead, I argue that trust is an enduring value that doesn’t change much over time (see Chapter 3). Trust isn’t static. But when it does change, it reflects big events in society, “collective experiences,” rather than events in our personal lives (cf. Rothstein in press).

The war in Vietnam made people less trusting and the civil rights movement increased interpersonal trust in the United States (see Chapter 6). Even more critically, people are more likely to trust each other when they feel common bonds with each other. As the level of economic inequality increases, these bonds are increasingly frayed and trust in others declines (see Chapters 6 and 8).

Trust is a hot topic in the social sciences these days and much of the renewed attention comes from its purported role in getting people involved in their communities. The conventional wisdom holds that trusting people are more likely to join civic groups and have more social connections than people who don’t trust others (Stolle 1998a, 1998b, 1999a). Even more critically, people learn to trust one another by interacting with them in civic groups (Tocqueville 1945; Putnam 1995a, 2000; Brehm and Rahn 1997). Trust, group membership, and cooperation thus form a “virtuous circle.”

Once more, this view of trust is mistaken. It stems from two key mistakes as well as some issues of methodology. The first mistake is that *civic engagement can create trust*. By the time we get involved in either formal civic groups or even most of our adult socializing, our funda-

mental world view has been largely set. We learn about trust from our parents, early in life (see Chapter 4). Even then, we hardly spend enough time in groups to change anything as important as our moral compass (Newton 1997, 579).

Second, when we socialize with friends or attend group meetings of civic associations, *we congregate with people like ourselves*. We don't expand the scope of our moral community. We might learn to trust our fellow club members more (Stolle 1998b), but we are merely reinforcing *particularized* trust (in our own kind) rather than *generalized* trust, the idea that "most people can be trusted" (see Chapters 2, 3, and 5). There is simply no way to get from trust in people you know to trust in people you don't know. And I use more elaborate – and more complete – statistical models to make my case (see Chapter 5). Bowling leagues and choral societies are wonderful ways to have fun and socialize with friends. Having friends over for dinner is one of the best ways I know to spend an evening. Yet none of these activities creates trust with people who are different from yourself. Because most of our social connections revolve around people like ourselves, both organized and informal social life are ill-suited to generate faith in strangers (see Chapter 7). There are exceptions, among them giving to charity and volunteering time. These activities represent stronger commitments to your community's welfare than joining groups. Such good deeds generate trust, but even more they depend upon it.

We need to be clear about when trust matters and when it doesn't. Misanthropes have social lives, too. Perhaps we should not be surprised that a moral value such as trust would be important for the routines of our daily lives. And you might even insulate yourself against people who are different. Congregating with your own kind thus might destroy moralistic trust and instead build in-group, or particularized, trust (see Chapters 2, 3, and 4).

If there is no evidence that most forms of civic engagement can create trust, then the decline in group membership can neither be the cause nor the effect of the decline in trust. Falling civic engagement in either the social or the political realm does not explain falling levels of trust in the country as a whole. Declining trust is also not responsible for trends in civic involvement. The decline in trust does *not* track membership in civic groups in the United States. Some groups with diverse memberships, which are thus capable of generating trust, actually saw increases in membership. And countries that are highly participatory are not necessarily more trusting (see Chapters 6 and 8).

The conventional wisdom also holds that the sharp decline in trust from the 1960s to the 1990s stems from the passing of “civic generations” and their replacement by younger people who are successively less likely to trust other people (Putnam 1995a; 2000). Yes, there has been a sharp decline in interpersonal trust from the first national survey that asked the trust question, the 1960 *Civic Culture* study (published by Almond and Verba in 1963). In 1960, 58 percent of Americans said that “most people can be trusted.” By the mid-1990s, a little more than a third did. There was a very modest recovery – to 40 percent – in 1998.<sup>2</sup>

The decline in trust seems to be sharp and linear.<sup>3</sup> I plot the decline of trust over time in Figure 1-1. The figure shows a decline of .005 in trust for each year. American society has become far more contentious in these three and a half decades. Younger people generally were less trusting than older folks. But there is one major exception: The Early Baby Boomers (born 1946–55) started out as the least trusting generation, but by the late 1980s they became the *most* trusting cohort.

The growing trust of Early Baby Boomers suggests that something other than generational replacement has been shaping the decline in trust. The Boomers’ increasing trust reflects their renewed hope for the future. Other cohorts, especially the younger generations, became less trusting and less optimistic. This optimism is reflected in their growing incomes, and, especially, in how those incomes were distributed. The Early Baby Boomers had more equitable distributions of incomes than cohorts before them or after them (see Chapter 6). No wonder they were so optimistic – and trusting.

<sup>2</sup> The data come from a variety of surveys. Whenever possible I used data from the General Social Survey (GSS): 1972, 1973, 1975, 1975, 1976, 1978, 1980, 1983, 1984, 1986, 1987, 1988, 1989, 1990, 1991, 1993, 1994, 1996, and 1998. Other data come from the *Civic Culture* Survey (1960; see Almond and Verba 1963); American National Election Surveys (1964, 1966, 1968, 1974, and 1992); the *Washington Post* Trust in Government Survey (1995), the Quality of American Life Survey (1971); the World Values Survey (1981); the Temple University Institute for Survey Research (1979, reported in the Roper Poll data base on Lexis-Nexis), and the *New York Times* Millennium Survey (1999). See Chapter 3 for a discussion of the various surveys. The 1998 GSS and ANES became available only after I had almost completed a first draft of the manuscript; I make sparing use of these surveys. But little would change for two reasons: First, many of the standard GSS questions used (especially in Chapter 4) were not asked in 1998. Second, there was no significant shift in the magnitude of relationships for variables common to earlier surveys.

<sup>3</sup> The simple correlation between trust and time is  $-.852$  ( $r^2 = .726$ ).

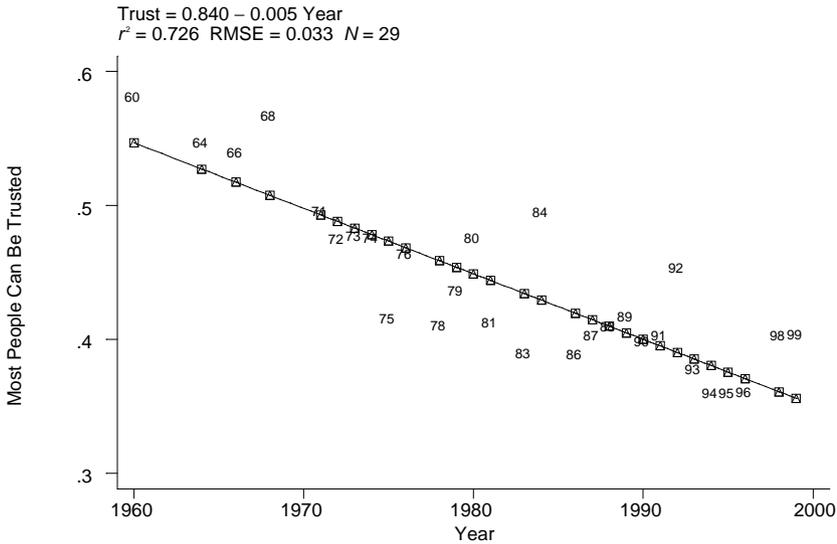


FIGURE I-I. Trends in Trust over Time, 1960–99.

More generally, the decline in trust reflects a growing pessimism among Americans. In turn, this pessimism is linked to growing economic inequality. Moral values are thus not divorced from real life. Individual-level experiences may not shape interpersonal trust, but the collective well-being of a society does determine whether it is rational for people to trust each other. The wealth of a society is not as important in shaping trust as how equitably resources are distributed, both in the United States over time and across other democracies (see Chapters 6 and 8).

The conventional wisdom holds that trust is a general syndrome: People who have faith in other people are also more likely to have confidence in government. We can thus build trust through effective governmental institutions. Democracies create trust by establishing a rule of law and impartiality. Good institutions may create trust, but confidence in these institutions is even more important. The belief that the legal system is fair may be the most important guarantee that “most people can be trusted” (Rothstein 2000).

Instead I argue that trust in people and trust in government have different roots. There is no general syndrome of trust. Trusting other people makes you barely more likely to trust the government to do what is right. Trust in government reflects whether people have favorable impressions

of the people in power and the institutions of government, as well as whether they agree with the policies of the incumbent regime. Confidence in government is based upon your experiences. Trust in other people is not. And this should hardly be surprising. Politics is inherently polarizing. It is about choosing sides and, ideally, also about selecting one ideology over another (Schattschneider 1960).

Interpersonal trust, volunteering, giving to charity, tolerance, and solving collective action problems is about bringing people together – and solving problems collectively – what Jewish tradition calls *tikkun olam*, or healing the world (see Chapter 5). Trust in government and faith in other people are both essential to democratic life, but their roots are very different and often hostile to one another (Warren 1996). Given this tension, it is perhaps reassuring that trends in political participation in the United States are virtually uncorrelated with trust in people (see Chapter 7) and that cross-national variations in political participation also have no relationship to faith in strangers (see Chapter 8).

Annie Oakley in *Annie, Get Your Gun* sings: “You can’t get a man with a gun.”<sup>4</sup> She was wrong: She got her man and kept her gun. But her general point was well-taken: You can’t generate moral sentiments through the strong arm of the law. Countries with effective legal systems or well-functioning bureaucracies aren’t more likely to have trusting citizenries. Neither civil liberties nor democratic regimes are sufficient (when appropriate controls are used) to induce trust. Democratic countries *are* more trusting, but this is largely because they depend upon cultural foundations (individualism, Protestantism, egalitarianism) that are conducive to faith in strangers.

Good government doesn’t generate trust. But trust in others helps make governments work better. Congress was more productive when the American public was more trusting (Chapter 7). More trusting countries (without a legacy of Communist rule) are less corrupt, have better judicial systems, less red tape in bureaucracies, greater government spending (especially on education) as a percentage of gross domestic product, more redistribution of wealth from the rich to the poor, and more open economies (see Chapter 8). Trust is more the cause than the effect of good government, perhaps because trusting people are more likely to

<sup>4</sup> Annie Oakley was a famed sharpshooter, living in the United States in the 19th century. For a brief biography, see <http://www.cowgirls.com/dream/cowgals/oakley.htm>. The Broadway musical, *Annie, Get Your Gun*, is based upon Annie Oakley’s life.

endorse strong standards of moral behavior (such as not purchasing stolen property). Indeed, as trust has fallen, the crime rate in the United States has increased (see Chapter 7).

#### THE WAYS OF TRUST

Generalized trust is a feature of modern society; in older times, we rarely ventured beyond our village and even then had a very small circle of acquaintances (Lewis and Weigert 1985, 973; Earle and Cvetkovich 1995, 10–13). Strangers in one's midst were likely to be enemies (Seligman 1997, 36–7). Societies were also highly stratified. Each economic group had its place and social relations were based on fixed role expectations. People in the lower strata did what they were told to do. There was thus no room for trust to develop across broad sectors in a society (Seligman 1997, 36–7) while trusting outsiders seemed fraught with danger. As people began to live in larger communities, they increasingly came into contact with people who were different from themselves. They established trading relationships with people from afar that enabled their economies to prosper (Ostrom 1998, 2).

As feudal relationships broke up, social relations became more egalitarian. Lord Bryce saw social equality as the key to understanding why Americans were more trusting and generous than Europeans. Bryce (1916, 873–4) observed:

People meet on a simple and natural footing, with more frankness and ease than is possible in countries where every one is either looking up or looking down. . . . This naturalness . . . enlarges the circle of possible friendships. . . . It expands the range of a man's sympathies, and makes it easier for him to enter into the sentiments of other classes than his own. It gives a sense of solidarity to the whole nation, cutting away the ground for the jealousies and grudges which distract people.

This new egalitarianism fostered social trust (Putnam 1993, 174; see Chapters 6 and 8). We know many more people: at work and in voluntary organizations, though we know few of them very well (Newton 1997, 578–9). While we may bemoan the loss of “thick” relationships, these “weaker” ties give us the opportunity to interact with people different from ourselves (Granovetter 1973; Wuthnow 1998). People willing to take the risk of dealing with a wide range of other people may reap the rewards of solving larger-scale collective action problems (including the gains from trade).

The early discussions of trust (Rosenberg 1956; Lane 1959) painted a portrait of trusters as ideal citizens – people who tolerate those who are different from themselves, who feel good about themselves, and who take an active role in their communities. These early pictures are, with a few notable exceptions (see Chapter 7), remarkably accurate. Trust doesn't cure all of the ills of society, but it can help us solve collective action problems. It leads to “better” government (LaPorta et al. 1998) and a legislature where members are willing to defer to another's expertise and where members accept the decision rules as binding (Uslaner 1993 and Chapter 5 in the present volume). It leads people to take an active role in good deeds in their communities, including giving to charity and volunteering.

Trust is in shorter supply than it used to be – by quite a bit. And the decline in trust has consequences: Charitable contributions as a percentage of gross national product and the volunteering rate for the Red Cross are both down, and these declines closely track the fall in trust. As Americans are less likely to have faith in each other, they seem to be cocooning themselves into smaller, more homogeneous communities and worrying that people who are different from themselves (minority groups, gays, immigrants) are gaining special advantages over the majority. During boom times, we believed that an expanding pie would solve the problems of poverty and discrimination. With economic inequality growing, Americans have begun to look inward, as they have done whenever people felt economically insecure. Foreigners, minorities, and immigrants are increasingly seen as outsiders and threats to the majority's well-being as both isolationism and fundamentalism take center stage. Generalized trust gives way to particularized trust, where we only have faith in our own kind (see Chapter 5).

People who trust others have an inclusive view of their society. They are tolerant and welcoming of people different from themselves and want to expand opportunities for those who are less fortunate. They also welcome involvement of the United States in the world and favor opening markets to free trade (see Chapters 6 and 8). Particularized trusters take the opposite viewpoint: Too many groups are fighting for their own advantage. There is a common identity, but it is *my identity*. It is not a melting pot. And, as the share of generalized trusters drops, the claims that others are getting unfair advantages become more shrill.

While life in a trusting society is pleasant, life in a country where a majority distrusts other people is highly contentious. Where mistrust

runs rampant, daily life can be a struggle to survive (Banfield 1958; Perlez 1996). Most societies are not torn apart by mistrust. But when close to two-thirds of Americans believe that “you can’t be too careful in dealing with people,” it should hardly be surprising that many key issues that confront the polity are more difficult to resolve.

#### THE PATH AHEAD

Demonstrating these claims is the path ahead. I support most of my claims through analyzing public opinion surveys in the United States. Because my claims are so broad, there is no single survey – or even set of polls – that provides the data I need. So I shall examine a wide range of surveys (see Chapter 3 for details). I shall also examine trends over time, sometimes by aggregating survey results (as in Figure 1-1) and at other times using time-series data for the United States derived from other sources.

This is primarily (from Chapter 2 to Chapter 7) a study of trust in the United States. But the theoretical framework is rather general and there are larger issues, such as whether institutional structures can generate trust, that cannot be discussed within a single-country study. Thus, I look beyond the United States to examine trust in comparative perspective (in Chapter 8) using aggregate data from a variety of sources, including the World Values Surveys that contain information for a large number of countries on both trust and optimism (among other variables).

There are diverse audiences for this argument. Some folks want to see all of the evidence, others find statistics tedious at best. So, taking Solomon’s advice a bit too seriously, I have “split the baby in half.” The statistical results are in tables, figures, footnotes, and appendices. I have tried to make the text as clear and jargon-free as possible, while still describing what I have found in my data analysis. There will be too little discussion of data for some, still too much for others.

I lay out the theoretical foundation for the study, distinguishing between moral (or generalized) trust from both strategic (knowledge-based) and particularized trust in Chapter 2. Then I demonstrate that interpersonal trust really *is* faith in strangers in Chapter 3 and also show there that trust is a rather stable value. Over the course of panel surveys (where the same respondents are interviewed at different points in time), interpersonal trust is among the *most* stable questions asked: not quite as consistent as party identification, but more so than abortion attitudes.

I also take up some measurement issues in Chapter 3, including discussing the surveys I shall examine and arguing that the simple measure of trust is superior for my purposes than the more widely used “misanthropy” scale (Rosenberg 1956; Brehm and Rahn 1997).

Then I move to test the theoretical framework I set out in Chapter 2. In Chapter 4 I show that trust reflects an optimistic view of the world and the belief that you can control your own fate. And trust does *not* generally depend upon your life experiences, including your wealth, your marital status, and a variety of other factors. Only race and education are consistent demographic predictors of interpersonal trust. In Chapter 5 I show that joining civic groups or partaking in social activities does *not* generally either depend upon trust or produce trust. Volunteering and giving to charity are notable exceptions. The morally rich get morally richer. And I also show that the relationship between trust in government and trust in people is largely ephemeral.

Next I show what has shaped changes in trust, at both the individual and aggregate level in Chapter 6. Opposition to the Vietnam War made people less trusting of others in the 1970s, my analysis of panel surveys shows, while support for civil rights helped build trust in strangers. At the aggregate level, increasing economic inequality and greater pessimism led Americans to become less trusting over time. And, of course, as economic inequality grew, so did pessimism. One generation defied the general trend: Early Baby Boomers, who became more trusting and more optimistic as they fared relatively well economically, with fewer people being very rich or very poor than the cohorts before or after them. On the other hand, most Americans became less trusting, even of their own groups. Growing inequality tore apart many different social fabrics and made American political and social life more combative.

Then I turn to the consequences of trust in Chapter 7. Generalized trusters are more tolerant of people who are different from themselves. They favor government policies that redress inequalities and don't feel threatened by immigrants or free trade. They also see society as having a common culture and oppose proposals that would isolate one ethnic community from another. As trust has declined, however, American society has become more contentious, making it harder to enact major legislation, leading to less volunteering and a smaller share of our national wealth going to charities.

Finally, I look at the relationship between government and social trust (Chapter 8). As I noted above, trust in government is not strongly related to trust in people. What shapes support for one is *not* what generates

backing for the other. And this is true in aggregate cross-national results, as well. In fact, there is little linkage between democratic structure and trust in multivariate tests. Rather, I find that *cross-national variations in trust (at least for countries with no legacy of Communist rule) depend heavily upon a society's distribution of income. The same factor that led to the decline in interpersonal trust in the United States – economic inequality – also explains why some nations are more trusting than others.* The distribution of income, of course, is a fundamental moral issue, and my findings lead to questions about what it is that binds societies together, which are raised in the Epilogue.