



Divided Citizens

How Inequality
Undermines Trust
in America

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Executive Summary

Americans face twin crises of social solidarity. The first is a crisis of declining trust. The second is one of increasing inequality. This working paper explores how these two problems are part of the same syndrome. The increasing gap between the rich and the poor undermines trust and tears at our social fabric. Key points of the paper include:

- The share of Americans who believe that “most people can be trusted” has fallen from 58 percent the first time the question was asked in a national survey in 1960 to less than 35 percent in 2003.
- Economic inequality in the United States has risen by 17 percent from 1960 to 2002. The income distribution in the United States has become substantially more unequal in the last 40 years, and today’s levels of inequality rival those seen in the 1920s.
- Rising inequality leads to mistrust for two reasons. First, people are less likely to be optimistic and believe that they can control their own fate in a period of growing inequality. Growing pessimism and perception of limited resources leads to a less generous attitudes toward others. Second, growing inequality weakens social bonds. Trust is based upon the belief that we are all in this together, part of a “moral community.” It is tough to convince people in a highly stratified society that the rich and the poor share common values, much less a common fate.
- Trust is important for creating more generosity and compassion in society. People who trust others—and see themselves as living in the same moral community with all their fellow citizens—are more likely to be concerned about the misfortunes of strangers. They 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 their own time and money.
- Trust is the most important factor shaping giving to human services charities. As Americans’ empathy for people who are different has fallen, we have redirected our charitable contributions. We give more to charities which directly benefit people like ourselves, such as cultural institutions, and less to charities that help strangers, such as human service organizations.

THE INCREASING GAP BETWEEN THE RICH AND THE POOR TEARS AT OUR SOCIAL FABRIC.

- Trust is also important for creating greater tolerance. People with faith in others value diversity within the context of common understandings. Trusters are far less likely than mistrusters to be suspicious of people who are different from the mainstream culture. For example, trusters are more supportive of affirmative action and gay rights. The trend toward growing tolerance in American society in recent decades would have been stronger if inequality hadn't been growing at the same time.
- Fostering greater trust in American society requires economic policies to reduce income inequality.
- Trust can also be strengthened in other ways. Trust rises with more education—and especially college education. Every study of trust (and every student of trust) finds powerful effects of education on faith in fellow citizens. Extra years of schooling may be the most effective way to increase trust.
- Efforts to foster more trust will be most effective when targeted at young people, whose attitudes remain malleable. Getting youth involved in volunteering is an excellent way of building trust. So is getting young people to reach out to groups different from themselves. Adolescents who have a friend of an opposite race become more trusting adults.

Introduction

Americans face twin crises of social solidarity. The first is a crisis of trust. The second is one of increasing inequality. They are part of the same syndrome—and they are making our public life contentious, polarized, and less caring. We are a nation at war with ourselves. The increasing gap between the rich and the poor tears at our social fabric. We have lost the confidence that the future will be better than the past—because for many Americans, this promise seems hollow. They have little evidence that the future might be bright or that they can shape their own destiny. Those who have already “made it” see little in common with those with less. They do not trust each other—and they do not seek any common ground. Not only are we becoming two nations in politics—the liberal blue states that vote Democratic and the conservative red states that vote Republican, but we are also becoming an atomized society.

The crisis of trust is important because *trust binds us to others. It leads to more tolerance and more acts of beneficence toward people of different backgrounds.* Americans no longer have faith in each other as they once did and this has made our society and our politics more contentious. The share of Americans who believe that “most people can be trusted” (as opposed to saying “you can’t be too careful in dealing with people”) has fallen from 58 percent the first time the question was asked in a national survey in 1960 to less than 35 percent in 2003.

At the same time, there has been a widening income gap between the rich and the poor. Economic inequality in the United States has risen by 17 percent from 1960 to 2002. And the path of increase is virtually uninterrupted. The income distribution in the United States has become substantially more unequal in the last 42 years.

The declines in trust and equality are distressing because: (1) trust is an important foundation of a cooperative spirit, of tolerance, and of good deeds; and (2) rising inequality (apart from being disturbing in its own right) is the major reason for falling trust. As trust has fallen, we give less of ourselves and American society has become more contentious. Rising inequality increases demands for greater concerns for those with less. But the growing gap between the rich and the poor leads us to feel less connected to people unlike ourselves—and *we are less likely to help those in need.*

Both trust and equality have loomed large in American history. The national motto of the United States is “*E pluribus unum,*” one out of many. This is the foundation of generalized trust, connecting us to people who are unlike ourselves. And while economic inequality has been a very controversial issue in the United States, *social egalitarianism* has

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been a central part of American culture. The decline in trust and the rise in economic inequality are threats to social solidarity, to the famed generosity of Americans, and to what Lord James Bryce many years ago called the “pleasantness of American life.”¹ We are a more confrontational, less caring society than we were four decades ago.

Trust and equality each serves as a form of social glue. Trust binds us to each other, especially to people who are different from each other. We most commonly think of trust as whether I trust someone to paint my house or whether I would trust an acquaintance to pay back a \$50 loan. This is *strategic trust* and it reflects our day-to-day experiences. Beyond this view is *moralistic or generalized trust*, which is *not* based upon experience, but reflects more long-standing values. When trust is *generalized*, we treat strangers *as if they were trustworthy even in the face of countervailing evidence*. Generalized trusters look at the positive side of life and people and don’t let a small number of bad experiences change their view of humankind. People who only trust people like themselves (fundamentalists, racists) are *particularized* trusters.

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.² When we perceive a shared fate with others, we reach out to them in other ways. We feel bad when those we trust are dealt 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. 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. We have obligations to each other.

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.

More equitable distributions of income (and wealth more generally) make it easier to bond with strangers. When the income gap between the rich and the poor is great, people are less likely to perceive a shared fate with each other. People at the bottom of the economic ladder are less likely to feel that they *can achieve success in life* or that success depends upon your own efforts. Increasing economic inequality leads to greater strains in the social order—and ultimately to less trust.

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Trust and Inequality in the Mind of Americans

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. Strangers in one's midst were likely to be enemies. 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 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.³

Social relations became more egalitarian. Nowhere was this more pronounced than in the New World, the United States. America was a magnet for people who faced discrimination in Europe; they came to the New World, which had no tradition of feudalism. This new egalitarianism fosters generalized trust in two ways. First, our social bonds are wider. Lord Bryce saw social equality as the key to understanding why Americans were more trusting and generous than Europeans. Bryce 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. . . .⁴

We know many more people—at work and in voluntary organizations, though we know few of them very well. While we may bemoan the loss of “thick” relationships, these “weaker” ties give us the opportunity to interact with people different from ourselves. People willing to take the risk of dealing with a wide range of other people may reap the rewards of solving larger-scale problems.

Second, social equality leads to the expectation of greater economic equality. American society values the individual and individual initiatives. We worship hard work and our mythical heroes such as Johnny Appleseed, Davey Crockett, and especially Horatio Alger started from modest roots to perform great feats and (in the case of Crockett and Alger) amass great wealth. Presidential candidates stress their humble origins (many nineteenth century candidates claimed to be born in log cabins). Underlying such modest roots was the American Dream, the belief that through hard work, *any American could succeed*.

The social psychological foundations of trust lie in optimism and control—the belief that the world is a good place, it is going to get better, and that you (through your diligent efforts) can make it better. Trust is inherently risky (especially if it is trust that is *not* based upon everyday experience). Mistrusters *overestimate risk*, while trusters *underestimate risk*. Mistrusters look around them and see a menacing world. Trusters see opportunities for expanding their horizons by dealing with people of different backgrounds. Pessimists look at minorities and immigrants as wanting to appropriate their jobs or their positions in universities. Fundamentalists look at those with different religious values not just as different, but as heathens destined for an unhappy fate.

Just as optimists believe that they have the power to change the world, pessimists see a dark future as beyond their control. They may be tempted to blame sinister forces—the strangers in their midst—as the reason why their fate is so dire. The conviction that you can make a difference is inextricably linked to the idea that the world can be—and will be—a better place.⁵

As a nation, Americans have historically been optimists. Herbert Croly, the Progressive theorist, expressed the American Dream well:

Our country is . . . figured in the imagination of its citizens as the Land of Promise. [Americans] believe that somehow and sometime something better will happen to good Americans than has happened to men in any other country. . . . [T]he future will have something better in store for them individually and collectively than has the past or the present.⁶

Henry Steele Commager argued, “Nothing in all history had succeeded like America, and every American knew it.”⁷

For most of our history the belief that tomorrow would be better than today has been paramount. In public opinion polls from the late 1930s to the 1960s, Americans believed that their children would have a better life than they did.⁸ This creed is essential to American culture; it was the promise that guided immigrants to come to a land where streets were paved with gold. David Potter called Americans a “people of plenty.”⁹

Control over our environment is also central to American values. The *Economist* expressed this ideal well, and linked it to the more general belief that tomorrow will be better than today: “Optimism, not necessity, has always been the mother of invention in America. To every problem—whether racial bigotry or putting a man on the moon—there has always been a solution, if only ingenuity and money were committed to it.” As the *Economist* argued, these two values are strongly linked. People are optimistic *in part* because they believe that they *can* make things better.¹⁰ Pessimists see their lot as a sad one and don’t believe that things will get better. They believe that the deck is stacked against them and that there is little they can do about it.

When trust was at its peak, in the 1960s, Americans were optimistic about the future. Historian William O’Neill called this decade the “American high.”¹¹ The 1960s were a time of low inflation, low unemployment, and high hopes. Americans believed that they could have it all—they could abolish poverty and use their heralded technological prowess to land a man on the moon and bring him back safely to earth. We had moved from Franklin D. Roosevelt’s “New Deal” and Harry Truman’s “Fair Deal” to Lyndon B. Johnson’s “Great Society.” We could accomplish anything we set out to do—and we could include all segments of American society in the ever-increasing bounty. The Civil Rights movement of the 1950s and the 1960s was predicated upon the idea of shared fate; and civil rights volunteers ranked high on trust when they began their quest and their efforts led to even greater trust.¹²

The Fall of Trust

The latter part of the 1960s challenged American optimism. The cooperative spirit of the civil rights movement gave way to urban riots and demands for black power. The Vietnam War tore the society apart. Young people chanted, “Don’t trust anyone over 30” and they meant it: War protestors in the 1970s often started out with faith in fellow citizens but became mistrusters—and stayed that way a decade later.¹³ The war, Watergate, the radicalized civil rights movement, and the rise of new political and social movements polarized American society.

Economic changes also came to undermine faith in the future. In the 1960s it seemed that the economy would never stop growing, but the boom times of the '60s gave way to the economic roller coaster of the 1970s. Two oil crises and double-digit inflation gave rise to a new piece of jargon in the politics of economic policy: the “misery” index, the sum of the inflation and unemployment rates. There was never a need to add the two before, since as one went up, the other was sure to go down. In the 1970s we spent less time chasing the American dream and more time determining just how “miserable” we were.

In the 1970s, all of these guarantees that the long run would look bright came under question. In 1973, 55 percent agreed that “the lot of the average person is getting worse” (according to the General Social Survey, which asked the question for the first time that year). By 1994, almost 70 percent agreed. In the 1940s, more than 60 percent of Americans believed that life would be better for the next generation. By 1991, only 36 percent agreed that the future looked so bright.¹⁴

The perceived failure of the war on poverty, the conflict over Vietnam, and the resignation of a President shattered our belief that tomorrow would be better than today. It also shook the foundations of our belief that we could solve all of our problems. Americans' faith in their future came under severe challenge. Surveys regularly asked where on a 10 point “ladder of life” the United States would be five years from today. In 1964, Americans gave an average rating of 7.7 to future expectations; by 1989, the figure had fallen to 5.1, rising slowly to 6.1 by 1998.¹⁵ In 1973, 56 percent of Americans agreed in the General Social Survey that “the lot of the average person is getting worse.” By 1994, the last time the question was asked, 69 percent agreed.

For many environmentalists, feminists, and gay rights activists on the left and for evangelical Christians on the right, compromise became a dirty word. If you don't agree with us, there must be something wrong with you. These groups, like anti-war protestors, believed that opponents were *not* part of their moral community. Collectively, the events and new movements of the 1970s challenged the belief that the future was inevitably going to be better than the past and that we were all in this struggle together.

The future seemed riskier and American society became more contentious. We no longer trusted people with different backgrounds so easily. Rising income inequality led to greater divisions in society—some politicians referred to “class warfare”—and to a more polarized country. Growing income inequality in particular led to lower levels of generalized trust. This connection is confirmed through data I collected and analyzed for my book, *The Moral Foundations of Trust*. I created a time series data set on trust using surveys from 1960 to 2003, mostly the General Social Survey and the American National Election Studies, but also from the *New York Times*, the *Washington Post*, and other academic and media sources. I estimated trust for between 39 and 44 American states from these same national surveys for the 1970s, 1980s, and 1990s, for each state for which I could obtain a sufficient sample. Cross-nationally, I employed data from over 40 countries in which the trust question was asked in the World Values Surveys. I then performed a statistical method called regression analysis predicting trust over time from the Census Bureau's annual measure of economic inequality. I also estimated models for the American states using state-level inequality data (also from the Bureau of the Census) by decade and cross-nationally using a data base on inequality from two economists at the World Bank. Each statistical model controlled for other factors related to trust and also tested for a possible reverse relationship from trust to greater equality. My findings were that in America over time,

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across nations without a legacy of Communism, and across the American states, *rising economic inequality is the most important factor shaping the level of generalized trust*. Where inequality is high, trust is low.¹⁶

Rising inequality leads to mistrust for two reasons. First, optimism and the belief that you can control your own fate make little sense in a period of growing inequality. When people with fewer resources see others faring well, they are more likely to believe (with good reason) that the rich are getting richer and the poor are getting poorer. And they are less likely to say that there is anything that they can do about it. More powerful sinister forces control your fate. Second, growing inequality weakens social bonds. Trust is based upon the belief that we are all in this together, part of a “moral community.” It is tough to convince people in a highly stratified society that the rich and the poor share common values, much less a common fate. Growing inequality has weakened our social bonds.

Why Trust Matters

Perhaps the most important role of trust in a civil society is in fostering commitment to a set of ideals that all people share. Trusters believe that there is a common set of beliefs. Forty-one percent of people with faith in others agreed with the strong statement in the 1993 General Social Survey that “Americans are united and in agreement on the most important values” compared to 29 percent of mistrusters.¹⁷ Trusters’ belief in a common culture is hardly an ultimatum to conform or else. People with faith in others value diversity within the context of common understandings. Trusters are far less likely than mistrusters to be suspicious of people who try to be different from the mainstream culture.

Saying that there is a common culture goes hand-in-hand with a belief that society needs to take steps to include that groups that have historically faced discrimination. Among whites,

trusters are substantially more likely to admire African-Americans. Indeed, trust is the strongest determinant of admiring blacks. And white trusters are *less* likely to believe that African-Americans can overcome prejudice without special assistance.

Trusters don’t support affirmative action because they are liberals. In fact, they are not. People who have faith in others *do* see people having shared fates. Trusters are less likely to believe that programs that will benefit minorities will take away benefits, specifically promotions on the job, from their own families. And white trusters believe that their own race gets more attention—and blacks get less concern—than they deserve.

It thus should not be surprising that trusters, whom we know are less authoritarian, should also be less xenophobic. They are less prone to say that being an American is very important to them, that other countries should emulate the United States, and especially that the United States should go its own way in the world.

Trusters also have more positive evaluations of other groups in the society that have faced discrimination. They rate gays and lesbians more highly than mistrusters. Generalized trusters are much more supportive of gays and lesbians serving in the military and adopting children. In each case—general affect, military service, and adopting children—particularized trusters are far less supportive of homosexuals. Particularized trust is by far the strongest determinant of overall affect and it is also more powerful for military service.

TRUST RISES WITH MORE EDUCATION— AND ESPECIALLY COLLEGE EDUCATION.

Trusters are far more supportive of gays' and lesbians' right to teach and speak in public schools and for the right of libraries to have books by gay and lesbian authors. Since trusters don't fear strangers—or even people they don't like or agree with—they are willing to extend the same rights to atheists and racists.

And people who have faith in others are also more likely to endorse greater rights for women and to reject arguments that women are either biologically better suited for raising children or willed by God to take primary responsibility for child care. Particularized trusters are, in contrast to generalized trusters, less supportive of women's rights.

Trust and Charity

In a society with less trust, people are less likely to look out for those who are different from themselves. Trust is the most important factor shaping donations to charity and volunteering time. As trust has fallen, so has the *share of our national income that we give to charity*.¹⁸ We can see the connection most clearly by analyzing falling levels of trust against the share of our wealth we donate to the United Way. (The United Way is composed overwhelmingly of charities that reach out to the less fortunate.¹⁹) The share of our wealth (gross domestic product) that we gave to the United Way dropped *almost in half*—from .087 percent to .045 from 1960 to 1996.

We are also *less likely to contribute to people who are different when the need is greatest—when the level of economic inequality is greatest*. The correlation between charitable contributions and the Gini index of economic inequality is both *negative* and extremely strong.²⁰

Why do we give less when the need is greatest? The levels of contributions don't depend upon simple economic factors (such as economic growth, inflation, or unemployment) as much as they do on our sense of trust. Rising inequality leads to less trust and fewer charitable contributions—just when they are most needed.

Yet, Americans have not withdrawn from giving to charity altogether. The American Association of Fund Raising Councils' *Giving USA* database categorizes charitable donations by cause and sector. There is *no relationship between the decline in trust and trends in donations to religious charities*. Although there are exceptions, religious giving generally supports our own faith and people like ourselves. Nor is there any connection between trends in giving to health or education and trust. Yet, as trust has declined, we give *more* to the AAFRC's categories of arts and culture and public/society.²¹ The latter category of "public/ society" may appear to be reach out to the less fortunate, and includes organizations committed to civil rights, voluntarism, and community development. But it is dominated by contributions to research institutes in the sciences and social sciences, as well as public utilities and credit unions. In both arts and the sciences, better off people are making contributions to good causes. But they are not redistributing resources from the well-off to the less fortunate. Instead, we are now contributing more to causes that we might benefit from personally—museums, universities, theater groups.

As Sarah Mosle observed in 2000: "When people talk about giving, they are often talking about contributing to institutions, like the Metropolitan Museum of Art or the New York City Opera, that confer prestige on the donor and improve the quality of life primarily for the middle class. Despite the roaring economy, organizations that work with the poor have actually seen their proportion of the charitable pie narrow in recent years."²² We are con-

tributing less to human services charities. We gave twice as much of our national wealth to public/society causes in 1960 as we did in 1996. Our arts contributions increased by 82 percent. But we are now giving half as much to human services. We can boast of generosity while making ourselves feel better.

What Can We Do to Restore Trust?

If we are to restore trust in other people and the good deeds that come from faith in strangers, we first and foremost need to pursue public policies that reduce economic inequality. Growing inequality threatens our social fabric and the trust that plays such a large role in promoting good deeds, tolerance, and more effective government.

Even as we keep alive the quest for greater economic equality, there are other things that we can do to increase trust in American society.

First, get people involved in volunteering and giving to charity for good causes. These good deeds produce a “warm glow”: People who do good deeds will in turn become more trusting.²³ While trust is the most important factor shaping volunteering and giving to charity, it is not the only factor shaping good deeds. We can increase trust by getting people involved even if they are not initially trusting.

It is difficult to change the personality of adults. Trusting attitudes are largely (though not completely) set by the time of adulthood. Young people’s attitudes are more malleable.

Getting youth involved in volunteering is an excellent way of building trust. So is getting young people to reach out to groups different from themselves. Adolescents who have a friend of an opposite race become more trusting adults. By the time you become an adult, having a friend of a different background doesn’t matter so much. Early experiences make young people more trusting and tolerant. Later friendships

don’t count for as much, as adults tend to treat them as isolated experiences (“Oh, my friend John is _____, but he is different from the rest of them) rather than as positive role models.

We should also encourage higher education. Education is broadening, giving people—especially young people going to college—a greater appreciation for diverse cultures. Trust rises with more education—and especially college education. Every study of trust (and every student of trust) finds powerful effects of education on faith in fellow citizens; often university experience is *the most powerful determinant of trust*. Extra years of schooling may be the most effective way to increase trust. Ironically, trust has fallen *even as the level of educational attainment of the American public has increased dramatically over the years*. Were it not for the great increase in the level of education, trust would have fallen even further than it has.

Restoring trust will not be easy. Our social and political life has become polarized and contentious. But that is even more of a reason to seek out ways to make American life pleasant again—and to restore the optimism of young people that life for their generation (and their children) will be better than it was for their parents, to renew the belief that our fate rests in our hands, and to make us believe once again that we are all in this together.

GROWING PESSIMISM AND PERCEPTION OF LIMITED RESOURCES LEADS TO A LESS GENEROUS ATTITUDES TOWARD OTHERS.

Notes

This working paper draws extensively from my book, *The Moral Foundations of Trust*, and other research. Readers interested in an in-depth empirical exploration of the arguments advanced by the paper should refer to the book. Research was supported by a grant from the Russell Sage Foundation and the Carnegie Corporation under the Social Dimensions of Inequality Project. Some of the data come from the Inter-University Consortium for Political and Social Research, which is not responsible for any of our interpretations. I am particularly grateful to M. Mitchell Brown, who helped with the entire project and who is a co-author on related papers. I am also grateful to the General Research Board, University of Maryland—College Park, for support on related projects and to Barbara Norrander for comments on a related paper, presented at the 2002 Annual Meetings of the American Political Science Association.

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